

GSDI 2017 INAUGURAL SYMPOSIUM REPORT



SETTING THE AGENDA FOR THE NEXT FRONTIER IN GLOBAL SOCIAL DEVELOPMENT

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GLOBAL CONTEXT FOR SOCIAL DEVELOPMENT

INTRODUCTION

According to a 2002 United Nations (UN) report, the term *social development* refers to the promotion of individual well-being that involves using a social perspective to consider issues of human activity. Moreover, this social perspective not only recognizes the various dimensions and needs of the human person but is also sensitive to the search for the common good of humankind. In addition, the UN report identified four important aspects of social development:

1. The opportunity for all individuals to be involved in economic activity and to derive income from such activity sufficient to cover their needs and the needs of their dependents.
2. Access for all—without discrimination of any sort—to social services, social protection, and social security.
3. A redistribution of opportunities, income, and assets among individuals and across social groups and classes.
4. Recognition of the importance of the vast, complex array of social relations, social structures, and social institutions through which individuals and groups constitute a living society (United Nations, 2002).

In 1995, at the World Summit for Social Development the UN member countries signed the Copenhagen Declaration, which included the Millennium Development Goals (MDGs). A 2015 analysis of the progress in meeting the MDGs over the past 20 years highlighted successful accomplishments, including

- Reducing the number of people living in extreme poverty from 1.9 billion in 1990 to 836 million in 2014;
- Increasing primary school enrollment rates in resource-limited settings from 83% in 2000 to 91% in 2015;
- Decreasing child mortality rates from 90 deaths/1,000 live births to 43 deaths/1,000 live births, and reducing maternal mortality rates from 90 deaths/1,000 live births to 43 deaths/1,000 live births; and
- Preventing more than 6.2 million deaths caused by malaria between 2000 and 2015.

Despite the considerable success in meeting the MDGs, more work is needed to achieve inclusive social development. At the country level, challenges persist in reducing inequalities and addressing the unequal distribution of social development opportunities. At the end of the MDG era, nearly 1 billion people remained poor; 800 million people did not have enough food to eat, and millions of women were dying in childbirth (United Nations, 2015).

The MDGs were replaced in 2015 when the Sustainable Development Goals (SDGs) were ushered into existence as a global development framework to achieve well-being for all global citizens. Although similar



to the MDGs, the SDGs include social development goals that were not prioritized by the MDGs. Two notable examples of SDGs are women’s empowerment and good governance. As compared to the eight MDGs, the SDGs have set 17 goals, with the plan to achieve all 17 SDGs by 2030.

Social development is at the heart of the development goals implemented in both the MDGs and the SDGs. Notably, the work of James Midgley has made a major contribution to our understanding of social development. Midgley (2014) defines social development as “a process of planned social change designed to promote the well-being of the population as a whole in conjunction with a dynamic process of economic development.” The role of policy is central to Midgley’s perspective, and he explains that for social development to occur, economic and social progress must reach harmony in three areas: (a) the creation of institutionalized, conjoint formal social and economic policies; (b) economic investments that create opportunities for employment or self-employment; and (c) policies and programs that generate and sustain human capital, including investments in education, housing, and services for maternal and child welfare. Further, Midgley identifies seven facets of social development: (a) human capital development, (b) social capital development, (c) employment, (d) microenterprise and microfinance, (e) asset building, (f) social protection, and (g) social planning.

Historically, with the exception of social workers in resource-limited settings, most social workers have not engaged collectively in social development. Indeed, the International Consortium of Social Development founded in the 1970s was the first professional body to address social development using a social work lens. Thus, the lack of organized social work efforts focused on social development led a team of researchers to conceive of and create Global Social Development Innovations.

SOCIAL DEVELOPMENT RESEARCH AND PRACTICE; CHALLENGES AND GAPS IN KNOWLEDGE

An assessment of the current social development interventions yields five “buckets” of interventions that have been implemented to address social development challenges over the last two decades. Although these buckets align closely with Midgley’s seven facets of social development, the buckets depart slightly to capture the interventions that have been implemented on the ground. Each of the five buckets of interventions—economic security, financial inclusion, social protection, workforce development, and human capital—are described below.

- Economic security interventions include programs such as livelihood, entrepreneurship, and other types of income-generating activities.
- Financial inclusion interventions focus on topics such as savings or asset building, microfinance, financial literacy, digital financial services, and village savings groups.
- Social protection interventions address issues related to social assistance (e.g., conditional and unconditional cash transfers, school feeding, food baskets), social insurance (e.g., pension schemes and unemployment assistance), and government-sponsored employment programs (e.g., programs to build roads and bridges).

- Workforce development interventions include both soft and technical skills training, on-the-job training or internship programs, and mentoring programs.
- Human capital interventions include programs that focus on topics such as universal primary school enrollment, adult literacy, and access to health care services.

The existing interventions that have been implemented have generated considerable evidence about effective ways to promote social development. However, gaps still exist in our knowledge about the factors that promote or hinder social development as well as our knowledge of the challenges in “moving the needle” on the well-being of millions of people across the globe. For example, the scale-up of promising and effective interventions remain a fundamental challenge. Scaling-up interventions requires coordinated effort of key players in countries, adequate resources for taking the intervention to scale, and in some cases, the right regulatory environment to ensure protections and quality. Meeting this multi-level challenge requires stakeholders to work together, integrating our ideas and innovations into the broad social system that includes communities, governments, practitioners, and researchers.

The cost of taking interventions to a national scale can be prohibitive for governments as well as implementers who are already working with limited revenues and budgets that are not sufficient to address all the pressing needs of citizens. As highlighted by Michael Sherraden in the inaugural lecture of the *Michael Sherraden Lecture Series*, it is important to create the “plumbing” or initial infrastructure that will provide all people with equal access to needed services such as financial inclusion, social protection, and human capital. This plumbing is ideal for scaling up social development interventions. Some interventions have provided great examples of plumbing that can be used to scale-up promising interventions, including universal accounts for financial inclusion, cash transfers for social protection of children, universal primary school enrollment for human capital, and pension schemes for retirees. Despite the promise of an intervention’s plumbing, attention must also be given to different segments of the population and each segment’s ability to access the plumbing because access and availability of plumbing does not necessarily equal usage.

ABOUT GLOBAL SOCIAL DEVELOPMENT INNOVATIONS

Global Social Development Innovations (GSDI) is a research center at the University of North Carolina at Chapel Hill. GSDI’s mission is to create innovative interventions, build knowledge, produce evidence, and, in collaboration with local stakeholders, shape policy to promote the well-being of marginalized populations globally.

GSDI formulates its research around six core intervention areas and their intersections. These core intervention areas are economic security, workforce development, financial inclusion, social protection, health, and education. Our current initiatives span Asia and sub-Saharan Africa, including projects in Ghana, India, Kenya, South Africa, Uganda, China, and Zambia.

Our focus is on community-driven initiatives. GSDI works collaboratively with a cadre of local, national, and global research, implementation, and funding partners. GSDI prides itself as a training center for students. In addition, GSDI houses a Data Hub that serves as a nexus point for sharing and using research data collected from projects around the globe.



The goals of GSDI are to create sustainable social change toward economic security for the world's most vulnerable; to conduct innovative research that responds to the needs of the communities in which we work; and to create partnerships that allow for the exchange and sharing of knowledge and best practices.

FOCUS OF THE INAUGURAL GLOBAL SOCIAL DEVELOPMENT SYMPOSIUM

The aim of the Global Social Development Innovations Center Inaugural Symposium was to promote knowledge exchange among thought leaders, scholars, practitioners, policy makers, and funders. The symposium focused on current social development research that has yielded the highest impact on

- enhancing the well-being of marginalized populations;
- understanding how this research translates to evidence-based practice;
- best practices for engaging policy makers to influence policy for social change;
- understanding how to connect with funders in order to secure funding for rigorous research; and
- how to facilitate the translation of research into practice and policy.

In part, the gaps in knowledge of what works have persisted because of (a) the lack of knowledge exchange among various stakeholders, (b) limited peer-to-peer feedback on how to implement and replicate promising solutions, (c) limited exchange on how to address challenges in scaling up effective interventions for global implementation, and (d) limited collaboration on how to develop engagement frameworks to influence policy. The GSDI Inaugural Symposium and its agenda were designed to address these critical gaps in knowledge exchange and their implications for global social development research, practice, and policy.

TOWARDS IMPACTFUL WORK: KEY TAKEAWAYS FROM THE GSDI INAUGURAL SYMPOSIUM

The GSDI symposium generated a rich discussion of ideas to promote social development using cross-sector, multi-disciplinary models. During the two-day symposium, participants identified seven themes, summarizing the key takeaways that cut across social development domains and highlighting the significance of cross-sector, multi-disciplinary solutions:

1. Employ holistic interventions for marginalized and vulnerable populations.
2. Address the changing landscape of youth employment through integrated solutions.
3. Achieve financial inclusion for all through innovation.
4. Scale-up social development innovations for greater and wider impact, and do so cost-effectively.
5. Create close connections between research and practice.
6. Engage stakeholders in real time for timely practice and policy impact.
7. Develop strategic partnerships to implement and connect research, policy, and practice.

the daily struggle of living in poverty have less “bandwidth” to attend to new tasks, follow instructions, and make any change in their lives. Cash transfer projects need to recognize the practical reality of this bandwidth problem and the multiple non-monetary issues that the poor encounter in their daily lives; once recognized, these programs must then address these multiple psychosocial factors.

The evidence from the Transfer Project showed that people who receive cash transfers experience a measurable increase in patience (i.e., “Would you be willing to wait a month for a larger payment?”) but the gain in patience is negatively affected by the person’s level of stress. It appears that although low income is the chief source of stress among the poor, health is also a contributor to stress levels.

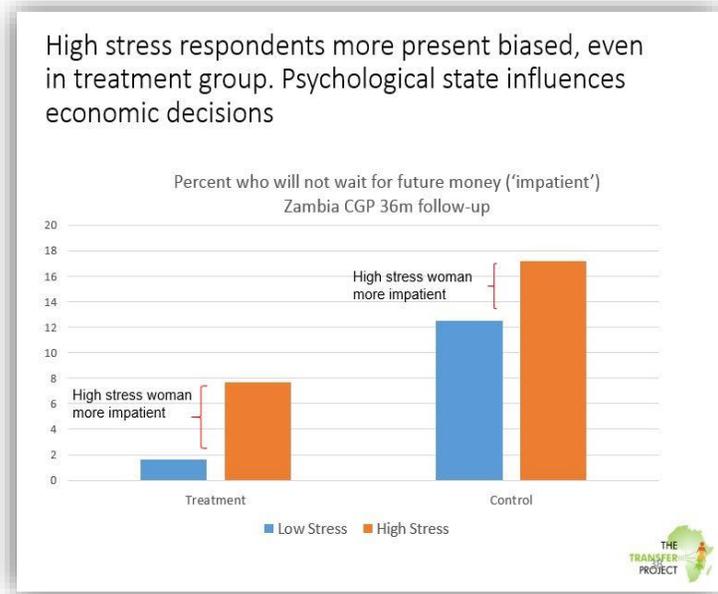


Figure 1. Transfer Project findings on the relationship between stress levels and economic decisions. Participants with high stress levels were less likely to be patient investors. Presented at the GSDI Inaugural Symposium by Ashu Handa, University of North Carolina at Chapel Hill.

SOCIAL PROTECTION FOR HEALTH

Marginalized and vulnerable populations are disproportionately affected by health problems that are often the result of poverty and economic insecurity. Research in high-, middle-, and low-income countries has shown that when compared with their wealthier and more affluent counterparts, the poor and those with lower socioeconomic standing are more likely to experience adverse physical, mental, and social health outcomes (e.g., Green, Stritzel, Smith, Popham, & Crosnoe, 2018; Handa, Devereux, & Webb, 2011; Krishna et al., 2015; Petrou & Kupek, 2010). Globally, efforts to reduce health disparities and to promote health equity have focused primarily on improving both access to and the quality of health care services, and then combining these efforts with strategies to motivate people to change their attitudes and behaviors. Recently, researchers and practitioners have begun recognizing the importance of using tangible economic strategies and opportunities as mechanisms to increase access to health services and to promote and sustain positive health outcomes.

HIV-prevention research uses two main intervention approaches: (a) upstream approaches that use cash transfers for poverty alleviation, which aims to reduce HIV risk; and (b) downstream approaches that use cash transfers as an incentive for behavior change (e.g., incentives for testing for HIV, taking antiretroviral therapy (ART) medications, agreeing to male circumcision) (Pettifor, MacPhail, Nguyen, & Rosenberg, 2012).

Primarily, cash transfers have been tested as an upstream approach to HIV prevention (Pettifor et al., 2012). For example, conditional cash transfer trials in Africa targeted young women in Malawi, Tanzania, and Lesotho. The trials were based on two research hypotheses: (a) program involvement would keep young women in school, and (b) providing young women with money would reduce the women’s reliance on older predatory men. In Malawi, a cash transfer program for schooling showed that program involvement reduced HIV infection among adolescent girls enrolled in school (Baird, Garfein, McIntosh, & Ozler, 2012). Other related studies showed that youth in households that received a “child support grant” were less likely to engage in age-disparate sex and transactional sex (Cluver et al., 2013; Heise, Lutz, Ranganathan, & Watts, 2013). Together, the promising results of these trials have galvanized the HIV prevention community and its focus on using a cash-transfer approach.

Despite the early success of cash transfer programs to prevent HIV infection, recent studies conducted in South Africa (Pettifor et al., 2016) and elsewhere have shown no reduction in the incidence of HIV infection among young women who received cash transfers. These recent findings suggest that the positive effect of cash transfers on rates of HIV infection might operate through various mediating pathways such as improved psychosocial status and increased retention of young women in school, which in turn, act as protective factors against HIV infection. These developments underscore the significance of integrating cash transfers with other social development features (or enhanced programs) to achieve desired outcomes. During the GSDI symposium, researchers highlighted the growing number of enhanced cash transfer programs or holistic interventions in the HIV field and other fields.

❖ “Chuma na Uchizi” (Health & Wealth) – Zambia

This pilot program used cash transfers to spur income-generating activity and provided the target population (i.e., people living with HIV and receiving antiretroviral therapy) with financial education, access to a savings account, and small business management training, in addition to standard care (i.e., adherence counseling). Results indicate promising effects of the program on food access, 3 months post-intervention (Masa et al., in press). Additional results using data collected 13 months post-intervention indicate that, compared with their peers that received

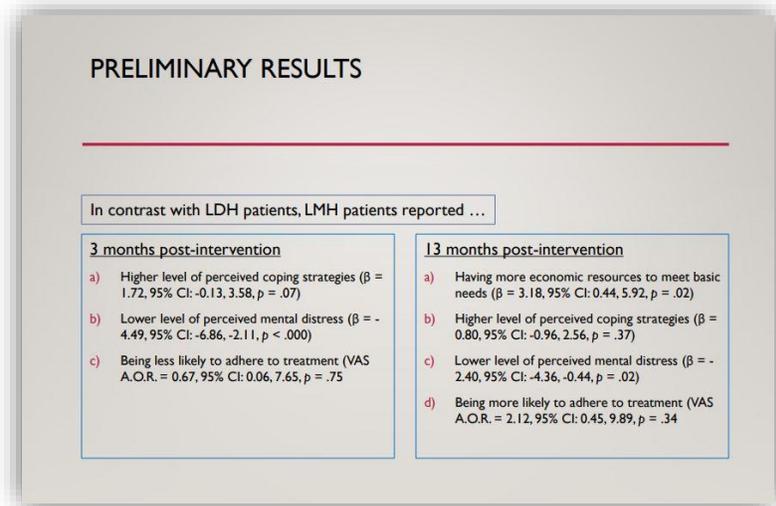


Figure 2. Comparison of preliminary results from Chuma na Uchizi participants at two hospitals in Zambia: Lundazi District Hospital (LDH) and Lumezi Mission Hospital (LMH). Presented at the GSDI Inaugural Symposium by Rainier Masa, University of North Carolina at Chapel Hill.

standard care, intervention participants reported having more economic resources, lower perceived stress, and medication adherence.

❖ “Swa Koteka” (Yes We Can) program – South Africa

The Swa Koteka program provided conditional cash transfers to girls and their primary caregivers. The girls received \$10 per month and their caregivers received \$20 per month.

Findings indicated program participation had no effect on health outcomes. The lack of health effect might be because the program was not effective in increasing the rate of school attendance among the girls, which was the hypothesized mechanism. However, participants’ receipt of cash transfers did reduce the incidence of physical violence.

❖ “Shamba Maisha” (Farm Life) –Kenya

The Shamba Maisha pilot study was designed to improve HIV treatment outcomes by targeting underlying predictors of poverty and food insecurity, which are primary factors that prevent treatment adherence among people living with HIV. The intervention components included microfinance loans, financial management and education, and knowledge transfer of sustainable farming practices (Weiser et al., 2015).

Results showed that participants reported reduced food insecurity over time, increased viral suppression, increased CD4 count (an indication of a reduced viral load), and increased self-confidence. Three specific mechanisms linking food security to health outcomes were nutritional, mental health/psychological factors, and behavioral factors.

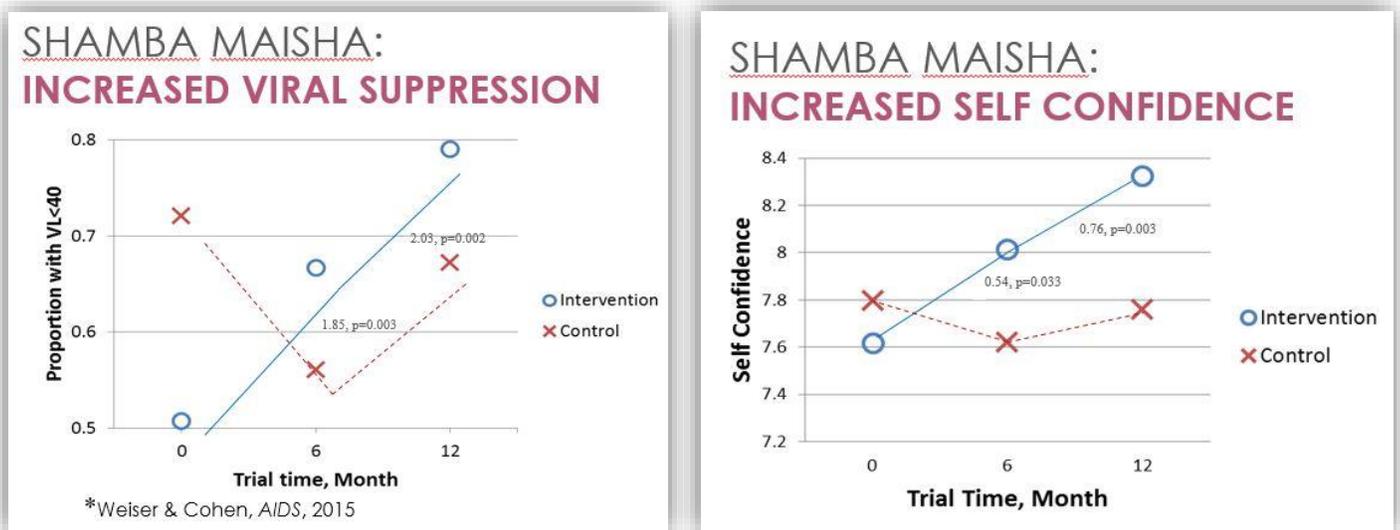


Figure 3. The Shamba Maisha program’s impacts on viral suppression and self-confidence. Presented at the GSDI Inaugural Symposium by Sheri Weiser, University of California, San Francisco.

SOCIAL PROTECTION FOR WORKFORCE DEVELOPMENT

❖ Public Provision of Non-Farm Employment – Ghana

This project aims to increase space for active labor-market interventions. The project focuses on improving the employability and livelihoods of rural non-farm workers, with the goal of achieving sustainable inclusion in the labor market. The program components included stand-alone wage subsidies, employment services, skill building, entrepreneurship support, and apprenticeship. For example, over a 2-year period, the project generated 13 million-person workdays for about 167,000 unskilled laborers. The results indicate project participation benefited women more than men. In addition, at the end of the intervention, the treatment group had 6 to 9 times more money than the control group, had increased household consumption, had decreased household food insecurity, and the incidence of extreme poverty was reduced by 3.7 percentage points.

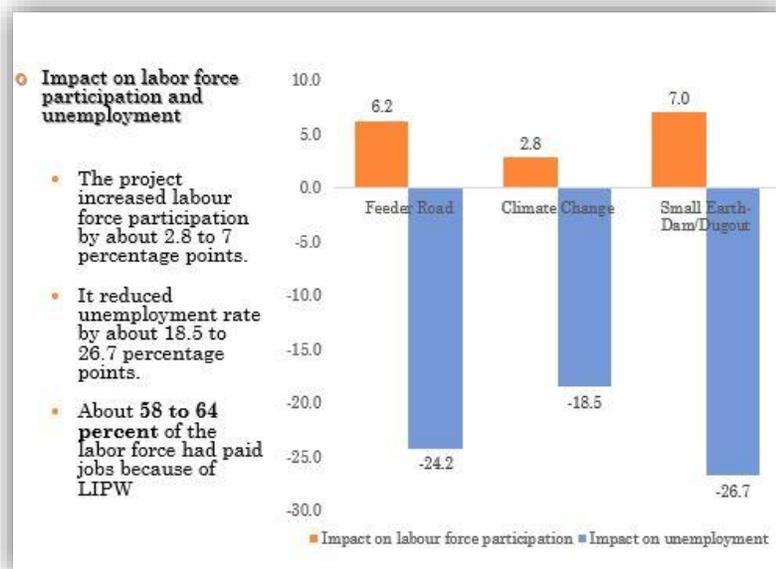


Figure 4. Impacts of a public provision program for non-farm workers on labor force. Presented at the GSDI Inaugural Symposium by Isaac Osei-Akoto, University of Ghana.

Key Lessons

- A disconnect can exist across disciplines, leading health-focused professionals to “re-invent the wheel” by conducting trials of interventions nearly identical to those that social scientists have already tested, implemented, and figured out the next steps. GSDI and similar institutions should strive to promote true trans-disciplinary teams and thinking, and act as a hub that brings together researchers and efforts from fields such as economics, public health, and social work.
- Cash transfers appear to exert influence in meaningful ways, but the underlying mechanisms and pathways by which such influence is exerted on health outcomes remain unclear.
- Both social capital and social cohesion are mediators for social protection interventions, and both interact with an individual’s mental health status and psychological components.
- Arguably, it is possible that the less compelling findings tied to cash transfer programs do not stem from the approach but rather from the difficulty in identifying the explicit mechanisms that link the receipt of cash transfers to the health outcomes, especially when transfers are unconditional.

Next Steps in Research and Practice

- Develop holistic approaches to challenges and potential targets for interventions; develop strategies for tackling multiple challenges concurrently and comprehensively (e.g., employment and health care access and use).
- Identifying psychological mechanisms will be an important focus for research that aims to change attitudes and behaviors.
- Consider ways to simplify programs and increase participants' bandwidth, thus enabling participants to reap full benefit of programs. For example, the cash-transfer effect is muted among participants with higher levels of stress, demonstrating that stress can compromise program impact. Thus, integrating stress management techniques might increase the effect of cash-transfer programs.
- Secure additional budgetary support and other funding to address the higher costs associated with holistic programs.
- Attend to the contexts in which interventions are delivered with the aim of understanding how other programs, policies, or environmental features might obscure interpretations of program efficacy.

ADDRESS THE CHANGING LANDSCAPE OF YOUTH EMPLOYMENT THROUGH INTEGRATED SOLUTIONS

Globally, youth unemployment is a pressing, complex, and persistent issue. Given the complicated nature of the issue, interventions that aim to bring youth into the workforce must be multifaceted and multidimensional to have a real and lasting impact. In 2016, the global unemployment rate stood at nearly 200 million people, and the most recent workforce estimates from the International Labour Organization predict the global unemployment rate will continue to rise. Although unemployment remains a global challenge, unemployment disproportionately affects resource-limited countries. Around the globe, working-age youth and young adults (i.e., those 15 to 24 years) remain one of the groups most severely affected by the lack of employment

**Systematic Review Findings:
Education & Employment**

- ✓ Reductions in school dropouts
- ✓ Increased secondary schooling
- ✓ Stronger school bonding
- ✓ Better 'future expectations'
- ✓ Increased knowledge of how to start a business
- ✓ Increased and better employment & self-employment
- ✓ Increased income

Figure 5. Findings from a systematic review of programs utilizing the positive youth development framework. Presented at the GSDI Inaugural Symposium by Christy Olenik, Making Cents International.



opportunities. In 2016, the International Labour Organization estimated that nearly 71 million youth—or 13% of all working-age youth—were unemployed. Of these 71 million unemployed youth, 61 million lived in resource-limited countries. Further, 156 million youth (or 38% of working-age youth) in resource-limited countries are classified as the working poor (i.e., those who are employed but whose income still falls below the poverty line).

To address youth unemployment, researchers from varied fields have developed interventions that ensure youth have access to education and skills training. For example, the approach used in the Positive Youth Development (PYD) framework treats adolescence as an opportune time to harness youths' energy and emotional growth by giving youth structure in their lives and providing the youth with emotional support, positive adult interaction, skills development, and opportunities to contribute to their communities. PYD has emerged as a promising framework and is widely used to address youth development from a holistic perspective. The benefits of the PYD approach were highlighted in a research review completed by Making Cents International that demonstrated a range of positive outcomes linked to the use of this innovative approach.

Another example of innovative social development is the multinational corporation Digital Data Divide (DDD). DDD is a social enterprise organization that competes in the global digital technology marketplace while working to create sustainable jobs in communities across the globe that have large numbers of disadvantaged youth. DDD uses a work-study model where students work with DDD for 4 to 5 years, gaining on-the-job training in sophisticated digital technology and data services. Youth are trained on a continuum of digital skills, ranging from back office skills to development and analysis to cloud services. In addition, the youth receive a wage, health care benefits, and education stipends. Currently, DDD is the largest technology-related employer in Cambodia and Laos, with more than 1,200 employees across Asia, Africa, and North America. DDD has 3,000 program graduates; on average, program graduates report increased earnings up to 3 to 5 times greater than those not in the program.

The newest challenge facing youth employment is the increasing use of automation in the workplace, which has led to growing concern about how this will affect youth employment. Creating opportunities for youth that will enhance youth well-being in the era of artificial intelligence is a matter of urgency. Youth workforce development researchers and practitioners presented their findings at the symposium:

❖ The Robot Worker – US

Nearly half of U.S. employment is at risk of automation. The inevitable increased use of robots and other forms of artificial intelligence to carry out core business functions will not only displace human workers but also will result in less bargaining power for labor and higher costs associated with entering lucrative fields. The trend toward increased automation will also exacerbate the problem of wealth inequality because low-paying jobs will pay even less in the future. If robots are the workers of the future, only robot owners will prosper. Assets change power dynamics and asset ownership provides a means to negotiate in society. Although automation could dramatically improve economies around the globe and enhance aspects of everyday life by freeing people from repetitious tasks, we need to develop safeguards and create ways to ensure that everyone benefits from workplace automation.

We know that policies that allow Americans to take advantage from capital and transfers reduce the wealth gap and can cushion households from the potential impacts of automation of work. These transfers and capital will increase asset holdings for the low-income households providing these households with choices, leverage, and freedom from family obligations.

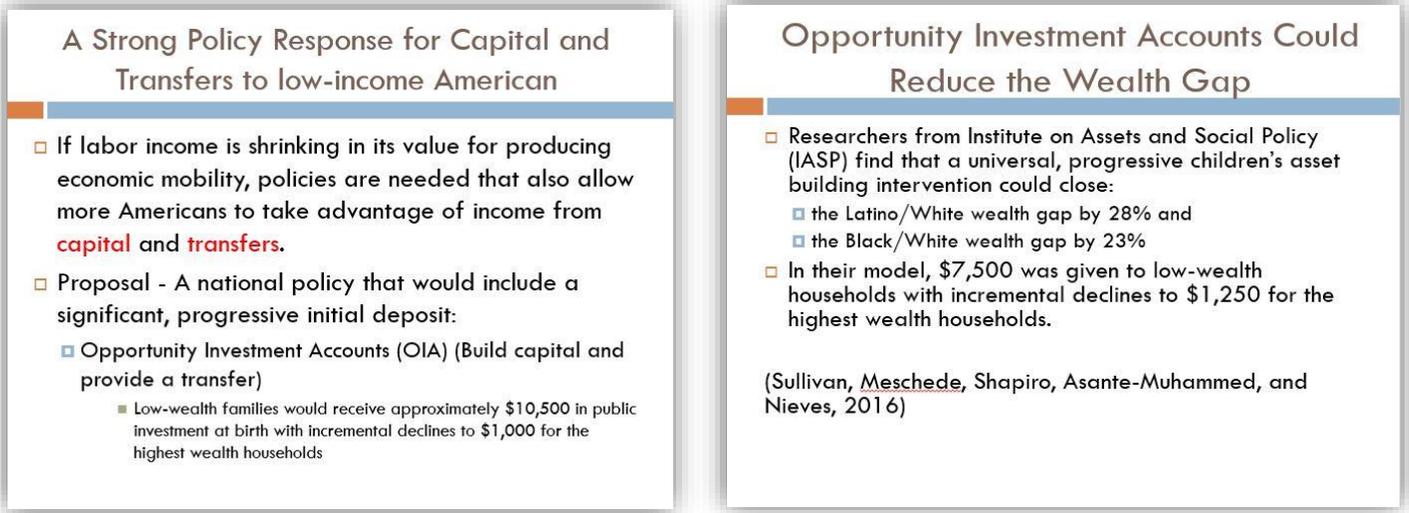
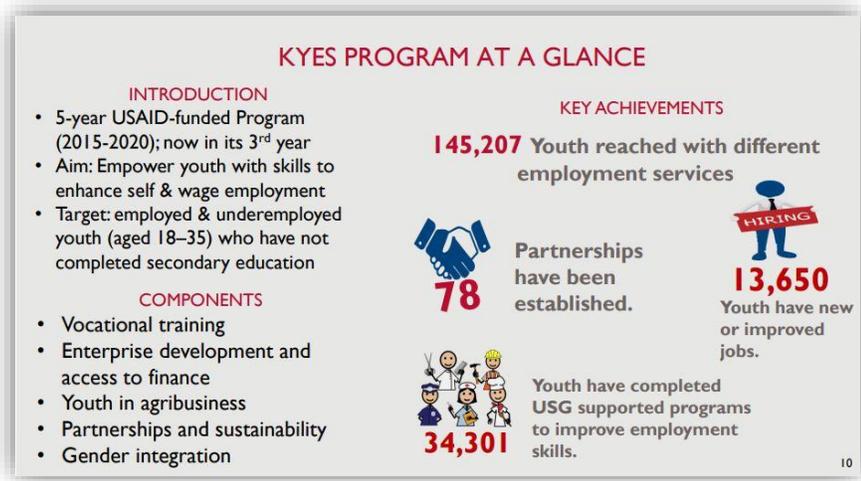


Figure 6. Opportunity Investment Accounts are an example of a strong policy that provides transfers to poor households and has the potential to reduce wealth gaps. Presented at the GSDI Inaugural Symposium by William Elliott III, University of Michigan.

❖ **K-YES – Kenya**

The K-YES project is a program funded by the United States Agency for International Development (USAID), focused on vocational training, enterprise development, and increasing access to financial resources. Thus far, K-YES has reached 145,000 youth with employment services, established more than 78 partnerships, and facilitated 13,650 new or improved jobs for youth. K-YES



uses a comprehensive integration strategy in which intentional, deliberate youth engagement occurs at all phases. Additional hallmarks of the integration strategy include engagement with employers and the private sector; provision of life skills alongside vocational and technical trainings and entrepreneurship; inbuilt sustainability systems; and a system of robust monitoring and rigorous evaluation.



Figure 8. Kenya Youth Employment and Skills Program (K-YES) takes a holistic approach in its design. Presented at the GSDI Inaugural Symposium by Ehud Gachugu, RTI International.

❖ **Generation – Kenya**

Generation is an education-to-employment program designed to address youth unemployment. Generation engages employers to better understand what skills or training are needed for open positions, and then responds to close the skills gap by providing youth with training in both technical and soft skills.



Figure 9. The Generation youth employment program model. Generation is the largest global youth employment program, with 140+ locations in 65+ cities. Presented at the GSDI Inaugural Symposium by Corrinne Ngurukie, McKinsey Social Initiative.

This two-fold goal is accomplished through a rigorous process of predictive screenings conducted in communities to assess matches between prospective workers and employers. Generation has graduated more than 6,700 youth; graduates have a 30-day job attainment timeline and 89% of Generation graduates have a 90-day retention rate.

Key Lessons

- Economic growth and a limited labor market are structural challenges that must be considered in the design and development of youth employment interventions.
- More research and engagement with employers needs to take place to better understand the demand side of the workplace of the future.
- Findings from successful interventions need to be shared outside academia, while ensuring that dissemination vehicles and venues recognize the diversity of audience values.
- One size does not fit all: different youth have different needs.
- Program implementation needs to be bolstered by evidence-informed practices.
- A need exists for the coordination of all interventions implemented within a country so that collaboration and policies are developed (or existing policies modified) to reflect the reality in the field.
- Partnerships formed among key players promote greater impact and enhance coordinated efforts; program designs should encourage and foster the formation of such partnerships.
- Technology education has a short shelf life because of the frequent and rapid advances in technological fields. Keeping pace with emerging technology is especially challenging when youth have below-average literacy and numeracy abilities (i.e., mathematical literacy).

Next Steps in Research and Practice

- Capitalize on the public's interest in youth unemployment.
- Youth employment training must consider the ever-changing landscape of technology and automation in the workplace.
- Efforts in this area should focus on making a substantial impact on youth employment by targeting youth and ensuring that program success is measured by youth getting jobs.
- Develop integrated solutions that use a variety of methods for effectively engaging government representatives and policy makers who can influence policy changes such as policies that promote asset transfers for low-income youth.
- Managing costs will be key to sustaining program efforts and achieving scale.

ACHIEVE FINANCIAL INCLUSION FOR ALL THROUGH INNOVATION

Financial inclusion — defined as *providing all people with sustainable access to financial products and services that meet their needs* — is a critical milestone that must be attained for global development. Financial inclusion facilitates the integration of all actors at all socio-economic levels into the economic growth of a country. Current global estimates suggest 2.5 billion people are *financially excluded*, that is, excluded from accessing mainstream financial services. However, more than 1.7 billion of the financially excluded own or have access to mobile phones, creating a digital avenue for financial inclusion. In addition

to this digital avenue, achieving global financial inclusion requires other vital tools and resources such as digital financial technology, innovation, and financial literacy.

Women and the rural poor are identified as the most hard-to-reach populations and the groups most severely affected by financial exclusion. Digital financial technology has emerged as a promising solution to expanding access to financial services for hard-to-reach groups.

❖ Global Findex

Global Findex is the world's most comprehensive dataset regarding how people save, borrow, make payments, and manage financial risk. Launched in 2011, the Global Findex database has records on 150,000 adults from more than 140 countries. These data records are used to measure progress toward the World Bank's goal of achieving universal financial access by 2020. Findings from analysis of Global Findex

data indicate that certain benchmarks, such as a person's ability to generate emergency funds and the primary sources of those funds, differs by geographic location and the economic standing of the country. These findings are critically important because people around the world face financial shocks (i.e., emergencies) or risks that require certain levels of financial resilience to overcome; the mechanisms that improve financial resilience are especially important for poor people. Financial inclusion will help increase financial resilience by removing potential barriers to savings, providing easier access to friends and family in other parts of the country (who may be able to help with a financial emergency), and building relationships with financial institutions that can be leveraged for better access to credit. Improving access to credit may be especially important for women in many countries.

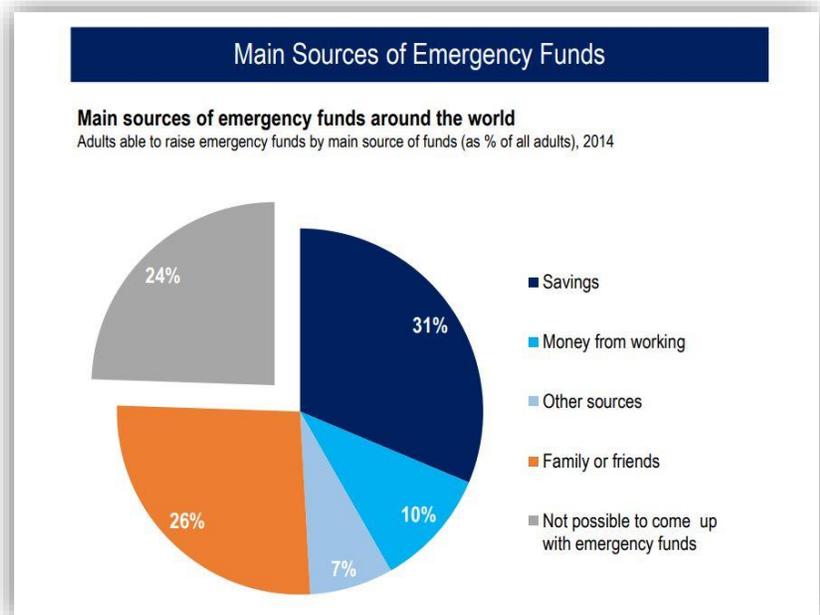


Figure 10. The Findex dataset demonstrates how important savings are for populations across the world in utilizing emergency funds. Presented at the GSDI Inaugural Symposium by Dorothe Singer, World Bank.

❖ MPESA Impacts - Kenya

The MPESA Impacts study in Kenya documented the economic impacts of digital financial inclusion provided by a very basic financial service called M-Pesa (M for *mobile*, *pesa* is Swahili for *money*). Launched in 2007, M-Pesa is a mobile phone-based money transfer system conceived and implemented to meet Kenya's demand for greater financial connectivity among kin/families who wanted the ability to transfer money easily across long distances.

The M-Pesa banking agents serve as a network of "human ATMs," with tens of thousands of these human ATMs across Kenya. Each agent in the network is a point for deposits and withdrawals. Although this system has difficult logistics, it is effective and serves the purposes of financial inclusion. M-Pesa has a wide geographic reach and the network of agents includes small retail outlets such as airtime resellers, thus vastly increasing access. Additionally, M-Pesa has benefited from regulatory largesse and the powers-that-be allowed the program to unfold as there was high stakeholder buy-in. Notably, research has shown that there is similar access to M-Pesa across male- and female-headed households. In addition, studies comparing financial behaviors of M-Pesa users and non-users have found that during times of economic hardship (e.g., a health emergency), M-Pesa users increased consumption, had an increased likelihood of receiving remittances from others, and had a greater number of people sending remittances. In contrast, when non-users experienced health shocks, those without M-Pesa spent less on food and other expenses to

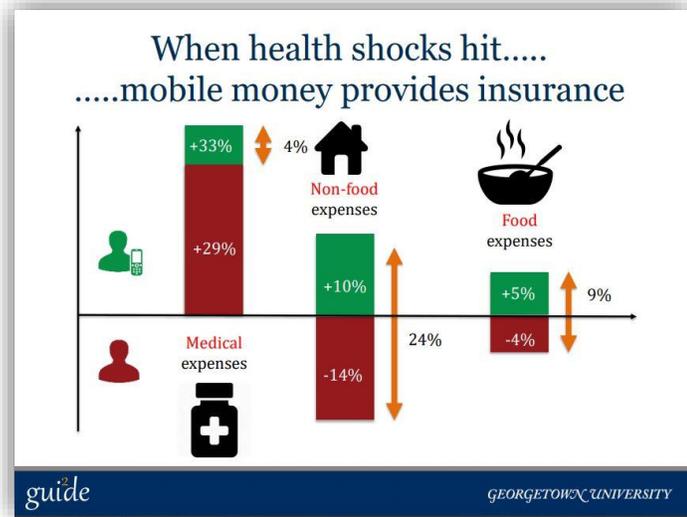


Figure 11. M-Pesa users had increased consumption and access to funds for medical and food expenses in times of health shocks. Presented at the GSDI Inaugural Symposium by William Jack, Georgetown University.

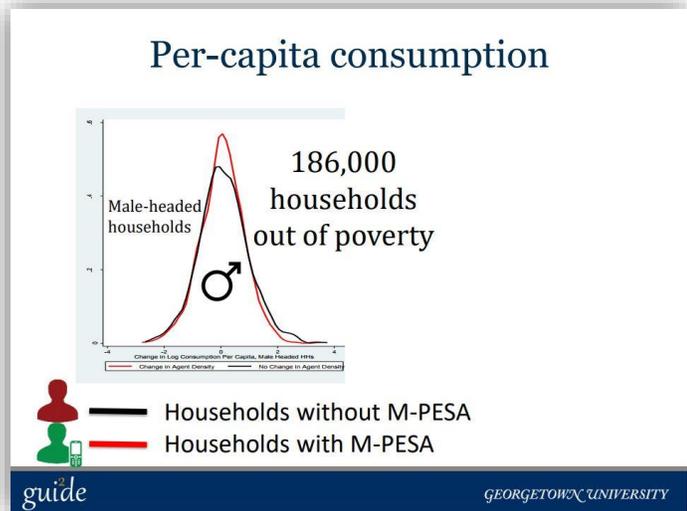


Figure 12. M-Pesa had greater per-capita consumption and was a factor in getting 186,000 female-headed households to move out of poverty. Presented at the GSDI Inaugural Symposium by William Jack, Georgetown University.

cover medical expenses. The M-Pesa system is credited as a key factor in the success of 186,000 female-headed households that moved out of poverty. Moreover, the impact of M-Pesa on the poor is even more impressive given that M-Pesa users do not receive extra money or cash transfers: The results of improved economic security and increased financial resilience stemmed from greater financial inclusion.

❖ Demonetization and Implications for Digital Financial Services in India

India is a cash-driven economy. India's current cash to GDP ratio is 11%, whereas the average cash to GDP ratio is 4%–5% in global markets. (Cash to GDP ratio gives the ratio of cash currency available in the country's market to the total monetary value of the gross domestic product or GDP). Indians are largely employed in the informal sector, which comprises 82% of total employment. Even though the majority of the population (70%) live in rural areas, 65% of Indians are financially included, meaning they have access to a

bank account or other accounts at a formal financial institution. However, 60% of account holders are non-active users of their bank accounts. For example, India's flagship and largest financial inclusion program, PMJDY, has enrolled 300 million account holders, but 26% of these accounts have a zero balance. Digital financial inclusion in India is still a distant dream. While 30% of Indians are digitally financially included, only 22% of Indian adults use the Internet, only 17% own smartphones (required for digital banking), and 50% have relatively low levels of digital literacy.

In 2016, the Indian government's sudden demonetization of all ₹500 (US\$7.80) and ₹1,000 (US\$16) banknotes created an economic disruption that disproportionately affected the poor. A study conducted by IFMR LEAD aimed to understand how demonetization affected the daily lives of low-income households. Findings indicated that demonetization resulted in widespread inability to make basic transactions. Moreover, the study found demonetization led to an immediate drop in household incomes because citizens missed work while standing in long lines to exchange the obsolete banknotes, the severe cash shortage caused significant delays in payment of wages, and those on the job market had difficulty finding employment. The cash crunch that resulted from demonetization prompted alternative

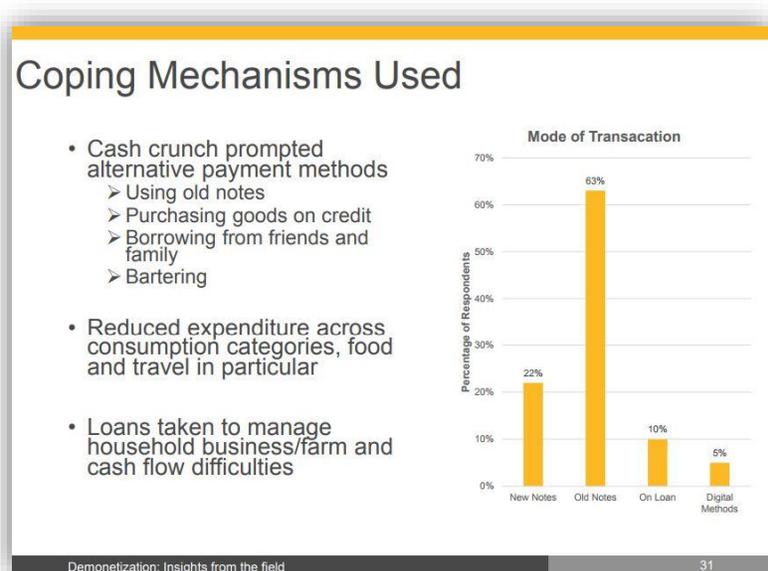


Figure 13. Methods employed to survive and the consequences on poor and rural populations when India employed demonetization of small bank notes. Presented at the GSDI Inaugural Symposium by Misha Sharma.



payment methods such as purchasing goods on credit, borrowing from friends, and bartering. However, the demonetization had a negligible impact on the use of digital financial services. Less than 5% of households reported using digital financial services either before or after the demonetization policy change. Adoption and acceptance of digital payment methods in rural areas remained low.

Key Lessons

- Although digital platforms offer a robust alternative to brick-and-mortar banking mechanisms, there is distrust of digital platforms among potential adopters in resource-limited settings.
- A strong preference exists for the cash form of currency.
- Last Mile consumer: Transition to digital platforms will depend on the customer segment based on income volatility, age, and literacy levels (*Last Mile* is a term used in the telecommunications to describe the technologies and processes used to connect the end customer to a communications network.).
- Access does not imply usage.
- Supply-side data collection, or data collected from financial institutions is not as telling as demand-side data.
- Persistent challenges include (a) slow Internet connectivity that cause loss of data for customers, and (b) the cost of smartphones remains too high for low-income families.

Next Steps for Research and Practice

- Develop innovative ways to shift cash preferences. Creating this shift will require (a) suppliers to understand their customers' hesitancy regarding digital money and (b) to incorporate marketing mechanisms address distrust or unfamiliarity with digital money platforms.
- Low digital literacy needs to be addressed. Research is required to discover systems that will move away from the heavy reliance on users' digital literacy and provide access to more intuitive digital platforms.
- Financial service providers need to understand which types of consumers are most likely to transition to digital platforms.
- Policy makers need to explore ways of removing barriers to digital literacy.
- Coordinated efforts are needed to increase the public's acceptance of digital infrastructure and a holistic eco-system approach needs to be adopted by providers of digital platforms.
- Explore innovative ways of moving individuals toward financial resilience.
- Understanding the ways in which individuals use their accounts (not just who has accounts) will help inform efforts to move individuals toward financial resilience.
- We need to make products better, easier, cheaper, and more accessible if we expect individuals to use these products.
- We need to remove barriers to using financial products, financial resources, and accounts.

COST-EFFECTIVELY SCALE-UP SOCIAL DEVELOPMENT INNOVATIONS FOR GREATER IMPACT

Around the world, there is no shortage of new ideas that address social development challenges, one of which is scaling up social innovations. *Scaling up* is the process of proportionally increasing the size and reach of effective programs to deliver an intervention to larger numbers of a target population. The scaling up of successful, effective social innovations is a critical element of any social development effort because taking programs to scale allows effective interventions to have greater impact and extends the benefits to larger numbers of people. A key question in the scaling up of social development innovations focuses on the cost-effectiveness of the innovations. Organizations often use various strategies to minimize barriers to scaling up social development innovations. When scaling up social initiatives, an organization often will rely on both innovative and indigenous approaches to optimize the reach, impact, and cost-effectiveness of promising programs and interventions. To minimize barriers to scaling up social innovations, organizations frequently leverage technology and “homegrown” social infrastructures. Moreover, the use of technology and social infrastructure holds promise for improving income and productivity, increasing access to financial services, and enhancing connections with the labor and economic markets. We highlight two examples of innovative social solutions that leverage technology and community capital to cost-effectively optimize social development impact.

❖ Farmerlink – Philippines

The Farmerlink program, supported by the Grameen Foundation, is targeting 3.5 million smallholder coconut farmers in the Philippines. The 18-month Farmerlink program aims to increase the farmers’ production from an average of 44 coconuts per tree per year to 66 coconuts per tree per year. Farmerlink uses a holistic approach to increasing productivity, including providing participants with services such as increased access to appropriate financial services, direct access to markets, certification of organic produce, and text-message (SMS) early warning system for pest and disease problems. The Grameen Foundation uses a multi-partner

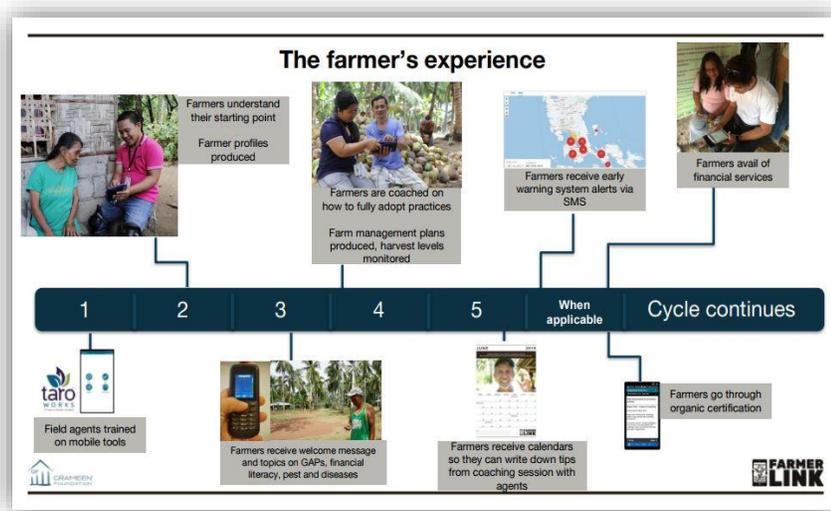


Figure 14. The cycle of communication for farmers in the programming of Farmerlink allows for continuous support via mobile devices. Presented at the GSDI Inaugural Symposium by Gigi Gatti, Grameen Foundation.

approach to achieve its holistic approach to improve the productivity of farmers. The partnership includes key players from the financial and technology sector. Grameen also uses government agriculture extension agents who are given tablets with mobile tools such as

TaroWorks, which is a data suite developed by Grameen to help manage information, people, and products via mobile devices. In addition to personal coaching from the extension agents, the farmers get SMS messages on finance skills, pests, and growing processes. The farmers also receive calendars that allow them to keep a record of the advice and tips from the extension agents. As part of the full Farmerlink program, farmers can use their mobile phones to go through certification as an organic producer. Findings indicate that 1,525 farmers registered for the full program, and another 3,291 farmers participated in the early warning SMS program. In addition, study findings showed a high correlation existed between farmers with a bank account and the adoption of productivity practices. The use of technology such as the TaroWorks tablets was also found to help standardize the provision of high-quality coaching by agriculture extension workers.

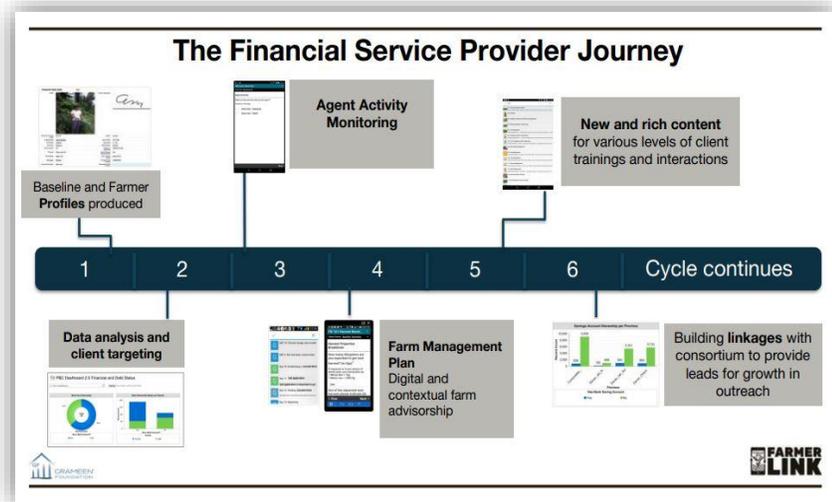


Figure 15. The financial service provider role of Farmerlink was designed with a coordinated and interactive approach, ensuring the program built effective linkages for expansion. Presented at the GSDI Inaugural Symposium by Gigi Gatti.

❖ Samagra – India

The Samagra mission is to “enable the urban poor to lead dignified, productive and empowered lives,” which the program is accomplishing by providing sanitation services to some of India’s 100 million urban poor without a toilet. Samagra is refurbishing older toilet facilities, and transforming the public’s relationship with the facilities by adding kiosks that provide an array of services and products. In partnership with the municipal governments that built the toilet facilities, Samagra promotes regular access and use of the toilet facilities through material investments (e.g., renovating and repairing the facilities) and providing value-added products and services, with behavioral nudges to increase usage. The toilet facilities are operated by women and men from the community. These toilet operators run the kiosk selling “add-on” products and services, and in turn, the clients form a relationship with the operator. The kiosks offer savings accounts, ecommerce ordering, and serve as a payment point for phone bills and prepaid mobile top ups as well as a charging station for mobile devices. On average, a

Samagra toilet facility breaks even in 8 months, and during that time, the kiosk becomes a hub for community activity and quickly becomes a place that people respect, value, and protect. Findings show that with the refurbishment and kiosks, toilet use has increased by 50% and paying for toilets has increased 600%. Moreover, among the 10,000 daily users in Pune, customer satisfaction is 92%.

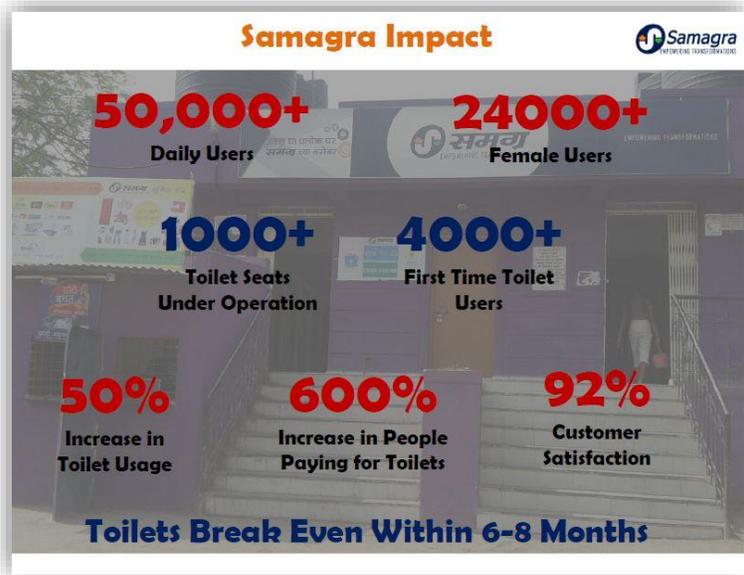


Figure 16. Samagra saw huge improvements in toilet usage and community satisfaction after implementing their program. Presented at the GSDI Inaugural Symposium by Swapnil Chaturvedi, Samagra.

Key Lessons

- Technology can help reduce costs of scaling up.
- Key elements of creating program sustainability include community engagement and placing tools in the hands of the community.
- Cross-sector partnerships are key for scaling up and sustainability.
- In-person extension services are essential and much needed. The extension workers’ ability to establish a personal relationship with each farmer was a key to success.
- Multiple partnerships with financial, commercial, and technology sectors was fundamental to success.

Next Steps for Research and Practice

- One research goal should be to identify cross-sector partners early in the design of scale-up efforts for interventions.
- Social development researchers need to resolve the tension between high-touch one-on-one personal interactions and low-touch technology interactions, which are more conducive for scaling up. Efforts should focus on creating a balance between both.
- Technology offers the most promising approach to addressing the needs of a low-literacy population.
- Employing low-literacy friendly mechanisms translate into easy scale-up.

CLOSELY LINK RESEARCH AND PRACTICE

Merging the worlds of research and practice gives rise to ecological validity, and addresses the question of whether the research findings will hold in day-to-day settings. Ongoing challenges exist in translating evidence-based practices into real-world settings. Thus, a need clearly exists for researchers to develop homegrown interventions — or community-based strategies — by working with practitioners who interact daily with our target populations. Researchers are poised to keep up with emerging knowledge and cutting-edge thinking in the literature and provide objective perspectives that can assist practitioners to adopt evidence-based practices with ease. This partnership is crucial.

Typically, community–researcher partnerships begin with excitement, which often becomes dampened over time by real-world challenges. Such disappointment can be avoided when researchers actively engage in the community setting, both ensuring their work translates into real-world settings, and observing how an intervention unfolds in the practice context.

To reduce the burdensome demands associated with research standards, researchers might want to consider creative ways of gathering information about the practice setting. For example, giving practitioners the option of recording audio notes about their work could alleviate burdensome, time-consuming demands associated with writing down case or field notes.

Practitioners and researchers need to find common language to effectively communicate the results of their joint work. Similarly, various avenues for disseminating study findings should be pursued so practitioners can make the best use of available evidence and researchers can improve the science and their scholarship based on actual needs.

What Does It Take To Overcome Practice-Research Challenges?

What Practice Needs From Research and What Research Needs From Practice

Partnerships do not occur in a vacuum, and practice–research partnerships can be especially tricky when working with vulnerable populations given things such as perceived power differentials, differences in income between practitioners and researchers, and various differences in status. Researchers’ contributions to a partnership primarily come through the access they can provide to published articles, subject experts, graduate-level student assistants, university resources, while also overtly acknowledging potential status differences. Practitioners contribute to research partnerships by providing access to their client or patient populations, real-world practice sites, and their expertise in facing the challenges of government systems and regulations. Researchers and practitioners need to openly discuss what each needs to accomplish to achieve their professional goals and requirements. Having open and honest conversations at the outset are essential to being transparent and creating a win-win situations. This goal can be achieved if researchers and practitioners work as equals to collaboratively craft a plan at the outset that describes the specific work each will do, the timeline for expected deliverables, and plans for overcoming issues and conflict that might arise.

Practitioners can benefit from research expertise being applied in the field, working collaboratively with research teams to explore new solutions to problems, and receiving constructive feedback from the researcher. Similarly, progress toward reaching the researchers’ goals can be substantially advanced when

practitioners help promote understanding of research methods among the practice staff and clients. For practice–research partnerships to flourish, it is important for researchers to explicitly affirm their commitment to the partnership in order for the practitioner to see value in investing time in the relationship.

Dissemination and Engagement

Although researchers need to publish their findings through the traditional peer-review process, many other avenues and vehicles for dissemination are available, including blogs, policy briefs, summits, videos, and podcasts. Equally important, as compared with peer-reviewed journals, many of these alternative venues for disseminating research findings are more user-friendly and more accessible to practitioners. Moreover, these innovative outlets can be very fruitful and impactful. Researchers should also consider writing articles that outline the processes involved in creating and sharing research findings using other forms of meaningful knowledge dissemination; creating wider awareness of information outlets will help ensure that researchers working with communities do not continue re-inventing the wheel when it comes to sharing their findings. In addition, researchers should engage in discussions with journal editors about their journal’s open-access policy and the possibility of allowing the public to have free access to newly published articles to increase access to current research evidence among practitioners and others who are not affiliated with a university. Presentations at the GSDI symposium included the following examples of research-practitioner partnership projects:

❖ Community Empowerment Fund

The Community Empowerment Fund (CEF) has partnered with GSDI to pilot an innovative partnership to build credit, savings, and financial capability of low-income renters in Orange and Durham Counties in North Carolina. The partnership also includes the Credit Builders Alliance, Durham Housing Authority, Durham Community Land Trustees, and the Town of Chapel Hill Public Housing Department. Establishing a history of timely payments is the most important factor in building a credit history. Although late rent payments and evictions are reported to the major credit bureaus, historically no option was available to report timely payment of rental fees. However, an innovative credit-building strategy now allows landlords to



Figure 17. In 2016, CEF helped members save a total of \$222,755 towards financial security. Presented at the GSDI Inaugural Symposium by Maggie West, Community Empowerment Fund.

report on-time rental payments to all three credit bureaus as an active trade line, providing millions of U.S. households with an unprecedented and rare opportunity to build positive credit histories. This two-pronged initiative will (a) report on-time monthly rent payments to the three major credit bureaus, helping to boost tenant credit scores and to establish positive histories, (b) provide low-income renters with financial coaching and access to matched-savings accounts. This partnership demonstrated the combined strengths and expertise that the various partners working in the field bring to the table. The relationships already established among the partners have enabled multi-sectoral interventions such as CEF to be implemented successfully in low-income communities. The researchers will provide the impact evaluation skills needed to test the effectiveness of this intervention.

❖ Rising Fountains Development Program (RFDP)

Rising Fountains Development Program RFDP is a Zambian NGO (non-governmental organization) working with GSDI researchers to improve the livelihood of women and children in Zambia. The study provides women in rural Zambia with access to financial services through savings and credit groups called Village Saving and Loan Associations (VSLA). Study findings indicate that the VSLAs provide members

with opportunity to serve the association regularly, which sustains the group, engages women, increases their income-generating capacity, and builds assets. The program is sustainable because the loan funds replenish the capital for the group. The partnership between RFDP and GSDI has generated other potential partnerships to source grants for other innovative, scalable intervention that might have policy implications for rural women in Zambia.

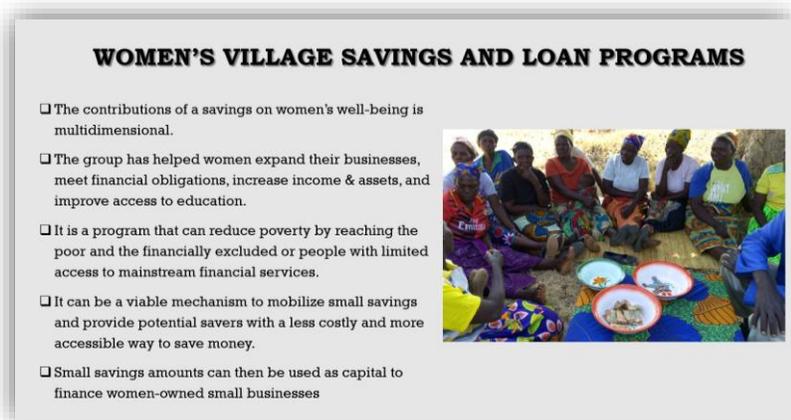


Figure 18. VSLAs provide multiple benefits to its members and are particularly empowering for women to open their own small businesses. Presented at the GSDI Inaugural Symposium by Mathias Zimba, Rising Fountains Development Program.

❖ Centre for Studies in Rural Development

The Centre for Studies in Rural Development (CSRSD) has partnered with GSDI on the Adolescent Boys and Girls (ABG) program in India. ABG promotes gender equity combined with training in life skills (e.g., leadership, communication), financial capability, and reproductive health. Unlike other child-focused programs, ABG recognizes the necessity of training young adolescent boys about gender equity and other issues key to women's well-being. Including adolescent boys in the program is an important strategy to prevent the intergenerational cycle of gender bias and violence against women. In addition, promoting gender equity addresses the culture of female subordination that persists in many

communities in India that continue to be male-dominated and observe patrilineal inheritance (i.e., a system in which property or other assets passed to male heirs only). To measure bias and equity in these communities, the CSRD-GSDI team had to develop culturally sensitive and culturally appropriate research tools. The team also had to navigate asking adolescents culturally sensitive and age-appropriate questions about reproductive health. The CSRD-GSDI partnership was invaluable to the process of developing culturally appropriate research because the partners' combined expertise and experience far surpassed what either team possessed independently.

Aims of Project

- **Confronting values** - Social and religious beliefs, myths, conceptions and practices.
- **Breaking Taboos** - Talking about sex and sexuality
- **Overcoming resistance** – Partnering with school, teachers and parents.
- **Creating a space** - the rigid and traditional education system
- **Engaging and sustaining** - partnership with government for wider dissemination.



Figure 19. The AGB employs a holistic and age-appropriate approach to address entrenched gender disparities in India. Presented at the GSDI Inaugural Symposium by Suresh Pathare, Centre for Studies in Rural Development.

Key Lessons

- Open and ongoing communication between researchers and practitioners regarding both the expectations for research and the realities of practice is essential.
- In addition to traditional peer-reviewed publications, a variety of outlets should be used to disseminate research knowledge to increase the utility of findings for practitioners.
- Viewing the research participants as the owners of the research findings will help both researchers and practitioners to include participants in planning for information dissemination from the onset.

Next Steps for Research and Practice

- Avoid lengthy research deliverables that practitioners will not read.
- Disseminate findings in real-time so stakeholders have timely access to findings; begin sharing the baseline findings as the study is underway.
- Researcher-practitioner partnership should be viewed as a win-win relationship with each partner bringing strengths to the table that the other might not be able to access otherwise.
- Share research resources such as journal articles with practitioners.

REAL-TIME ENGAGEMENT OF STAKEHOLDERS FOR TIMELY PRACTICE AND POLICY IMPACT

Engaging stakeholders is an effective strategy for wider dissemination of policy and programmatic outcomes and solutions to various social development challenges. Stakeholders represent various actors in the private sector (both nonprofit and for-profit organizations), government, civil society, and local communities. Globally, partnerships have been created among various stakeholders representing diverse sectors with different core interests, with the aim of addressing interrelated development challenges, including economic security, health, education, and employment. In turn, these partnerships exemplify policy and program consensus and the convergence of desired policy and program outcomes.

Stakeholder engagement ensures findings from research are used by key partners in the private sector, state level systems, and NGO partners to gain wider outreach and achieve greater impact. Moreover, engaged stakeholders are more likely to make sure the research findings are mainstreamed into existing programs, using current resources earmarked within departmental and corporate social responsibility budgets. In this way, stakeholder engagement ensures the sustainable implementation and mainstreaming of successful programs.

❖ Collaborating with Government on Reproductive Health Policy in Zambia: A Case Study

Access to essential reproductive health commodities can be a matter of life and death for women and children in Zambia. On a national level, Zambia can proudly boast that 79% of family planning needs are met successfully. However, a pattern of geographical disparity exists, with rural areas reporting a lower rate of success in meeting family planning needs. Expanding access to family planning at the community level, especially in rural areas, removes barriers to essential health commodities, addresses unmet needs, and increases choice of methods. However, expanding access to family planning services is currently limited by policy challenges such as the absence of a policy framework that would allow non-clinic personnel, such as community-based distributors, to be trained and authorized to provide injectable contraceptives. The goal of the PATH program is to generate commitment from Zambia's

Lessons learned: PATH's partnership with the Zambian government on reproductive health policy

- Engaging decision-makers throughout was critical.
- Situating the policy effort within Zambia's FP2020 goals rekindled momentum.
- Evidence played a crucial role in movement toward policy action.
- Even with strong evidence and political will, policy processes can be slow and unpredictable.
- Advocates must be persistent and find creative solutions to create pathways for policy action.
- The importance of advocating together (CBD taskforce and strategic partners)



PATH

Figure 20. A multi-pronged approach was key in engaging in successful partnership with the Zambian government on reproductive health commodities that could be made available to all women. Presented at the GSDI Inaugural Symposium by Monica Mutesa, PATH International.

Ministry of Health (MOH) and Ministry of Community Development, Mother and Child Health (MCDMCH), and professional organizations to advance key policies that will create an enabling environment for Community Based Distribution (CBD) provision of injectable contraceptives. Challenges confronting the needed policy change include shifting focus from pilot implementation to advocacy, and concerns raised by professional medical organizations about engaging non-medical community members to implement medical procedures. The PATH framework for engagement included providing community workers with opportunities for knowledge-building and technical assistance; engaging government representatives for policy change using evidence developed from the PATH consortium; engaging stakeholders to disseminate information as well as to solicit feedback and discussion; and strategic planning to address policy gaps, knowledge dissemination, and reporting.

The pilot study established the CBD Task Force with the purpose of forging shared policy priorities among task force members, conducting joint advocacy, and sharing evidence. The Task Force leveraged commitment and cultivated champions within its ranks to represent task force goals. In addition, the CBD Task Force generated and packaged evidence in ways that were palatable, useful to policy makers and then catalyzed action.

❖ Engaging the Private Sector in Social Policy in Southern Africa: Perspectives from Zambia and South Africa

Social policy is considered a development imperative with a focus on fostering social development, and ultimately, human well-being. Social policy interfaces with numerous areas and aims to provide protections for vulnerable populations. The role of the private sector in the social-policy arena remains negligible in South Africa and Zambia. Therefore, a need exists for greater private-sector engagement. Social policy is best suited for engaging the private sector via transformative social policy. Private sector engagement has not been harnessed in South Africa and Zambia in post-colonial times. Governments could employ a framework that focuses on implementing a regulatory environment that a) encourages private sector engagement in social policy, b) funds a mechanism that coordinates private sector engagement, b) champions the collaborating of public

Framework for engaging the private sector Adapted from the World Bank (2011)

- a. **Regulation** – this domain focuses on the ability of the government to design and implement a regulatory framework for the private social policy arena.
- b. **Financing** – this covers the revenues that are actually or potentially available to the social policy sector and the government’s influence of such funds through various mechanisms.
- c. **Public provision of services** – this focusses on how governments can use the direct inputs and welfare programmes to collaborate with the private sector.
- d. **Strategic allocation of resources** – the government can use the public production to complement, crowd out, or build a supportive environment for private sector social policy initiatives (World Bank, 2011, p. 3).

Figure 21. Transformative social policy includes engaging the private sector through a supportive public infrastructure. Presented at the GSDI Inaugural Symposium by Ndangwa Noyoo, University of Cape Town.

provision of services between government and the private sector and d) strategically uses the public production to build a supportive environment for the private sector to engage in social policy.

Lessons Learned

- Engaging decision-makers throughout the process is critical.
- Situating the policy effort within Zambia's established goals and aligning efforts with the larger context is a key strategy.
- Evidence played a crucial role in the movement toward policy action.
- Even with strong evidence and political will, policy processes can be slow and unpredictable.
- Advocates must be persistent and find creative solutions to create pathways for policy action.

Next Steps for Research and Practice

- Advocate to key government decision-makers and actors to partner with social development practitioners toward implementing policies or programs that have promise; these partnerships should be developed in collaboration with NGOs, and ensure accountability of all actors.
- Continue to work with decision makers to ensure policy alignment.
- Sell social policy ideas to the private sector to incentivize them to promote the well-being of vulnerable populations.
- Explore ways to bring together business and government and pursue win-win scenarios.
- We must be inclusive in our definition of *stakeholder* and revise our understanding of who could be considered a stakeholder (e.g., private sector).
- Employ various methods for effectively engaging government entities.

DEVELOP STRATEGIC PARTNERSHIPS TO IMPLEMENT RESEARCH, POLICY, AND PRACTICE

Community-based organizations (CBOs) are at the frontlines of social innovation. On the one hand, CBOs can use their direct and regular interactions with community members and other local stakeholders to identify unmet needs or new challenges faced by their communities. On the other hand, through their partnerships with researchers and academic institutions, CBOs can lead implementation, testing, and adaptation of promising interventions in their communities. In both cases, the design and implementation of social innovations require partnerships with CBOs and other local experts. In turn, these partnerships facilitate capacity building, responsibility, and local ownership, which contribute to further social innovations, knowledge building, evidence generation, and ultimately, improve development practice and the welfare of individuals, households, and communities.

❖ Kenya Consortium

A *silos mentality* (i.e., a mindset of individuals or sectors within an organization that do not want to share information) has critical implications. In the context of workforce development in Kenya, the implications of working in silos include missed opportunities to learn from the experiences of other organizations and to develop a common framework for the benefit of key players in youth workforce development in Kenya and the youth themselves. With a silo approach, organizations are more likely to compete for participants instead of helping individuals decide which programs are the best fit for their skills and interests.

To address the challenge of breaking down silos in workforce development, the Kenya Youth Workforce Development Consortium which includes, USAID, GSDI, K-YES and Generation established the following goals:

- contribute to reducing youth unemployment in Kenya by providing evidence of robust interventions that effectively build the capacity of marginalized youth;



Figure 22. The Consortium’s three-tiered agenda allows for space and input from all relevant stakeholders and breaks down the silos of youth workforce development approaches. Presented at the GSDI Inaugural Symposium by Carolyn Lamere, University of North Carolina at Chapel Hill.

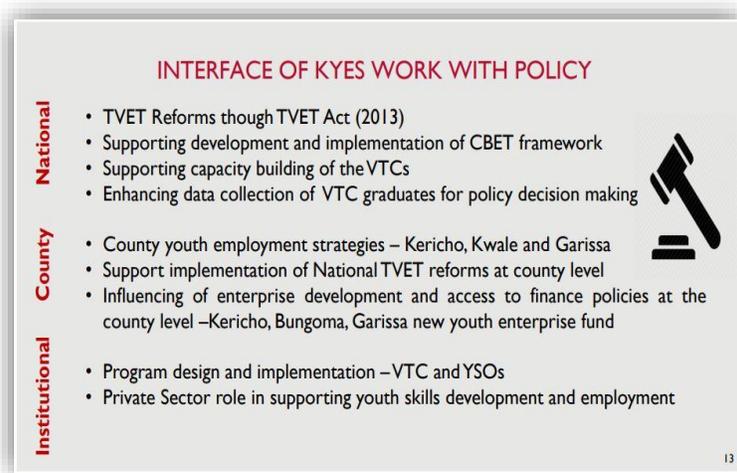


Figure 23. The KYES policy approach in Kenya includes national, county, and institutional strategies to engage stakeholders at all levels for adoption. Presented at the GSDI Inaugural Symposium by Ehud Gachugu, RTI International.

- provide data that can be used to formulate policies that will impact youth unemployment in Kenya; and
- create a platform for exchange across sectors of the youth workforce development field.

In addition to synthesis of goals, the Kenya Consortium also recognizes the established strategies of KYES and Generation so that those engagements are not in conflict, but instead compliment and strengthen each program’s policy strategies.

POTENTIAL TO SCALE

Generation

How we engage the government

Attribute	Method of engagement	Impact
 Operations	 We are continuing to expand to new regions in Kenya by expanding into Technical and Vocational Education and training centres (TVETs)	 TVET expansion has allowed us to up-skill existing instructors and build capability across 5 new facilities  TVET expansion has allowed us to decrease cost of operations by ~40%/ student
 Curriculum	 We engaged the Ministry of Industry to provide insight into our new Sewing Machine Operator Program (SMO)	 Our first cohort of SMO has 150 students, scheduled to graduate in November 2017
 Recognition	 We are partnering with CDACC and NITA to accredit our Financial Sales and Sewing Machine Operator classes	 Accreditation will help improve the recognition of the Generation curriculum in the market

Generation

Figure 24. The approach of Generation includes a planned approach of engagement. Presented at the GSDI Inaugural Symposium by Corrinne Ngurukie, Generation.

KYES works with the government of Kenya to support the reformation of Technical and Vocational Education and Training (TVET) institutes to support youth skill development and training. Generation another partner of the consortium engages government by scaling up TVET services, building the capacity of instructors. Generation has also engaged the Ministry of industry to provide oversight and accreditation of Generation’s new Sewing Machine Operator Program (SMO).

❖ Siyakha Stakeholder Forum

The Siyakha program works with youth development programs that provide training in both soft and hard skills. A key component of the Siyakha project is the stakeholder engagement strategy, which is being conducted in parallel with the demonstration project. The stakeholder engagement ensures that study results are used by key partners in the private sector, government sector, and NGO partners. Siyakha’s stakeholder engagement strategy intends to promote sustainable, long-term implementation and mainstreaming of youth employability programs in South Africa.

Key Lessons

- Managing costs is key to sustaining program efforts and achieving scaled interventions.
- Strategic and meaningful partnerships are important.
- Maintain focus on changing lives and making a real impact at the community level.

Next Steps

- Capacity building
- Harnessing local expertise

NEXT FRONTIER FOR GLOBAL SOCIAL DEVELOPMENT

PRESENTED BY DENNIS HARASZKO, THE MASTERCARD FOUNDATION

The aim of the GSDI symposium was to identify the most effective ideas, the most effective approaches, and the most effective ways of working together, given the broad system of actors that influence social development. There is need to identify the ideas and practices that will change the world and build the evidence needed to demonstrate to policy makers, officials and the business community, what it will take to ensure opportunities for all.

Over the past decade, resource-limited settings, for example countries across Africa, have seen significant economic growth, rising trade, and stronger inflows of foreign investments. There is noticeable innovation, especially in financial services, initially concentrated in East Africa, but now moving across the continent – that is showing social impact. Innovations in financial services like M-Pesa have lifted tens of thousands out of poverty, and M-Shwari has opened new strategies to expand access to education. The African continent shows promise to be the leader in innovations that will most likely change the lives of the poor as businesses, government officials, and creative thinkers identify solutions that affordably meet the needs and demands of people across the continent.

Identifying what is working—and what is not—is not enough; we must sharpen our approach to learning and make sure our efforts address the gaps in available evidence. And once we have evidence, we need to put it in the hands of the right people. We need to ensure our evidence speaks to the values of our community partners and of those we seek to influence; we don't necessarily need more evidence, but better evidence and more knowledge translation in order to promote change!

From the 2-day symposium discussions, 3 key strategies emerged that will help us to foster innovations, design better interventions, produce better evidence, and ensure we get that evidence to the right people:

1. Partner effectively with local communities and organizations
2. Collaborate with government officials and keep their demands and constraints at the forefront of our thinking
3. Make sure we're learning, and share that knowledge effectively

1. Partner Effectively with Local Organizations

The **Grameen Foundation's Farmerlink** program demonstrates the best ways to bring together diverse actors relevant to individual farmer success — it brought together agriculture buyers, a financial service provider, and leveraged the support of extension officers and the reach of technology to improve farmer productivity and incomes. They noted the field-based iteration, collaborating effectively at the local level to ensure the creation of an effective design.

An example of a program that effectively partners with local organizations is the **Savings at the Frontier** program. In this case, Oxford Policy Management has created a funding mechanism to help local banks to connect to informal savings groups, whether these groups have been created through traditional mechanisms or founded through external support. The process encourages the local partners to pilot potential products and delivery channels based on input from the savings groups to ensure the products meet their needs. Importantly, future funding is contingent upon the realization of targets developed in collaboration between the local partners and the project.



Figure 26. Seeing the need to engage diverse stakeholders for effective partnerships was more than a strategy – it was a necessity for Farmerlink’s success. Presented at the GSDI Inaugural Symposium by Gigi Gatti, Grameen Foundation.

2. Collaborate with Government Officials

Samagra shows us how to solve a problem that has been very difficult to figure out: Providing safe and sanitary toilets in densely populated urban communities in a financially sustainable way. Their partnership with the Pune Municipal Council offsets some costs, while the improved infrastructure and mixture of services—designed with community input— have turned the toilet facilities into a place where people are happy to do their business. In this case, without government financial support, the operations would not be sustainable.

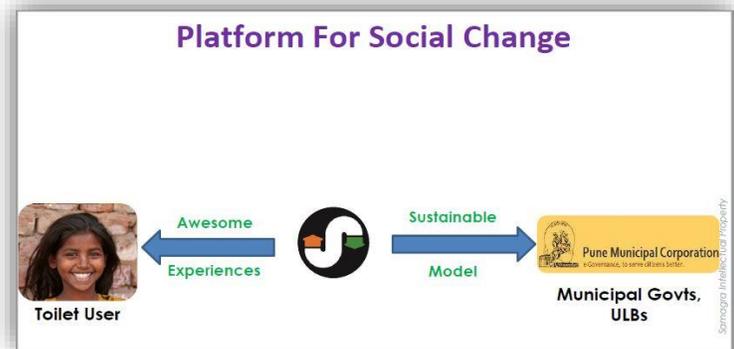


Figure 27. Involving municipal government for cooperation and financial support was the first step in Samagra’s programming success. Presented at the GSDI Inaugural Symposium by Swapnil Chaturvedi, Samagra.

STIR, which aims to improve education outcomes in India and Uganda through effective teacher training, shows us that if our interventions are not designed with the constraints of government in mind, we will have little hope of eventual adoption and scale-up. Early on, STIR realized they needed to keep government costs in mind; so they targeted their teacher development program to cost no more

than 1% of the annual government budgeted per-pupil amount, or \$2. In addition, they have designed and delivered this program in partnership with the government— and though this has been challenging— it has borne fruit; both the Indian and Ugandan government have asked STIR to integrate their teacher development model into the national and state systems.

3. Learn & Share

Most innovation builds on the work of others — combining existing ideas in a new way or applying them in a new context or for a new purpose; thus, learning and sharing are central to innovation.

Opportunities to share are important—but perhaps we all need to go a step further and ensure our lessons are shared with decision makers at every level, described in a way that is easy to understand and that speaks to their values, so they have the knowledge and confidence to make the best decisions possible.

IFMR's study on demonetization in India clearly and thoroughly documents the effects of this policy on the poor, which will, hopefully, lead to future policy makers planning more effectively about how such a decision may negatively affect those most in need of support. Then, if such a decision must be made, policies and programs can be in place to minimize negative effects on resource-strained communities.

In a different way, the **World Bank's** work on measuring financial inclusion provides another important learning opportunity — when officials know and understand the current context, they are better positioned to design policies and programs that address the relevant challenges and constraints. More

Implications of IFMR's Demonetization Study

- **Last Mile Consumer**
 - Transition to digital platforms will depend on the customer segment based on income volatility, age and literacy levels
 - Access does not imply usage
- **Financial Service Providers**
 - Important to understand which type of customer is likely to transition to digital modes first
 - Important to train agents who can bridge the gap between access and usage for customers
- **Policy Makers**
 - Digital literacy and data protection are key concerns to barriers of trust
 - Acceptance infrastructure needs to be improved and a holistic 'eco-system' approach needs to be adopted

Demonetization: Insights from the field 16

Figure 28. Considerations based on IFMR LEAD's study on India's abrupt demonetization process. Presented at the GSDI Inaugural Symposium by Misha Sharma, IFMR LEAD.

Conclusions from the Findex Study

- People around the world face financial risks
- Mechanisms that improve financial resilience are especially important for poor people
- How can financial inclusion help?
 - Removing potential barriers to savings (Karlan et al. 2014; Dupas and Robinson, 2013; Kast and Pomeranz, 2014; Prina 2015)
 - More immediate and easier access to friends and family in other parts of the country (Jack and Suri, 2014)
 - Building relationship with financial institution that may be able to be leveraged for better access to credit
 - May be especially important for women (Ashraf et al., 2010; Aker et al., 2015)

Figure 29. Considerations for policy makers to for the financial inclusion of the most poor. Presented at the GSDI Inaugural Symposium by Dorothe Singer, World Bank.



research needs to be done to identify what is appropriate where, but at least this initial analysis can inform program design and provide areas for additional investigation.

We need to ensure we have the mechanisms in place to assess our success in the moment, and re-tool, if needed — making sure we're learning as we go. If we keep trying and learning, and capturing what happens as we do, we will identify the strategies and approaches that will empower today's youth and communities to achieve their ambitions, and create a world socially and economically secure for each of us.

LOOKING AHEAD

The GSDI Inaugural Symposium laid a strong, inspiring, and challenging foundation for the work GSDI and our partners will pursue as we prepare for the 2019 symposium. The highlights from the 2017 GSDI symposium clearly yield a pathway for the future, with three areas of focus:

1. Integrated partnerships to address social development. A recurring theme from the 2017 symposium centered on achieving the greatest impact efficiently and cost-effectively by working efficaciously with a variety of partners. Integrated partnerships include interdisciplinary teams within academia, researcher-practitioner teams, and collaboration with industry leaders and governments. Across their various configurations, these collaborative partnerships share common goals. First, these partnerships aim to ensure that we avoid reinventing the wheel by helping teams navigate disjointed efforts across disciplines and promoting true transdisciplinary teams and thinking. By overcoming barriers and silo thinking, integrated partnerships enable us to invest time and effort on learning what really works and then finessing and scaling up those interventions for maximum reach. Second, integrated partnerships create teams that are best suited for place-based interventions because these teams are more relevant to their respective communities, and thus, have a greater potential for community impact. Third, integrated partnerships enable a range of stakeholders to mobilize toward addressing larger macro-level forces by ensuring that programs consider government priorities and that findings from program evaluations are given center stage in informing policy to address the macro-level issues.

Perhaps a good first step for expanding on this theme for the next symposium would be to develop and showcase models of integrated partnerships that are yielding the best impacts across a range of social development issues. The 2019 symposium could organize forums that will bring together government officials, industry leaders, researchers, and practitioners to discuss the challenges and successes in partnering and to develop innovative ideas for moving forward with models that have the highest promise of positive impact on policy and the field of social development.

2. Using digital platforms to reach populations that are hard-to-reach, isolated, or located in remote areas. The majority of marginalized populations have no exposure to or only limited access to the social development interventions that are intended to improve their well-being. This gap exists because marginalized populations not only occupy widely dispersed geographic areas but also many marginalized persons live in isolated, remote areas. However, digital platforms have shown immense promise in addressing the challenges associated with providing hard-to-reach populations with access to information, systems, and support. For example,

- women in remote areas can use digital platforms to access much-needed financial services, and to create outlets for goods they produce;
- farmers can use digital tools to access training that will improve crop yields, to be linked to markets, and to access capital when needed;
- community health workers in remote locations can use digital platforms to access health information and resources that they can use to assist patients with disease prevention and early diagnosis of diseases; and

- people living with HIV can use “smart” pill bottles with the digital capability to remind people of medication times as well as keep track of when opened so that adherence is measured.

In the absence of infrastructure created to promote financial inclusion by providing all people with access to financial services and products, the best answer in the short-term is to use digital platforms to provide those in remote locations with access to information and resources such as improved agricultural practices and current health information.

Finding innovative, intuitive digital platforms that minimize issues of low technological literacy must be a priority for the social development field. In addition, challenges that threaten digital uptake or expansion must be addressed, such as the risk of disrupted services/ loss of data due to slow connectivity, and the need for “light” versions of digital platforms that require less bandwidth. Discussing these challenges and finding solutions will move the needle in the delivery of social development interventions.

- 3. Preparing the next generation for work in a changing workforce landscape.** The vulnerability of the world’s youth is clear given the 71 million unemployed youth around the globe. Providing youth with the support they need for their transition to become economically stable adults is important because employment influences more than just the bottom line on a balance sheet. However, employment challenges must first be addressed to improve the chances of youths’ success on this economic pathway. In today’s workforce environment, automation has introduced a new challenge that youth have to grapple with, in addition to the ongoing, persistent challenges of struggling with limited job opportunities, having only basic skill sets, and insufficient job readiness. Preparing youth for this rapidly changing work landscape is crucial to increasing their resilience and readiness to join the workforce. An opportunity to identify “best practices” to prepare youth for the future face of work will be central to having a new generation of an economically stable workforce in the future. Addressing the coming revolution in the workplace and the new demands for the workforce include rethinking postsecondary education in resource-limited countries, inventing robust educational transitions to address the limited number of jobs in the formal sector, and diversifying pathways to income generation and retraining workers to be resilient in an ever-changing world.

At GSDI, we are already embarking on exploring these themes as we begin to think of the 2019 symposium. We are continuing to partner with governments, interdisciplinary teams, and practitioners across the globe. We are exploring current and new digital platforms that will enable our partnerships to reach more people, especially those in isolated and remote locations. We are convening consortia of diverse participants who share a common interest of finding solutions to address youth employment. We are grateful for not only the success of the 2017 GSDI Inaugural Symposium but also for the Symposium’s inspiration and challenge to further advance social development knowledge and practice as we prepare for the 2019 symposium.



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