



BoP Initiative Launches a Roadmap for the Domain

The BoP Initiative at the William Davidson Institute recently developed and released “A Roadmap for the Base of the Pyramid Domain: Re-energizing for the Next Decade.”

The roadmap is an action agenda that charts a way forward for the BoP domain and is the result of in-depth research and discussions, as well as the outcomes of the BoP Summit hosted by WDI in October 2013. This action-oriented report constitutes a set of prioritized recommendations designed to enhance the development of the domain over the next decade. The roadmap presents four key initiatives to guide the future development of the BoP domain:

• **SCALABLE BoP ENTERPRISE INITIATIVE**

There are not enough pilot ventures to become sustainable, scalable enterprises. This initiative emphasizes generating a much deeper understanding of the tools and knowledge needed to build more sustainable and scalable BoP ventures.

• **BoP ECOSYSTEM-BUILDING INITIATIVE**

There is not deep enough understanding of the types of partnerships needed to effectively facilitate BoP enterprise development. This initiative will assess



HEIR JORDAN

Young Entrepreneurs in Amman Ready to Assume Business Leadership

IN 2011, WDI's Development Consulting Services and its partners—Washtenaw Community College (WCC) in Ann Arbor, Michigan and Al Quds College in Jordan—teamed up to develop an entrepreneurial mindset among the students at Al Quds by infusing business skills and practical experience into the college's vocational coursework.

The common thinking among many of Jordan's youth—and those throughout the Middle East and North Africa region—is that you must have money in order to become an entrepreneur. This mindset limits the potential and aspirations of young Jordanians, but also prevents the economies of the region from reaping economic rewards from one of the most educated and vibrant young populations in the world.

To help rectify this, the Community College Entrepreneurship: Integration to Incubation Project—known locally in Jordan as the Lumina Zone Entrepreneurship Project—was established. Funded by the U.S. Agency for International Development and Higher Education for Development (HED), the project in Jordan was jointly designed and developed by WDI and WCC.

One early initiative of the project was establishing a pilot entrepreneurship course at Al Quds, which became so successful that it is now part of the college's standard curriculum. WDI also sent four Al Quds students to Iowa in the summer of 2013 for an International Future Entrepreneurship Exchange, a study tour for the college's students focused on entrepreneurship and small business exchange.

Also as part of the overall project, a “toolkit” of entrepreneurial concepts, experiential learning, and critical thinking across a variety of disciplines was created. Faculty workshops, student exchanges, a speakers' series of local business owners, a student entrepreneurship club at Al Quds, quick-pitch competitions for students to test out their business plans, and an advisory council

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William Davidson Institute
P.O. Box 372, Suite B-3000
24 Frank Lloyd Wright Drive
Ann Arbor, Michigan 48106 USA

Editor: Dan Shine
danshine@umich.edu

The William Davidson Institute (WDI) is an independent, non-profit education, research and applied practice organization established at the University of Michigan in 1992. Through a unique structure that integrates research, educational outreach, field-based collaborations, and development consulting services, WDI works with businesses, universities, development organizations, and governments in emerging economies to implement sound business practices and speed the transition to global engagement. WDI also provides a forum for academics, policy makers, business leaders, and development experts to enhance their understanding of these economies. WDI is the leading U.S. institution of higher learning fully dedicated to understanding and promoting actionable business and public policy approaches to addressing the challenges and opportunities in emerging market economies.

OVER THE PAST 15 YEARS, the William Davidson Institute has supported numerous projects focused on health care delivery. Specific examples have been the subject of some of the articles in this publication through the years. At the end of this article I will cite a couple of examples, but I would like to first articulate the motivation for these projects.

The possibility of financially sustainable health care delivery in emerging markets seemed unlikely as recently as 25 years ago. Today, there is not only promise in these regions, but some are global leaders in growth and innovation. Provision of health care in India, for instance, has seen innovations in numerous areas, including the celebrated examples of eye care at Aravind and heart surgery at Narayana Hrudayalaya.

Yet, the possibility of financially sustainable health care delivery has yet to become a reality for much of the world. In Uganda, diarrhea prevalence is around 26 percent for households with children aged 6-59 months.¹ The World Health Organization recommends zinc in the case of diarrhea to reduce severity, duration, and likelihood of repeated episodes. Yet a recent study found that zinc was recommended less than 4 percent of the time even by health care clinics.² Less than 60 percent of births in Uganda are attended by skilled health care personnel.³

Why do these problems persist? It is not due to a shortage of products, the unavailability of technology, or a lack of knowledge. The problem is the absence of a system that will transfer the products and information to and from individuals in need of treatment. Developing this requires understanding the patients, the clinicians in the field, other health care service providers, and the resources available. Then, a business model for health care delivery that is sustainable in that context must be developed.

That is where WDI comes into play. A few examples: In Rwanda, WDI has been working with Ruli Hospital and the Ihangane Project for five years on improving the processes used to transfer information about patients from village health care workers to clinics to the hospital and back. The Ministry of Health has rolled out some of those recommendations to hospitals across the country. In India, WDI has been working with Aravind Eye Care System, among others, since 1999 on projects ranging from human resource management to expansion through partnerships in northern parts of India. In Uganda, WDI has been involved since 2006 in a variety of projects including financial tracking systems and inventory management systems.

In 2014, WDI began working with Ethio-American Doctors Group on a network of specialty hospitals in Ethiopia, with an initial project on financial planning and a current one on governance.

These projects, and many others that have been described in these pages over the years, combine to form an overall approach to health care delivery in emerging markets. In addition to this health care delivery work, examples from other WDI initiatives — such as Education, BoP and Healthcare Research Initiative's global health market dynamics project that was detailed on the cover of the winter 2014 newsletter — can also be found in the pages that follow.

Thank you for your interest in the activities of WDI. Stay updated on our latest work at wdi.umich.edu.

Sincerely,



Paul Clyde
Tom Lantos Professor of Business Administration



¹ Measured as percentage of households experiencing diarrhea in the past two weeks. MacDonald, Vicki and Emily Sanders, Diarrhea Management Knowledge, Attitudes and Practices among Providers in Uganda, Strengthening Health Outcomes through the Private Sector, May 2012.

² MacDonald, Vicki and Emily Sanders, Diarrhea Management Knowledge, Attitudes and Practices among Providers in Uganda, Strengthening Health Outcomes through the Private Sector, May 2012.

³ African Region: Uganda statistics summary (2002 – present), World Health Organization.

The Base of the Pyramid (BoP) Research Initiative, under the direction of Dr. Ted London, works with companies, non-profits, development organizations, and foundations globally to better understand best practices and lessons learned for enterprises seeking sustainability and scalability in BoP markets.



New Partnership with Walmart and USAID

In January, the BoP Research Initiative team began a new project with Walmart and the United States Agency for International Development (USAID). The team will explore the successes, challenges, and lessons learned in the decade-long collaboration between the two organizations.

A key output of this work will be a teaching case that focuses on understanding how to scale a global, cross-sector collaboration, and the challenges that entails. As part of the case, the team will seek to identify lessons learned for the future of the Walmart/USAID collaboration, and insights that may apply to the development of Public Private Partnerships for development more broadly.

A team of graduate students from the Ross School of Business and the Ford School of Public Policy will write the case with faculty leadership from WDI Senior Fellow Ted London, and management support from BoP Research Manager Colm Fay and Development Consulting Services Projects Administrator Christine Irish.

“This work will explore how Walmart and USAID have sought to build a global alliance based on mutual value creation,” London said. “A key goal of the project is to develop a case that can be used by academic institutions and practitioners to teach future leaders about scaling global, cross-sector collaborations.”

London Talk Kicks Off World Investment Forum

WDI Senior Research Fellow Ted London gave the keynote speech at the World Investment Forum in Geneva in October for the Business Schools for Impact session, “What needs to change in business school curricula?”

During his keynote, London introduced the theme of the session—innovations that are needed in business school curricula to support the Business Schools for Impact objective: encouraging and preparing students for investing and operating in low-income countries with positive economic and social impact (as managers of multinational companies, entrepreneurs, social entrepreneurs, or through non-profit activities).

The audience was comprised of academics from business schools or universities involved in impact courses targeted to developing markets; organizations supporting or investing in enterprises in low-income countries (business angels, training programs for entrepreneurs); and entrepreneurs who started a business/project aimed at helping local producers.

London also moderated a panel discussion on the topic during which he asked panelists about which courses, initiatives, and teaching methods they think business schools should develop to encourage business students to engage in entrepreneurship in low-income countries with positive social impact, and to provide them with the skills and tools to succeed.

Continuing Collaboration in Japan

Ted London, director of WDI’s BoP Research Initiative, gave the keynote talk at the symposium, “Innovating Business Models for the

BoP” in Tokyo, Japan. Organized by Sasakawa Peace Foundation (SPF) and the United Nations University (UNU-MERIT), the symposium brought together leading Japanese companies, development agencies, and other key stakeholders in an interactive forum to discuss the future of BoP enterprise development.

In addition to his keynote talk, London also took part in a panel discussion with corporate executives from Japanese companies who shared what they have learned from the peace foundation’s studies on technologies in the BoP.

Other participants included: Jiro Hanyu, chairman SPF; Yota Ono, director, Trade Finance and Economic Cooperation Division, Ministry of Economy, Trade and Industry; Jin Wakabayashi, director, Private Sector Partnership Division, private sector partnership and finance department, Japan International Cooperation Agency; Eriko Ishikawa, global program manager, Inclusive Business Group, International Finance Corporation; Shinya Kitamura, CEO, Nikken Corporation; and Hiroko Kimura, CEO, Moka-Joka System Corporation.

This symposium was part of a three-year project SPF and the United Nations Development Programme started in 2012 called, “BoP Technology Innovation and Products Incubation.” Feasibility studies were conducted in collaboration with Japanese companies with the objectives of identifying technologies with a high potential for commercialization and finding appropriate business models for the technologies. The project also sought to match Japanese corporations with entrepreneurs in BoP markets.

London, who also delivered the keynote address at SPF’s symposium on the project last year, is on the initiative’s board along with the chairman of the UNDP, a professor from a Japanese university, and a senior official from the Asian Development Bank.

SPF was a sponsor of the WDI BoP Summit 2013, which welcomed 200 leaders from the corporate, non-profit, development, foundation, and entrepreneurial worlds to convene at the Ross School of Business with a focus on building better BoP enterprises and creating a robust roadmap for the BoP community.

London Discusses BoP in Costa Rica

WDI Senior Research Fellow Ted London participated in two days of events around the BoP in January at the INCAE Business School in Costa Rica.

On the first day, a workshop—“Top Management Strategy Challenges on BoP”—was held for seven non-competing companies from different sectors that presented their BoP business strategies for Latin America. The companies then received feedback from BoP experts such as London.

To start the day, London—along with sustainability expert Stuart Hart—gave kickoff keynote presentations on the “State of the Art at the BoP.” London later huddled with executives from PepsiCo to hear about their BoP initiatives and give them feedback on their efforts.

On the second day, the conference “Implementing Successful Strategies in Emerging Countries” was held. While the first day was a workshop focused on interactions with company leadership, the conference on the second day was open to the general public. The event sold out, with attendance of more than 250 people.

London and Hart gave the opening keynote, “Business Opportunities at the BoP.” London also facilitated a couple of breakout sessions on “Sustainability at Scale,” and “Creating a Managerial Opportunity Framework for Implementing BoP Strategies.”

In the afternoon, London gave a presentation on the BoP Roadmap, which was developed by WDI and outlines a vision for the future of the BoP domain that provides the community with a shared roadmap for the future, and a set of actionable initiatives that serve as platforms to share knowledge, learn, and support BoP enterprises more effectively.

To close out the second day, London, Hart and others facilitated a podium discussion on an action agenda to support corporate strategies at the BoP.

In Brief

- **Inclusive Business Post:** Ted London wrote a post on the inclusive business community being at an “inflection point” for the blog, The Practitioner Hub for Inclusive Business. Read the full post at: bit.ly/1AOoSg5
- **Social Impact Q&A:** The blog site Global Envision did a question-and-answer session with London titled, “Marketing to the World’s Poorest: How Social Impact and Profit Go Hand In Hand.” Read the entire Q&A at: bit.ly/1BBfHh
- **Teaching Recognition:** The U-M Provost’s Office and the U-M Council on Global Engagement recognized London for his contributions to the success of students’ international experiences. London sources and serves as faculty lead for a number of Multidisciplinary Action Projects at the Ross School of Business that give students the opportunity to work in emerging markets. He also sources WDI summer internships through his many BoP partners.
- **USAID Brownbag:** In February, WDI’s BoP Research Manager Colm Fay and London highlighted some of the key priorities that have emerged from creating the BoP Roadmap during brownbag sessions at the U.S. Agency for International Development in Washington, D.C. and at the international development firm, Futures Group.
- **Career Advice:** London served as the kickoff presenter at an event discussing international career opportunities that was sponsored by the U-M International Center. London spoke about what students who are interested in working or interning abroad need to know.
- **Roadmap on Google Hangout:** London participated in a Google Hangout hosted by Devin Thorpe of Your Mark On The World Center. During the discussion, London talked about the recently-released BoP Roadmap he authored along with Stuart Hart and Sateen Sheth, and the role it will play in the future of the BoP domain. Watch the Google Hangout here: yourmarkontheworld.com/post/102992520289/michigan-researchers-present-roadmap-for-bop

BoP ROADMAP // CONTINUED FROM THE COVER >



Breakout session

the landscape of partnership models, develop strategies and recommendations for BoP enterprises to leverage the existing ecosystem, and provide insight for the development community on existing gaps, and opportunities to address them.

- **MUTUAL VALUE CREATION INITIATIVE** This initiative addresses the challenge of not having a deep enough understanding of opportunities and challenges for BoP enterprises to generate net positive poverty alleviation outcomes. This initiative will help BoP enterprises better understand the value proposition they offer the BoP, and explore the relationships between social impact, strategy and enterprise performance.
- **GLOBAL TRAINING AND KNOWLEDGE INITIATIVE** There is not a sufficient portfolio of training programs and other types of platforms to support effective sharing of the latest knowledge and tools with BoP enterprises, and to develop future BoP leaders. This initiative will create training programs and leverage and/or build virtual and other platforms to support BoP enterprises and develop future leaders.

While not meant to cover all potential issues facing the domain, the roadmap is intended to catalyze efforts to create a stronger and more robust BoP community that learns and shares more effectively, and better supports the development of BoP enterprises.

The BoP roadmap was launched on Oct. 23 in Washington D.C. with keynote presentations from WDI Senior Research Fellow Ted London and President of Enterprise For a Sustainable World Stuart Hart. Those presentations set the context for the development of the roadmap and provided an introduction to the four major initiatives.

This was followed by a panel discussion with representatives from Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, the United Nations Development Programme (UNDP), and the BoP Global Network, which focused on how these organizations are already taking action on the recommendations in the roadmap. The event concluded with interaction among the attendees that explored how the BoP community can take further action on implementing the roadmap initiatives.

The first research project under the umbrella of the BoP Roadmap was a recent collaboration between WDI and GIZ has focused on developing tools and frameworks for assessing the current landscape of potential partners for inclusive businesses, and understanding the gaps that need to be filled. This initiative has resulted in the development of a framework to help inclusive businesses to understand and navigate this landscape of potential ecosystem partners.

London shared the results of this work at the recent launch of the Inclusive Business Action Network (IBAN) in Berlin, Germany. Established by the German Federal Ministry for Economic Cooperation and Development (BMZ) and GIZ, the IBAN aims to create a global network for the inclusive business community to share knowledge and learn from each other, and connect inclusive businesses to the support mechanisms, partners and financing they need to be successful.

During his keynote, London also spoke about the BoP roadmap and, in particular, how the launch of the IBAN contributes to the goal of building a holistic partnership ecosystem for BoP enterprises, one of the priority initiatives identified in the BoP roadmap. Also, as part of the IBAN launch event, WDI’s Colm Fay facilitated a working session where participants learned about this framework and had the opportunity to apply it to their own organization.

The WDI BoP team also is exploring further field collaborations with a range of organizations to demonstrate how this framework can be used to help enterprises understand the landscape of partners in a particular context, understand where there may be gaps, and develop a partnership strategy to successfully scale the enterprise.

New VP Hired; Two Promoted



Claire Hogikyan was hired as WDI’s Vice President of Administration in October. She

oversees the Institute’s IT, Human Resources, Finance, Marketing departments as well as WDI’s support of international activities at the University of Michigan. She joined WDI after about five years at the Ross School of Business at U-M. She was the managing director of the Part-Time MBA program, and then later took over leadership of the Executive MBA program. Prior to joining Ross, she worked at Pfizer for 23 years. Claire has an MBA from the Ross School of Business.



Sandra Draheim has been promoted to Marketing Manager for WDI. She joined the

Institute in 2010 as Marketing Manager for the GlobalLens case publishing group where she developed and executed marketing strategies and programs targeted to business school faculty worldwide. While in this position, case publishing revenue increased an average of 40 percent each year. In her new role, Draheim is developing marketing strategies and tactics for all WDI initiatives and services, aimed at increasing awareness of, and preference for, the Institute’s private sector solutions for emerging market development.



Barbara Derwich, who joined WDI in 2005 as an Accounting Assistant and later became

the Accountant, has been promoted to Accounting & Finance Manager. Derwich will continue to handle all accounting functions, including the annual audit and supervision of accounting personnel. She will perform budget, cash management, and financial reporting duties and oversight. She also will implement accounting system upgrades, including training of staff users. Ongoing analysis of procedures will be performed by Derwich with the implementation of new processes as needed.

The Healthcare Research initiative uses research and business knowledge to help increase access to essential medicines, vaccines, and other health technologies in developing countries. Our research looks to better understand key levers in global drug markets to lower prices and increase supply reliability, design better supply chains, and identify factors that will increase adoption and uptake of new medicines and vaccines. We are engaged in several research projects around the world, partnering with large philanthropic agencies, multilateral and bilateral development aid agencies, developing country governments, and private companies. We also collaborate with other WDI initiatives, including Base of the Pyramid Research, WDI Case Publishing, and Development Consulting Services, on various projects.

Developing a Strategy for Sustainable, Cost Effective Supply Chains

Historically, multilateral and bilateral development agencies have paid little attention to the critical area of supply chain management for health technologies. As a result, large investments without a clear and sustainable long-term strategy have failed to address some of the root causes of healthcare supply chain underperformance.

Recently, however, executive leadership at the top global health agencies have begun to recognize the critical importance of supply chains, and want to initiate a global dialogue and an accompanying investment framework to improve health product supply chains in developing countries. The renewed focus and interest in global health supply chains at different multilateral agencies such as the World Bank, the Global Fund, and GAVI has created new opportunities for large-scale transformation of health product supply chains.

A pre-requisite for large-scale investments in supply chain transformation is a strategic analysis of the different models, structures, and building blocks of health care supply chains in low-income countries. It also requires communicating the complex aspects of supply chain management clearly, concisely, directly and, most importantly, persuasively to a range of global stakeholders.

WDI's Healthcare Research Initiative is working with the Bill and Melinda Gates Foundation to lead a multi-year project to inform the development of a strategy for sustainable and cost effective investments in supply chain improvement. The first part of this project is to communicate the complex aspects of global health supply chains to a range of stakeholders in the form of short case studies, info graphics, simulation tools,



and high-level frameworks.

Working closely with other prominent supply chain knowledge agencies such as the World Bank, Llamasoft, JSI and others, WDI will frame supply chain improvement opportunities within the greater context of global and national health, and development goals. WDI and its partners will then carry out a rigorous comparison of the

performance of different supply chain models across multiple dimensions (e.g. cost, delivery effectiveness, long term sustainability, quality, integrity, stock visibility). Such multi-dimensional cost effectiveness comparison of different supply chain models can help align the short-term and long-term investment priorities of different agencies investing in supply chain

improvement projects.

Collectively, the activities carried out in this project can help define a common vision of the global health supply chain of the future. And developing a more strategic view of supply chains in the future will enable today's supply chain investments to be better prepared for future demand, financing and supply scenarios.

HEALTHCARE INITIATIVE OUT & ABOUT

To stay updated on the latest thinking and best practices in the global healthcare field, members of the research initiative team occasionally attend conferences and symposia around the world. Here are a few events that the team recently attended.



Yadav, Arney, Balogh attend 15th RHSC Meeting in Mexico City

The WDI Healthcare Research Initiative was well represented at the 15th Annual Reproductive Health Supplies Coalition Membership meeting in Mexico City.

As part of the preliminary meeting of the Market Development Approaches

Working Group, Research Associates Leslie Arney and Beatrix Balogh joined a market visibility panel to present on their ongoing work in creating a system dynamics model for directional insights into the market for injectable contraceptives.

Healthcare Research Initiative Director Prashant Yadav also took part in preliminary meetings and joined a panel discussion on quality in the medroxyprogesterone acetate (DMPA) market.



Yadav, Johnson Present at 7th GHSC Summit

In November, Prashant Yadav, WDI Healthcare Research Initiative director and Brittany Johnson, WDI research associate, global health supply chains, attended the 7th Global Health Supply Chain Summit in Copenhagen to present on the initiative's work in the area of supply chain management.

Johnson presented on the initiative's research in procurement and supply chain management costs for artemisinin-based combination therapies and rapid diagnostic tests for diagnosis and treatment of malaria in the public sectors of Kenya and Benin as well as an extrapolative model for costing these activities in other sub-Saharan countries; the development of a supply chain bottleneck assessment tool, tested in Haiti and Tanzania; and a performance management study to maintain vaccine distribution to last mile communities in Mozambique.

Former WDI research associate Gaurav Singhal presented on a stock redistribution model for primary health centers. The model was developed by Singhal and Johnson. Singhal is now a data scientist for the United Nations World Food Programme.



WDI's Arney Attends Reproductive Health Meeting in Denmark

WDI Healthcare Research Associate Leslie Arney attended the Coordinated Supply Planning group meeting in Copenhagen to present an overview of demand forecasting for health products and WDI's experience and best practices in demand forecasting.

The CSP group asked Arney and Prashant Yadav, director of WDI's Healthcare Research Initiative, to provide key inputs and guidance in the creation of global demand forecasts for reproductive health/family planning products, specifically the Jadelle implant and Depo-Provera. The group was created to achieve greater efficiencies and reduce global supply risk to all programs receiving reproductive health/family planning commodity support from the United Nations Population Fund (UNFPA) and the U.S. Agency for International Development.

The group is comprised of representatives from USAID's Commodity Security and Logistics Division, UNFPA's Procurement Services Branch, the USAID DELIVER PROJECT, the Implants Access Program, the Clinton Health Access Initiatives, and the Reproductive Health Supplies Coalition.



Healthcare Initiative Attends, Presents at ASTMH in New Orleans

Four members of WDI's Healthcare Research Initiative – Director Prashant Yadav; Senior Advisor for Market Dynamics Andrea Bare; Research Associate Beatrix Balogh; and Research Associate for Global Supply Chains Brittany Johnson – attended the 63rd annual meeting of the American Society of Tropical Medicine and Hygiene in New Orleans.

Balogh presented on research she and Yadav have conducted on optimization and resource allocation of anti-malaria interventions as part of an MCubed project in collaboration with the University of Michigan Ross School of Business and School of Public Health. The project is funded by U-M. The initiative also presented on its extrapolative model for procurement and supply chain management costs of artemisinin-based combination therapies and rapid diagnostic tests in the public sector of low- and middle-income countries, and Yadav participated in a symposium on market dynamics.



Smith Attends Annual Union World Conference on Lung Health

WDI Healthcare Research Initiative Project Manager Lisa Smith attended the 45th Annual Union World Conference on Lung Health in Barcelona, Spain. Topics discussed included comorbidities of multi-drug resistant tuberculosis, treatment of pediatric tuberculosis and new data from novel treatment options and newer treatment regimens. On the sidelines of this meeting, Smith and Nim Pathy, a WDI collaborator from Imperial College London, interviewed key stakeholders to discuss their TB modeling project to optimize MDR-TB treatment regimens. These consultative interviews will inform the design and first iteration of this work for the TB Modeling and Analysis Consortium.

Because of his expertise and experience in the pharmaceutical supply chain field, Prashant Yadav, director of WDI's Healthcare Research Initiative, often is asked to deliver keynote addresses at conferences, serve on panels, moderate discussions, and give lectures. Here is a recap of some recent appearances by Yadav.



Yadav Guest Faculty for Harvard Global Health Delivery Project

Yadav was a member of the guest faculty for Harvard's Global Health Delivery Intensive program in July. Offered at Harvard School of Public Health during the first summer session, GHDI is a non-degree program intended for mid-career global health professionals who seek training in global health delivery concepts. To bridge the gap between knowledge and practice in global health, the Global Health Delivery Intensive project at Harvard aims to systematize the study of healthcare delivery and stimulate collaboration among educators, researchers, stakeholders and implementers.

Yadav Moderates Panel on Future of Healthcare

Yadav moderated the panel discussion, "Altering the Future of Well-being," in September at the World Summit on Innovation and Entrepreneurship in New York City.

Made up of six experts in the field of healthcare — Anita Goel of Nanobiosym, Jody Holtzman of AARP, Michael J. Thali of the University of Zurich, Jessica Greenwalt of Crowdmed, Michael Dulin of the Carolinas Healthcare System, and Cory Countryman of the Walnut Hill Medical Center — the panel discussed the question: "Is the future of health beyond our capacity?"

The summit addressed the problem enterprises often face in finding a strategic balance among creativity, mobility, and livability — what the summit's organizers call the "Innovation Trilemma." Participants sought to create experiences that link the

stories of panelists together to generate a chain reaction of powerful ideas and innovations to solve that trilemma.

Yadav Gives Webinar for SCM World

Yadav gave the webinar talk "Rethinking the Life Sciences Supply Chain in the Emerging Markets," for SCM World in October.

During the webinar, he spoke of how patent expirations and increased pricing pressures from payers in developed markets are driving global life sciences companies to place a greater emphasis on emerging markets. Apart from China, India, Russia and Brazil, some new emerging markets such as South Africa, Nigeria, Ghana and Kenya are likely to offer significant opportunities for growth, which in turn will come from serving population segments that currently have no access to medicines, vaccines and other health products, Yadav said.

He also discussed how supply chains will be critical, but currently have limited reach, mostly in big cities, leaving vast segments of the market unserved. Yadav shared his perspectives from almost a decade of field research spanning multiple countries. He described commonly observed supply chain structures and models that have been successfully used to address the challenges, and presented ideas for a promising future track of growth and improved market access.

OTHER TALKS AND PRESENTATIONS OF NOTE:

- "Analysis of Interventions to Stabilize the Artemisinin Market," at the 2014 Artemisinin Conference in Guangzhou, China in September
- "Addressing Barriers to Access for Quality-Assured Injectable Contraception," as part of a session on quality at the 15th meeting of the Reproductive Health Supplies Coalition, Mexico City in October
- Chaired the session, "Market-Based Approaches to Improving Public Health" at the 63rd Annual Meeting of the American Society of Tropical Medicine and Hygiene, in New Orleans in November

The WDI Healthcare Research Initiative utilizes new evidence to develop innovative ways to analyze problems and formulate new policy advice that influences global health stakeholders and the healthcare domain at large. Here are a couple of recent examples of how WDI is influencing the healthcare research field.

WDI Delivers RAS Demand Forecast

Malaria continues to be a critical global health challenge. According to the World Health Organization, there were about 198 million cases of malaria in 2013. Due to delays in providing appropriate treatment some patients, especially young children develop complicated, life-threatening cases of malaria. Initial symptoms are nausea and vomiting and thus patients cannot be treated with oral medicines.

Injectable treatment is recommended for severe malaria patients; however, this treatment is often only available in larger hospitals. While it varies by country, in many malaria endemic regions more than 60% of the population has to travel for a day or more to reach hospitals where injectable malaria treatment can be administered. As a result many children with severe malaria die before reaching a hospital. Community Health Workers (CHW) are trained to provide pre-referral treatment for severe malaria cases. Pre-referral treatment is intended to improve the survival rate of the patient while they are traveling to the hospital. Until recently, the WHO recommended a variety of pre-referral treatments. In 2015, the WHO established that Artesunate administered rectally (RAS) was the most effective pre-referral treatment for patients six years and younger.

As a result of this change in regulation, malaria endemic countries will procure an increased amount of RAS; many countries will procure RAS for the first time. Currently,

consistent access to quality supply of rectal artesunate is a challenge and there is no WHO-prequalified or stringent regulatory authority (SRA)-approved RAS. In addition, there is a lack of accurate information on market size to inform production capacity requirements for those manufacturers interested in this product market.

In support of global efforts to increase access to quality-assured RAS, WDI has developed a forecast of the global demand for this product between 2016 and 2018. This forecast was based on an uptake model for products that are new to the market with country specific uptakes determined using market factors such as expected year of first order and coverage by community health workers. The market was assessed by three methods of estimating the burden of severe malaria as well as the use of scenario-based modeling to estimate populations living at distances a day's travel or greater from a hospital administering parenteral treatment. The country specific uptakes were aggregated to lower variance and create a global forecast.

The forecast provides suppliers with insights on market demand, which they can use to make production capacity decisions and early stage production planning decisions. This level of information sharing and collaboration across public health organizations and private sector manufacturers can improve matching between global supply and demand for this life-saving product.

WDI Advises on Vaccine Pricing, Access

The lack of efficient supply chains for delivering health products and commodities is increasingly being recognized as a key roadblock in improving health outcomes in developing countries.

WDI's Healthcare Research Initiative has been at the forefront of thinking about medicine and vaccine supply chains in the developing world. Many years of research,

policy guidance notes, field projects, and advisory services have helped WDI establish itself as a leader in this field.

This past year, there has been increased recognition of the role and importance of improving supply chains for global health programs, and the WDI team led by Prashant Yadav has been involved in sowing the seeds for many such initiatives.

In November, the Global Fund hosted a discussion meeting between several global partners engaged in improving supply chains at which WDI was closely involved. The meeting brought together representatives from GAVI, UNICEF, Gates Foundation, SCMS, WHO, World Bank, MSH, CHAI and many others to start creating a common strategic agenda towards supply chain strengthening.

Many initiatives are evolving to take some of the ideas from this forward. Yadav and WDI Healthcare Research Associate Brittany Johnson conducted an executive education workshop on supply chain management for Global Fund grant management staff. This one-day program was attended by more than 40 participants in two cohorts, and received excellent feedback from the course participants.

First Phase of WDI Work on API Market Intelligence Complete

The first phase of WDI work on the API market dynamics information services (MDIS) project was completed in November 2014. A systematic market analysis methodology was developed to better understand the Active Pharmaceutical Ingredient (API) markets for malaria, tuberculosis, and HIV/AIDS medicines.

The WDI project team led by Lisa Smith conducted interviews and site visits at over 50 API and FPP manufacturers. The team consolidated and analyzed information about API markets from publicly available data, market data on import and export of APIs and finished pharmaceutical products (FPPs), and interviews with experts on the API markets. A standardized approach and a toolkit of data elements were developed so that the data are comparable across different disease areas, are rigorous, and can be communicated to stakeholders in an easy-to-understand and standardized way.

Findings from this first phase of the project highlight the main shortcomings in each API markets. The project team developed innovative ideas for potential interventions to improving market health for many of the API markets with severe shortcomings.

The next phase of the API MDIS project will probe deeper into the shortcomings and industrial economics of each API market. Engagements with manufacturing companies will continue to be a key focus of team efforts.

HEALTHCARE RESEARCH TEAM ADDS NEW STAFF



Andrea Bare joined WDI in October and has more than 15 years of healthcare experience in strategy and business consulting for global pharmaceutical companies, and expertise in U.S. and global payer systems.

Prior to joining WDI, Bare worked as a principal with the bioStrategies Group, developing a payer/managed care advisory practice to advise pharmaceutical and biotechnology clients on evidence requirements and best practices to optimize market access. At Xcenda (AmerisourceBergen Consulting Services), Bare served as senior director of payer market insights and led an analytics team. Previously, she led business opportunity assessment in engineering materials and cross-functional product/market development teams for The Dow Chemical Co.

As WDI's senior advisor for market dynamics, Bare's focus is to analyze, understand and develop market dynamics intervention strategies for key markets in global health including malaria, tuberculosis and reproductive health. She works with practitioners from other global health organizations to develop and apply market dynamics principles and knowledge to the goal of well-functioning global health markets. Bare has a bachelor's degree from Cornell University and an MBA from the University of Michigan's Ross School of Business.



Steven Harsono was hired by WDI in February as senior manager and senior advisor for healthcare supply chain.

Prior to joining WDI, Harsono was a senior consultant for the Paris-based Axios International, serving as the primary engagement manager for a broad base of healthcare strategy projects for pharmaceutical, government and non-profit clients in the Asia Pacific, Middle East and Africa. He also worked for the Clinton Healthcare Access Initiative, advising the Indonesian government on strategies to

manage its supply chain and strengthen its health system for people living with HIV.

For WDI, Harsono will provide leadership and technical guidance for the Institute's work in improving healthcare supply chain performance in developing countries. The role will support a fast-growing portfolio of policy advisory services, focused research, and pilot implementations related to supply chain and logistics in developing countries.

Harsono has bachelor's degrees in economics and international relations from Wheaton College.



Rebecca Solow came to WDI's Healthcare Research Initiative in February on loan from Boston Consulting Group where she was a principal in the firm's Public Sector and Social Impact Practice in New York. She brings with her a wealth of experience in social impact and market dynamics strategy projects for a range of global development organizations, including the Bill & Melinda Gates Foundation.

After an initial period in Ann Arbor, Solow will relocate to Geneva, Switzerland. As part of the Healthcare Initiative's partnership commitment to the Global Fund to fight AIDS, Tuberculosis and Malaria, Solow will act as senior advisor for market dynamics to the Global Fund and will help champion new and impactful market dynamics ideas at the organization.

Solow has masters degrees of business administration and publication administration from New York University, and a bachelor's degree in economics from Wesleyan University.



Stacy Finkbeiner joined WDI's Healthcare Research Initiative in January as specialist for access to medicines, bringing with her more than a decade of experience working as a research scientist.

Most recently, Finkbeiner was a postdoctoral fellow with the Department of Internal

Medicine at the University of Michigan and a part-time research associate for the WDI Healthcare Research Initiative.

In her full-time role, Finkbeiner's focus is on the initiative's UNITAID project. Her work includes managing relationships with malaria manufacturers and leading analyses of the malaria market. She also works with WDI Healthcare Initiative Director Prashant Yadav on other malaria projects, such as the Gates Market Dynamics Strategy Investment project.

Finkbeiner has a doctorate in microbiology from Washington University in St. Louis and a bachelor's degree in microbiology from U-M.



Mike Krautmann joined the Healthcare Research Initiative in February as research associate for global health supply chains.

Krautmann came to WDI from U.S.- and Singapore-based Lean Care Solutions where he was a senior analytics and development engineer, and worked with healthcare clients globally. Krautmann also has worked in health logistics for John Snow, Inc. on the U. S. Agency for International Development DELIVER PROJECT in Zambia. He will be working on multiple supply chain improvement projects for WDI.

Krautmann has a master's of science and bachelor's of science in industrial and operations engineering from U-M.



Yuchen Lu was hired in October as research associate for market data analysis. Her research is focused on active pharmaceutical

ingredient market dynamics information services for tuberculosis and malaria.

Lu was previously a WDI summer fellow. Last year, she completed the Master of Public Policy program at U-M, where she studied the economics of international development and built her skill sets in quantitative analysis. Lu also has bachelor's degrees in international relations and English literature from Peking University.

RESEARCH COLLABORATION

In its endeavor to help create healthier global markets for medicines, vaccines, and other health technologies, WDI's Healthcare Research Initiative collaborates with leading researchers from across the world. Here are a couple recent WDI Healthcare Research collaborations.

WDI's Yadav Co-Authors Study to Find Best Interventions for Stabilizing the Market for Artemisinin



While malaria is highly preventable and treatable, it remains one of the deadliest diseases in the world. The World Health Organization (WHO) reports that there were about 198 million malaria cases in 2013, causing an estimated 584,000 deaths. The vast majority of these deaths were in Sub-Saharan Africa, occurring mainly in the most vulnerable populations — children under 5, pregnant women, and the malnourished.

Due to resistance to widely used drugs like chloroquine and sulfadoxine pyrimethamine, WHO recommends artemisinin combination therapy (ACT) as a first-line treatment. While 84 countries and territories in Africa use ACTs to treat malaria, the supply, demand and price for the primary raw material, artemisinin, remains difficult to predict.

Artemisinin is extracted from the artemisia plant, which grows primarily in China, Vietnam and East Africa with China and Vietnam producing over 80% of global supply and East Africa making up the balance. The plants take about eight months to reach full growth, and are grown mainly by small farmers on plot sizes that average less than one hectare.

Supply for artemisinin remains uncertain due to the inability to precisely know when farmers will grow artemisia instead of other cash crops, as well as variability in yield and artemisinin content. Demand is also unpredictable as a result of weather events such as drought and natural disaster, deficiencies in diagnostic testing and recordkeeping for diagnosis and treatment, and price fluctuations due to supply volatility.

As a result of these price fluctuations and uncertainties in supply and demand, organizations like the Bill and Melinda Gates Foundation, UNITAID, the Clinton Health Access Initiative, Global Fund to fight AIDS, TB and Malaria, and the UK Department for Interna-

tional Development are trying to determine which investments and interventions can improve ACT availability and price outcomes.

Interventions thus far have included setting price ceilings, and increasing the use of forward contracts with farmers, which specify a price and quantity of artemisinin that manufacturers will purchase at a future point in time, and the use of semi-synthetic artemisinin. The first two interventions have had little effect.

Prashant Yadav, director of WDI's Healthcare Research Initiative, along with Burak Kazaz of the Whitman School of Management at Syracuse University, and Scott Webster of the W.P. Carey School of Business at Arizona State University, analyzed the directional impact of various supply chain interventions on overall supply, fill rate, and price volatility in the market.

Their findings, published in the paper "Interventions for an Artemisinin-Based Malaria Medicine Supply Chain," show that a larger and carefully managed supply of semi-synthetic artemisinin, a support price for agricultural artemisinin, and improved average yield, have the greatest potential for improving the supply of artemisinin-based malaria medicine.

This paper also highlighted the application of modeling and analytical tools to address policy-relevant problems faced by developing-country governments.

WDI, Concept Foundation Utilizing Market Analytics to Improve Contraceptive Access



Through the prevention of unintended pregnancy, the use of contraception confers substantial benefits to the health and survival of both women and children, including reductions in maternal morbidity, maternal mortality, frequency of abortions and infant and child mortality. Yet 225 million women in developing countries who want to avoid pregnancy are not using modern contraceptives, according to the Guttmacher Institute and the United Nations Population Fund (UNFPA). Additionally, most of these women live in 69 of the world's poorest countries.

In an effort to address the global unmet need for contraception, many researchers are working to improve knowledge and understanding of global contraceptive markets. Characterizing these markets and understanding how well supply matches demand may enable researchers to identify barriers to contraceptive access in populations with the greatest unmet need.

Over the past 10 years, there has been a steady rise in the global demand for the injectable contraceptive, depot medroxy-progesterone acetate (DMPA), particularly in low- and middle-income countries. The widespread use of this product and the changing supply-side structure of the DMPA market necessitate greater visibility into current and future demand.

For this reason, WDI is partnering with Concept Foundation to create a global demand forecast for DMPA. The forecast is

part of a broader program funded by the Bill & Melinda Gates Foundation and being implemented by Concept to address barriers to making quality-assured, every-three-months injectable contraceptive widely available. The forecast will consider key issues likely to have an impact on demand in the future, including a shift toward purchasing only internationally quality assured products among global donors and procuring entities, and the increased availability of contraceptive implants. The forecast will also consider the potential impact of the rollout of a subcutaneous DMPA injectable on the intramuscular DMPA market.

Greater visibility into the DMPA market will enable manufacturers to plan supply capacity to more accurately match demand, and inform stakeholder decisions aimed to improve access to contraception worldwide.

New Cases Published on GlobalLens

GlobalLens has developed several new cases and notes in the past six months with faculty from both the University of Michigan and outside U-M, adding to its teaching materials catalogue that contains about 500 pieces. Here are the new cases from U-M faculty.



PT Kizone: Adidas Battles Allegations of Shirking Responsibility to Workers

Ravi Anupindi

globalens.com/casedetail.aspx?cid=1429306

Are licensees responsible for the actions of suppliers upstream, and if so, what are the consequences? Adidas Group, Nike, the Dallas Cowboys, and other sports apparel companies bought products from PT Kizone. While Nike and the Dallas Cowboys paid PT Kizone workers part of the severance they were owed, Adidas refused saying it stopped orders with the factory 10 months before labor rights violations occurred. The case analyzes the responsibility of the University of Michigan as a buyer and the actions it can take to bring the extended supply chain in line with its code of conduct.



Values-Based Candidate Selection at LinkedIn: One Hiring Manager's Approach

Jane Dutton

globalens.com/casedetail.aspx?cid=1429396

How can an organization ensure its values and culture be put into practice during the hiring process? This case explores how a hiring manager at LinkedIn uses a selection interview to ensure a new employee fits what the organization is looking for.



Amazon in Emerging Markets

Amy Nguyen-Chyung

globalens.com/casedetail.aspx?cid=1429401

Amazon's entry into India in 2013—the challenges and opportunities—is examined in this case. The author also looks back on Amazon's experiences in China and Brazil, and speculates about Amazon's potential future forays into Mexico, Russia and the Middle East.



Is Unilever Being Socially Responsible in Marketing Fair & Lovely, a Skin Whitening Cream?

Aneel Karnani

globalens.com/casedetail.aspx?cid=1429398

Unilever markets its Fair & Lovely skin lightening cream to individuals who aspire for a higher place in Indian society. Critics argue that the cream is targeted at women at the base of the pyramid, and encourages discrimination against darker skin. This case explores whether Unilever is socially responsible, and raises questions about the limits and business implications of social responsibility.



Taking a Bite Out of Apple: Labor Rights and the Role of Companies and Consumers in a Global Supply Chain (Spanish Translation)

Andy Hoffman

globalens.com/casedetail.aspx?cid=1429406

This Spanish language translation teaches the concepts of fair labor standards in a global market, supply chain management issues, and how a business deals with a crisis situation of media allegations of substandard labor practices. Students are asked to analyze supply chain and labor rights issues in order to come up with a response for Apple to the allegations of abuse at one of its factories in Taiwan.



Chery: Vying for a Piece of the American Pie A & B

John Branch

globalens.com/casedetail.aspx?cid=1428582

Chery Automobile, the fourth largest auto company in China in 2007, was growing rapidly as it sold cars in more than 50 countries—primarily in the Middle East and Eastern Europe. Determined to enter the coveted U.S. car market, Chery struck an alliance with struggling Chrysler Corp. What barriers did Chery face entering these markets, and was the alliance with Chrysler the best strategy?



A Delicate Balance for Ruby Cup: Profitability and Sustainability at the Base of the Pyramid

Aneel Karnani

globalens.com/casedetail.aspx?cid=1429400

Three entrepreneurs try to build a social enterprise that will deliver a sustainable menstrual hygiene management product to the base of the pyramid. Their product, called Ruby Cup, is a menstrual cup with a 10-year lifetime that collects the blood during menstruation rather than absorbing it like pads and tampons. The product meets a vital need for women and girls, represents immense cost savings for the customer over time and is good for the environment. Despite all of this, Ruby Cup's founders struggle to reach financial sustainability.

RECENTLY PUBLISHED CASES BY AUTHORS OUTSIDE OF U-M



Going Bananas for Change: An Industry Ripe for Corporate Social Responsibility

Maria-Alejandra Gonzalez-Perez and Cristina Robledo-Ardila

globalens.com/casedetail.aspx?cid=1429402

Banacolombia, a banana producer in Colombia, faces an industry rampant with downward pricing pressure and poor working conditions. To overcome the race to the bottom, Banacolombia must develop a strategy that addresses downward pricing and maintains the ethical standards its founder built the company around.



United Care Philanthropy Exchange: A Social Innovation for Economic Development in India

Sonia Mehrotra, Anil Rao Palia and Uday Salunkhe

globalens.com/casedetail.aspx?cid=1429394

United Care (UC) was a not-for-profit organization that acted as an intermediary between donors and local nonprofits that provided education, health, energy, and environmental services to under-privileged communities. Worried that UC wouldn't be able to find adequate funding or sufficient human resources to execute its projects, founder P.S. Gunaranjan was apprehensive about accepting new ones. He was committed to the organization's post pay model and believed it was key to UC's sustainability and scalability, but he wondered if there were other avenues he should be exploring.



Rimi Latvia: Growing (Store?) Managers Faster

Julie Felker

globalens.com/casedetail.aspx?cid=1429393

The Rimi case underscores the difficult recruitment and retention landscape in the retail industry, specifically store management. At the same time, the case illustrates the need for clear objectives in management training programs, and the importance of evaluating the success (and possible weaknesses) of training initiatives. It requires students to identify costs-versus-benefits of training, which is becoming increasingly more important as human resources managers are called upon to justify training investments. Finally, the case provides an important regional context—Latvia and the Baltic—that to date has been relatively ignored.



GlobaLens and Indiana University Sign License and Service Agreement

In September 2014, WDI's GlobaLens case publishing signed a non-exclusive license and services agreement with Indiana University to include all GlobaLens case titles in the university's eTexts initiative. Under the initiative, GlobaLens' full catalogue of teaching materials is available for adoption and use in the classroom by IU professors.

"IU eTexts is a newer way to offer textbooks and other learning materials at a significant discount to students and in a format designed to improve teaching and learning outcomes," said WDI Marketing Manager Sandy Draheim. "So, we look forward to monitoring our sales activity with eTexts, especially within the first year of our agreement."

At IU, eTexts are digital copies of textbooks as well as multiple forms of digital learning materials. The eTexts initiative focuses on delivering eTexts to students at a reduced cost, while providing faculty with new tools for teaching and learning. Professors can augment lessons with video, audio and text files from anywhere on the Web. And students and faculty can annotate the book and share that with others, making the lessons a more social experience.

The initiative began in spring 2012 at IU, in part because of advances in technology, this current student body has grown up in the digital age, and also because studies showed many students weren't buying traditional textbooks due to the cost.



& a WITH Maxie Matthiessen

When health at the BoP comes to mind, little thought is given to a problem that impacts billions of girls and women in low-income

economies — menstrual hygiene management. Most girls and women living at the BoP cannot afford tampons or pads, and as a result use unsanitary items like rags, cloth, socks and even bark and dried mud to manage their periods.

Perhaps worse, girls often stay out of school for fear of leaking because they lack appropriate menstrual hygiene management solutions.

When Maxie Matthiessen became aware of the menstrual hygiene management problem, and was introduced to a low-cost, sustainable solution with a product lifetime of 10 years — the menstrual cup — she began thinking about how she could bring the solution to women and girls living in low-income economies.

The menstrual cup is worn inside the vagina during menstruation. Rather than absorbing the menstrual fluid as disposable products do, it collects it. When full, it is emptied, rinsed and applied again. To ensure hygienic use, the cup is boiled for five minutes and stored in a cotton bag between periods.

We asked Matthiessen, chief operating officer of Ruby Cup, to talk about the challenges, successes, and failures Ruby Cup experienced in Kenya and how the company's business model has evolved. *See page 12 for more on this case.*

WDI: Talk about how you first began to consider the impact menstruation has on disadvantaged populations and how your concern for these populations led to the creation of Ruby Cup.

MATTHIESSEN: When I was 14 years old and living in a small village in Northern Germany, I remember that my neighbors knocked on the door to collect donations for refugees in Southeast Asia. Among the things they collected were sanitary pads because there was a shortage of pads in this particular setting. That was the first time I realized that menstruation can be a very uncomfortable fact of life if you lack the money to buy feminine hygiene products. Fast forward 10 years, I started to learn about the menstrual cup — a product for menstruation made out of medical grade silicone that can be re-used for 10 years. So I put two and two together and thought that this product could be the solution in refugee or low-income settings where girls and women could not afford feminine hygiene products.

WDI: What challenges do girls and women at the BoP face due to a lack of menstrual hygiene management solutions?

MATTHIESSEN: Billions of girls and women at the BoP and globally face challenges when dealing with their menstruation because most are unable to afford pads or tampons. As a result, they use unhygienic and unsafe materials such as rags, old newspaper, dried mud or pieces of mattresses. Consequently, some suffer from genital infections. Instead of attending

school, they are also afraid of leaking and stay home one week a month or 20 percent of their school time. Menstruation is one of the main barriers that keeps girls out of school.

WDI: How does the Ruby Cup resolve these challenges?

MATTHIESSEN: Because the Ruby Cup lasts 10 years and is a very hygienic and water-efficient menstrual hygiene product, making this product available would mean that girls could go to school without worrying about their menstruation. They could go all the way from primary school to university without having to worry about their periods. That way, Ruby Cup would help girls stay in school.

WDI: What marketing, pricing and distribution challenges did you face as you launched your business in Kenya?

MATTHIESSEN: We tried to sell the product at prices ranging from 3 USD-10 USD, testing various distribution and direct sales models. One of the problems we encountered was that although demand for the product was high, women and girls were simply unable to afford the product. For a comparison, one pack of pads that lasts a maximum of one period costs around 1 USD. The Ruby Cup lasts 10 years and constitutes at least 95 percent cost savings over the course of 10 years. In other words, instead of spending 120 USD or more on pads or tampons over the course of 10 years, Ruby Cup would have cost 3 USD-5 USD over the same time span. The problem was that girls and women faced challenges paying the up-front 3 USD-5 USD. Also, when we tried to work with installment payment plans, it drove up operational expenses immensely, resulting in an increase in the cost of the product. Lastly, if girls and women are unable to afford 1 USD for sanitary pads and they are used to paying nothing, and use rags, old newspaper or cloth instead, how would you get these girls and women to spend 3 USD if they can spend the money on food instead?

WDI: What lessons did you learn and what advice would you give others seeking to build a business based on BoP theory?

MATTHIESSEN: The key learning for me was that it is very difficult to build a profitable business with a durable consumer good when targeting the BoP. Because margins have to be kept low, BoP business only makes sense when you sell a fast-moving consumer good, so that the initial customer acquisition and marketing costs can be covered through high customer retention rates, and consequently repeat sales. Moreover, from a company perspective, it is very difficult to sell sustainable products in low-income markets because they are usually more expensive in up-front costs, and, from the consumer perspective, it is very difficult to afford these up-front costs although they usually mean cost savings in the long term. Basically, one has to be rich to be green and be able to afford durable or sustainable products. This is unfortunate since reaching sustainable development in BoP markets can only be achieved if companies start selling

sustainable and durable products. But who helps low-income customers finance these products? Or, taking the meta-perspective, who finances the sustainable development of BoP markets? Do we have to leave this to the poor and the market only as BoP theory suggests, or is there room for state and public financing?

WDI: How has the business been financed thus far?

MATTHIESSEN: Ruby Cup has been financed through a combination of personal savings, grants, prize money from competitions and venture capital.

WDI: Do you have a timetable for reaching profitability?

MATTHIESSEN: Since we shifted the company focus and changed the target market from the BoP to high-end markets, we have been able to finance ourselves through income from sales. We are already a profitable business that operates mainly in Europe with a social mission to keep African girls in school. In contrast to the prior strategy and the market-based approach suggested in BoP literature, we now employ a philanthropic donation-based approach. For every Ruby Cup sold in, for example, Germany, we donate one to a girl in Kenya.

WDI: How did you come to the decision to leverage the buy-one/give-one strategy?

MATTHIESSEN: We had to make the decision to either die a slow financial death or radically rethink our business model. We just were not making money from selling Ruby Cups in Africa. We could either have established an NGO financed through grants and be dependent on external donors, or try to make money elsewhere, enabling us to pursue our mission of keeping underprivileged girls in school. We decided to keep the business-based approach, but with a different target market.

WDI: Was it difficult to leave the BoP as a market for middle- and high-income customers?

MATTHIESSEN: It was a very difficult decision because we started the business precisely with the idea to create development and to do good on market-based terms. By then, so much aid had failed, and we had a vision to make a difference in the world through social entrepreneurship and the BoP approach. Changing this vision was a bold step because it meant that we had to realize that what we had believed in — the BoP approach — was not working in our case, or in the case of durable consumer goods. Now we are back to the classic donation-based approach. Fortunately, this is working very well. It has to be noted that the distribution of the Ruby Cup is not market-distorting — for example, destroying local markets through donations, as might be the case with other donated products like garments — because there are no other cup brands on the market. We were able to distribute over 5,000 Ruby Cups in 2014 and will distribute another 10,000 in 2015. The feedback has been very positive, the adoption rate is high and soon we will be able to monitor if school attendance has increased.

Semilla Baseline, Endline Complete: Qualitative Work Continues

WDI's Impact Assessment Program has completed baseline and endline data collection for its three-year project with the Mexico City-based social venture, Semilla, supported by the Danone Ecosystem Fund.

The Fund asked WDI to assess the impacts that Semilla has on its salespeople who sell yogurt door to door in various communities in Mexico City. The company recruits women and men from low-income households who have little or no education and have difficulty finding employment. Semilla also provides life-skills and sales training as well as formal benefits such as access to healthcare and childcare.

The study includes a combination of quantitative and qualitative data collection methods. The baseline data collection concluded in November after interviews with 437 new Semilla salespeople and 402 people in a comparison group. For the endline data collection, the program followed up with all respondents six weeks later including those that stopped working for Semilla; the program concluded this quantitative work in December.

The quantitative survey assesses changes in multidimensional poverty reduction outcomes for both groups such as increases in individual and household income, income stability, and savings as well as debt reduction. In addition to changes in the respondents' economic conditions, the survey also measures changes

in self-esteem, empowerment at work and at home, skills, parenting, status, and violence experienced at home and in the community.

The program began the qualitative component in May 2013 with in-depth interviews with Semilla salespeople, customers, employees and partners to identify a holistic set of impacts Semilla salespeople could experience from working at Semilla. These potential impacts were then prioritized for inclusion into the quantitative survey.

Impact Assessment Program Manager Heather Esper and Research Associate Yaquta Kanchwala Fatehi travelled to the social enterprise in November to conduct additional qualitative work to explore Semilla's long-term impacts. The team is completing this work through in-depth qualitative interviews with salespeople who have worked at Semilla for over a year.

"In addition to providing a richer story of some of the longer term impacts Semilla salespeople can experience conducting these qualitative interviews after the majority of the quantitative data was collected allowed us to further explore the reasoning behind some of the trends we are beginning to see in our early analyses of the quantitative survey data," Esper said.

During the November interviews, Esper and Fatehi investigated how the social venture's housing benefits, childcare, healthcare,



Semilla sales associate, left

skills training, sales training, and formal employment opportunities have affected the lives of its long-term salespeople.

One woman WDI interviewed indicated that before Semilla, she worked in an industrial kitchen and didn't make much money. Due to her work hours, she had her son stay with other family because she didn't have enough time to properly care for him. Because her hours at Semilla are flexible, she is now able to have her son live with her, and with the increase in income Semilla provides, she is able to buy new clothes as opposed to the secondhand

clothes she and her son used to wear.

She said she left her previous job because she was being harassed by her boss. This is in great contrast to her experience at Semilla where she felt empowered enough to report a supervisor for stealing and as a result, he was subsequently fired.

In addition to Esper and Fatehi, the research team consists of: WDI Senior Research Fellow Ted London; University of Michigan Professor Andy Grogan-Kaylor; University of Illinois Professor Madhu Viswanathan; and York University Professor Geoff Kistruck.

WDI's Power of Poverty Assessment Webinar Series Begins

WDI's Impact Assessment Program began its new free and ongoing webinar series, "The Power of Poverty Assessment" Sept. 30. Each webinar will showcase the latest work of WDI and its partners in using measurement to better understand and reduce poverty.

"The goal of the webinar series is to create a learning community to share experiences and best practices in collecting social metrics," Program Manager for Impact Assessment Heather Esper said.

For the first webinar in the series, WDI hosted The World Business Council

for Sustainable Development's Social Capital Manager Kithona Cerri for a question and answer session led by Esper about a new socio-economic measurement program called "Redefining Value." Cerri detailed how this program aims to integrate natural and social capital measurement and valuation into corporate performance management. She also highlighted how this program can ultimately improve the effectiveness of non-financial internal and external reporting so that it progressively reflects the true value, profits and costs of companies and social ventures.

"We received great feedback on the webinar—including one person who said it was the best webinar they've ever attended," Esper said.

Webinars with SoPact, TakaTaka Solutions and UNDP's Business Call to Action are planned for the early part of this year. SoPact is an advanced cloud technology platform that integrates impact measurement and grant management. TakaTaka Solutions is a Nairobi, Kenya-based waste collection and recycling social business. Business Call to Action (BCTA) is a global initiative that seeks to harness the power of business

investments to reduce extreme poverty and improve the lives of millions.

The Impact Assessment Program finished up its webinar series for organizations looking to better understand and measure their true impact on poverty alleviation in July. During the webinars, Esper, Yaquta Kanchwala Fatehi, WDI research associate for impact assessment, and guest speakers from Grameen Foundation, SolarAid and Danone Ecosystem Fund introduced the concept of measuring multiple dimensions of impact through qualitative and quantitative methodologies.

WDI's Esper Tackles Impact Framework, Participates in Learning Lab



Esper, middle, at SCALA

Heather Esper, WDI program manager for impact assessment, took part in a panel discussion focused on building a results and impact reporting framework for an inclusive distribution network at an October

2014 Inter-American Development Bank SCALA event in Antigua, Guatemala. As a result of the discussion, she will take part in the creation of a learning lab to capture non-economic metrics.

Esper shared why it is important to measure the impact of inclusive business in a multidimensional way. This included discussion on the importance of assessing the impact of not only microdistributors, but also customers and the broader community, as well as the importance of moving beyond economic metrics. Esper was joined on the panel, moderated by Dora Moscoso of the IDB's Multilateral

Investment Fund by JD Bergeron, director of Truelift. Truelift is a trust mark—in micro-finance and beyond—to signify commitment to positive and enduring change for people living in poverty.

“The panel stimulated a lot of discussion and interest across different stakeholders in capturing non-economic metrics,” Esper said. “SCALA’s next step is to create a learning lab for collecting such metrics.”

Esper has already had conversations with the IDB on next steps and key activities for the lab to focus on. The objectives of the two-day event were to share experiences in the development and scaling of inclusive

distribution as well as strengthen the knowledge building capacity and social and economic impact of a broader network focused on inclusive distribution throughout Latin America and the Caribbean.

SCALA is a groundbreaking MIF program that proposes a multi-stakeholder approach where anchor companies, microfinance institutions, academia, and non-governmental organizations join efforts to scale innovative micro-distribution networks based on microfranchising models to provide business opportunities and access to high quality products and services to the base of the pyramid.

Impact Assessment Completes TakaTaka Field Visit, Evaluation Design

Impact Assessment Program Manager Heather Esper and Research Associate Yaquta Kanchwala Fatehi met with local stakeholders in Nairobi, Kenya and surrounding agricultural areas in August to identify potential impacts from the use of compost.

The visit is part of the study “Closing the Urban-Rural Nutrient Cycle: From Waste to Increased Agricultural Productivity” with Nairobi-based TakaTaka Solutions—a waste collection and recycling social business. The company manufactures a high-quality compost, Soil Plus, using organic waste collected from households in Nairobi; it plans to sell the compost to farmers via agro-dealer shops. The Impact Assessment team will identify and assess the impact of this product on farmers’ livelihoods and their lives at home and in their community.

The visit culminated in the design of the project’s evaluation strategy in November, which provides the blueprint for conducting research including the timing of baseline and endline data collection as well as the composition of the comparison group.

During the visit, Esper and Fatehi met with 18 farmers, three agriculture extension officers, two agrodealers, and local experts. They also met with managers from TakaTaka Solutions and FarmShop, TakaTaka’s partner that will provide the point of sale for Soil



Compost

Plus through its growing network of agrodealer franchises.

“In our interviews, farmers mentioned growing higher yields of crops when they used compost and fertilizer together,” Fatehi reported. “They received more money in the market and felt proud from having good products at the market.”

Through in-depth qualitative interviews, the Impact Assessment team investigated farmers’ yields, their soil quality, market prices

for their crops, attitudes toward organic products, their relationships with members in their households and community and potential changes in these variables from the use of compost.

The qualitative work will also assist the team in its development of a quantitative survey to capture changes in key variables. Through its quantitative survey, the Impact Assessment team plans to collect data on farmers’ agricultural productivity and



income as well as changes in food security, quality of life, aspirations, local soil quality, and social networks. The team is slated to complete its quantitative data collection in the second quarter of 2016.

WDI brought on York University Professor Geoff Kistruck to assist the Impact Assessment Program with the project. Kistruck is the team’s research design specialist and will conduct the data analysis for the project in 2016. Kistruck is also working with the program on its three-year project of the social venture Semilla, supported by the Danone Ecosystem Fund.

The Impact Assessment Program is working in collaboration with the U.S. Agency for International Development’s Development Innovations Ventures group on the TakaTaka project, which it was awarded in the summer of 2014.

of local and regional business owners were organized by WDI.

WDI also designed and delivered a five-day entrepreneurship boot camp at Al Quds College for Jordanian entrepreneurs who seek to create new opportunities in the form of a startup.

And WDI also launched the Quds Business Incubator for Entrepreneurs so budding entrepreneurs at Al Quds can take their ideas from the classroom to grow full-fledged businesses. Both the students and the Al Quds administration identified the incubator as a priority.

WDI Director of Development Consulting Services Khalid Al-Naif recently traveled to Jordan for an evaluation of the project. While there, he spoke with many Al Quds students who have been positively impacted by the entrepreneurship project. Here are some of their stories.



Billal Salman

Billal comes from a big family and getting any attention was hard.

“I started being creative to get noticed,” Billal said, “and it worked.”

He helped his mother to design furniture, home goods, interior decorating schemes, and dresses; and helped his grandmother run the business selling those goods.

“I learned a lot of useful techniques,” he said.

Additionally, Billal’s father owned a small imports business. So when Billal was accepted at Petra University in Amman at the age of 18, the family was able to support his tuition.

But Billal’s university life was short lived. One year into his education, his father declared bankruptcy, leaving Billal without any means of paying for his tuition.

“It was a devastating blow for me,” Billal said. “And I knew that all the income from my mother’s home design business would now have to be used to support the family’s basic needs.”

So Billal leaned on the design skills he had learned while growing up to obtain part-time jobs doing landscaping designs, interior designs, planning weddings, doing window displays for retail shops and layouts at furniture shops. He used his earnings to help support the family and whatever remained went to finance his tuition at Al Quds College.

The most that Billal was hoping for was a Junior College certificate and a retail job somewhere in Amman. That changed after Billal attended the Entrepreneurship Boot Camp at Al Quds.

“I found myself relating to almost every word and everything that the instructor was saying,” he said.

Billal was able to apply what he learned, both in his home life and at school, as he started working on designing Arabai, a healthy snack restaurant concept. The idea was to bring street cart food (with street cart prices) into a fast food restaurant setting, and it took off.

“It took me a while to complete the design of the restaurant because I wanted it to be different,” said Billal.

When all the designs were complete, Billal worked with the Business Incubator staff at Al Quds to qualify the draft business plan for the restaurant, pick a good location and even work on staffing strategy.

“They brought many things to my attention that I wasn’t even aware of, like the required health license, and a permit to operate from the municipality of Amman, etc.” Billal said. “There were also considerations about good locations for a fast food restaurant which were not so obvious to me.”

The business incubator staff connected Billal to a local bank and a potential investment partner to help him raise the \$50,000 that he needed to finance the venture.

“The boot camp trainer and business incubator staff were critical for my success,” he said. “I’m not sure how far I could have taken this idea without their help.”



Odai Al-Hadidi

Opportunities for young people are scarce in Jordan, and growing up in Amman, Odai’s options were similarly limited. Studying was never his strong suit and his low high school scores meant no university in Jordan would accept him.

The oldest among his family, which also includes three brothers and a sister, Odai grew up in a typical middle-class Jordanian family from Sweileh, a northwestern suburb of Amman. His father worked as a dental laboratory technician and his mother stayed at home.

“They were barely breaking even on the family bills and so I couldn’t ask (my parents) for help,” he said.

With a university education out of reach, Odai set his sights on a community college degree and took on as many part-time jobs as he could to pay for tuition. He worked in construction and then as a sales clerk at an electronics store. That led to selling mobile phones at a Nokia store.

“That’s where I realized that I was good at operating and understanding mobile technology,” Odai recalled.

Indeed, Odai became so savvy that the store recruited him to first sell Blackberry devices, then Orange products. But it was at the Apple store in Amman where he earned enough money to pay for his community college.

“I became a mobile technology whiz at the Apple Store and everyone came to me when they needed help or information about the gadgets,” Odai said.

When the Business Incubator staff at Al Quds College asked Odai to develop a business idea and plan for a start-up, it surprised no one when the student’s mind turned to mobile technology.

“It was clear to me,” said Odai. “More than 90 percent of the people in Jordan own a mobile phone and need road-side services.”

He was on the right track, had the mobile technology skills and the ambition. However, and as interesting as his idea was, it didn’t necessarily translate into a successful business. That’s where the Business Incubator team at Al Quds helped provide key business support.

“We worked with Odai to help him put together a business process,” said Sameer Barhoumeh of Al Quds’ Business Incubator. “Mobile technology know-how and access was crucial; the success of the business, however, lay in the service to be provided. That’s where we helped Odai to bring it all together.”

With the help of the business incubator staff, Odai established a company providing road-side service supported by mobile technology.

“We have lots of towing companies in Jordan,” Odai said. “However, poorly named and recognized street addresses and a lack of positive customer service attitude make it a very bad experience should you ever need this service.”

In contrast, Odai’s start-up would be based on a mobile application providing real-time GPS tracking and an immediate tow truck response with a transparent price structure, which would be a first for Jordan.

“With my GPS-based app, the customer

need not waste any time or any effort figuring out where he or she is, or whom to call or even worry about being overcharged,” Odai said.

“I have marketing access to every Jordanian with a mobile phone,” Odai added with a big smile.

The Business Incubator staff has also connected Odai with FINCA, a financial services NGO operating in Jordan that provides loans to the lowest-income entrepreneurs who can improve their standards of living, create jobs, and build assets.

“We are negotiating a \$25,000 loan for a used service vehicle and essential equipment,” Odai said.



Haneen Waheed

Growing up in an orphanage in Jordan was difficult for Haneen. But those hardships also developed a gift in Haneen.

“What I lacked in family, I made up with my creativity,” she said.

At age 23, Haneen is one of Al Quds College’s most ambitious and creative entrepreneurs. Her start-up business will design, develop, and publish 3D books for children.

After high school, Haneen received a full scholarship at Al Ahliya University, one of Jordan’s most prestigious private universities, and successfully completed her first year there.

“I majored in interior design,” she said. “My mind was overflowing with ideas, but I didn’t feel anyone at the university was really helping me put them to good use.”

When her second year came around, Haneen dropped out of the university and enrolled at Al Quds College, which is known for its great entrepreneurship program.

“My friends thought that I was crazy to drop out of a university for a community college,” she said with a smile, “but I didn’t want to waste four years learning something I already know.”

For a year, Haneen worked with Lumina Zone at Al Quds College to design, develop, and structure a business start-up.

“The entrepreneurship speaker series was very encouraging for me,” she said. “I enjoyed listening to the stories about the speakers’ successes and overcoming challenges.”

The business incubator staff worked to formulate her artistic talent into a sustainable

enterprise. "They brought a lot of business ideas to my attention, I never would have considered them on my own," Haneen said. "For example, we thought it would be more creative if the child himself would work with me to design his own book cover and help write his own book's stories too. This will encourage creativity in children, as well as ownership of their book."

As she explained excitedly, each book would have five stories and, if it sells, the child who helped write it will get publishing rights, with the funds going to future education expenses.

"That way, creative children will not have to struggle and suffer like I did when I was growing up," she said.



Hazim Hussein Habbul

Hazim was ecstatic when he learned he had been accepted at the University of Jordan's Department of Accounting. Perhaps this was the first step in breaking that cycle of poverty that had enveloped his family. But his joy didn't last long. Later that evening, his father came home from work and told him the family could not afford the cost of the university's tuition.

Born in Marka, on the northeast hills of Amman, Hazim was the oldest child in the family. He attended a high school near Jabal Hussein's refugee camp in Amman. Most of the school's students were children of displaced Palestinian refugees who had settled in the area after the 1967 Arab-Israeli war.

"We were all struggling," he said. "And our conversations were all about what we didn't have, rather than what we wanted to have in life. The atmosphere was always one of despair and helplessness, but I was determined to make something different out of myself."

Hazim was different. Rather than sinking into the negativity surrounding him, he broke away from the crowd and started to work after school.

"I did my homework during breaks between classes, and worked after school as a waiter at a local restaurant," he said.

He described how he learned about the importance of time management and customer service, and then convinced one of his customers to hire him at their computer company. The experience helped him learn

programming skills. In addition, Hazim worked at a local clothing store and assisted his father, who was struggling to sell concrete pipes for a living.

"I wanted to learn new skills, but I also knew I had to help my family financially because we were so poor," he said.

Hazim used the extra income from his jobs to support his family and finance the tuition at Al Quds College, where he enrolled in the civil engineering program in 2012.

"My plan was to work as many jobs as I could, help my family, pay for college, graduate and find a full-time engineering job with a construction company," he said. Little did he know that a single class assignment, under the USAID's Community College Entrepreneurship: Integration to Incubation Project, would forever change the course of his life.

Asked to envision and develop a business plan for a start-up, Hazim used his programming experience to come up with School Books on a Tablet Co.

"It all started with a simple idea that I came up with to just pass the class assignment," he said.

However, when he took the plan to the Lumina Zone's team of specialists promoting entrepreneurship, the idea started to take on a life of its own. It didn't take long for the business incubator staff of the Lumina Zone to connect Hazim to two of the six publishers of school books in Jordan. The staff supported him in meetings which resulted in an agreement to digitize six of the 46 required high school books in Jordan.

"My idea was supported by most teachers and students, because school books on a tablet are much lighter than print textbooks, and using them can even improve standardized test scores," he said. "I also told them that tablets can hold hundreds of textbooks, help save the environment by lowering the amount of printing, and increase student interactivity and creativity. Let's also not forget that digital textbooks are cheaper than print textbooks."

But in spite of the encouragement, Hazim understood the risks ahead. He knew that the tablets may be expensive, too distracting for students, easy to break, and costly to fix.

"They also said that the tablets contribute to eyestrain, headaches and blurred vision, increase the excuses available for students not doing their homework, require costly Wi-Fi networks, and become quickly outdated as new technologies are released," he said. "But I knew that the benefits far outweighed the disadvantages."

The market seems to agree. One private

Jordanian high school has already signed on to the School Books on a Tablet idea, and Hazim is currently in conversations with a second school. The business incubator staff has also connected him to Oasis 500, an early stage seed investment company which committed to providing \$14,200 in capital investment and an additional \$14,200 in business support services for his start-up.

"I also approached some of my customers from when I was a waiter, and several of them have offered to invest in my new start-up," he said. He believes that if he can demonstrate the efficiency and effectiveness of his idea with two or three schools, others will surely follow.

Hazim will use a portion of his capital proceeds to purchase 10 tablets and lease them to poor students who would otherwise not be able to afford the associated cost, thereby demonstrating that the idea would be workable at government high schools.

"The business incubator took my simple idea and turned it into a life-changing experience for me," he said. "I can see my future more clearly; it's within my reach. My dream is much bigger than getting a full-time engineering job now."



Rawan Al Azzam

Rawan is a determined woman. With a high school diploma in her hand, Rawan got all sorts of advice on her future. Most of it, however, centered on her getting married and having children. But Rawan had other dreams and aspirations.

One of nine children, Rawan headed off to Al Quds College where she earned an accounting degree. She wanted to join her father and brothers in the family business. Rawan's father owns three small jewelry shops in Amman, and she saw that as a natural place to start.

"He sells gold-plated jewelry. Most of the customers are the Jordanians who can't afford the real thing," she said.

Each one of her brothers runs a different jewelry shop, but when she graduated and wanted to work in one of the shops as well, she was told that it was not a woman's job.

"I even offered to do the accounting work for the three shops because I had an accounting certificate," Rawan said, "but my father and

brothers were just not interested." This despite the fact that they had limited accounting knowledge and struggled to complete the tax forms for the shops.

"At the end of it all, they ended up submitting incorrect tax forms, rather than taking or even admitting they needed my help, which would be valuable to the family business," she said.

Rawan's story is all too common in Amman's poorer, less educated, and more conservative neighborhoods. Her courage, however, is not so common.

Rather than giving in to the cultural norms, she was determined to find another way to succeed. She signed up for the Al Quds College Entrepreneurship Boot Camp, and made a special effort to attend the entrepreneurship speaker series whenever a woman entrepreneur had a presentation.

"The boot camp was incredible," she said. "I learned about new and innovative ways of succeeding without upsetting my family. And the women entrepreneurs that came to speak were such an inspiration to me. I knew if they could succeed, so could I."

During the next few months, the business incubator staff worked with Rawan to design and develop an online shopping website that specializes in discounted gold-plated jewelry.

"The business incubator staff was very helpful not only with the design, but also with layout, content, and pricing techniques," she said. "These were all new things to me."

She was very familiar with gold-plated jewelry but, for the very first time in her life, she was being exposed to the true building blocks of a start-up business.

"The incubator staff also helped me to work on important elements of my business start-up, such as the value proposition, cost structure, and even defining customer segments," she said.

The training paid off. Rawan's business soon began to grow - and when it did, her family dynamics started to shift.

"The tables have turned at home," she said. "My father and brothers have now seen first-hand that I have access to a very large market, and they want my help now."

Not only is she providing a sales outlet for her family's gold-plated jewelry, she also is serving as a marketing channel for other gold-plated jewelry producers in Jordan.

"Once I have my feet firmly on the ground, I would like to move into custom design orders," she said. But for now, she has her hands full filling her growing list of orders.

Case Competition Draws Entries from Around the World

More than 40 entries from 41 universities and organizations representing 14 different countries were received for the 2015 NextBillion Case Writing Competition. The final cases were submitted in late December and are being reviewed. Winners will be announced April 3.

The global competition is sponsored by the Citi Foundation and NextBillion, and is administered by GlobalLens, WDI's case publishing division.

The entries are from 77 different people who entered individually or as part of a team. The countries represented are: the U.S., India, Bangladesh, Canada, Australia, China, Spain, Costa Rica, Armenia, Great Britain, Turkey, Peru, Mexico, and Malaysia.

Some of the entrants include: the Indian Institute of Management, Times Centre for Learning Limited (India); Saint Anselm; University of Minnesota; University of Virginia; Portland State University; University of Michigan; Susquehanna University; Middle Tennessee State (USA); University of Guelph; Cape Breton University (Canada); American University of Armenia (Armenia); Jaago Foundation; CARE Bangladesh (Bangladesh); IE Business School (Spain); Universiti Utara Malaysia (Malaysia); Universidad del Pacifico (Peru); Curtin University (Australia); Tsinghua University (China).

SUBJECTS OF THE ENTRIES INCLUDE:

- CARE Bangladesh
- Haiti Food Hub
- Grameen Intel Social Business
- H&M
- Maya Mountain Cacao
- Sughavazhvu Healthcare (India)
- Tata Nano

This is the fifth NextBillion Case Writing Competition, which recognizes and publishes the best-written case studies about business strategies aimed at alleviating poverty, especially in the developing world.

The case writing competition engages students and faculty on campuses all over the world in the emerging field of social ventures. Students and student teams, under the supervision of a university faculty member, submit original cases that describe a challenge faced by a company or organization as it tries to create a sustainable, scalable business venture aimed at alleviating poverty, especially in the developing world.

The contest's primary goal is to generate, publish, and disseminate the latest and most compelling case studies about positive social impact. By doing so, students who will be the business leaders of tomorrow will be better prepared to bring about improved economic well-being for the billions of people at the base of the pyramid.

Last year, two professors from HEC Paris wrote the winning case, African Solar Rise: Electrifying Rural Tanzania, about a German NGO providing solar energy solutions in Tanzania.

The first place team in 2015 will receive \$3,500. Second place will receive \$2,500, and third \$1,000. There also are two honorable mentions.

In addition to the prize money, winning entries (including the honorable mentions) also will be added to GlobalLens' Base of the Pyramid Collection, one of the largest available from any publisher. Each will be marketed to top business schools worldwide for adoption in business courses.

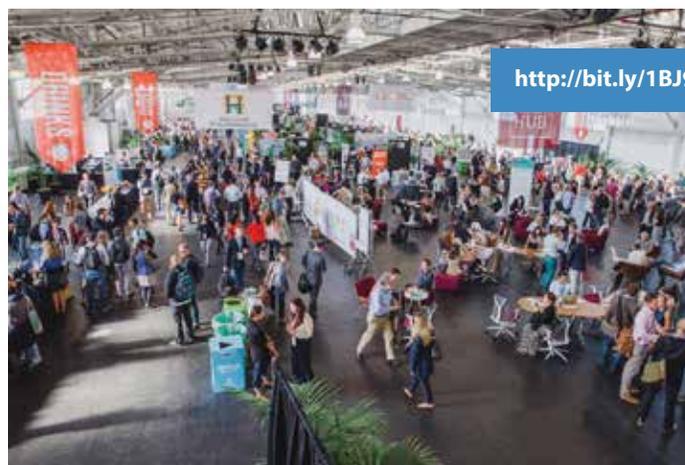
NextBillion Serves as Media Partner at Global Conferences

NextBillion regularly serves as a media partner for some of the biggest conferences in social enterprise and global development, and 2014 was no exception.

NextBillion Managing Editor Scott Anderson and WDI's Heather Esper attended September's Social Capital Markets Conference (SOCAP14) in San Francisco. Anderson and Esper both wrote extensively from the event, which featured the latest insights and discussions around what's moving the global impact investing sector. You can find several articles from SOCAP14 by clicking on the NextBillion hashtag SOCAP, or going to <http://bit.ly/1BJ9K2J>.

NextBillion served as a media partner for the conference, which drew nearly 2,000 attendees from the social enterprise, impact investment and global development communities. Organizations that build on financial inclusion and new methods of financing companies that serve the poor were key discussion areas.

Meanwhile, NextBillion Financial Innovation served as a media partner for five conferences in 2014, including: the Fifth Annual Impact Conference at Sustainatopia, in Miami in April; EMERGE: The Forum on Consumer Financial Services Innovation, in Los Angeles in June; the 17th Microcredit



<http://bit.ly/1BJ9K2J>

Reception area at SOCAP14 conference

Summit, in September in Mérida, Mexico; and the Mondato mobile finance summits in Africa and Asia. NBF Editor James Militzer attended the first three of those events, providing extensive coverage on NextBillion, while coordinating remote coverage of the Mondato conferences. While at the events, he conducted over two dozen video

interviews with leaders and innovators in financial inclusion, microfinance and impact investing, including an interview with microfinance pioneer Muhammad Yunus. Fifteen of the video interviews have been published on NextBillion and its YouTube channel, with more coming in 2015.

NextBillion to Launch Several E-Books

In 2014, NextBillion published five key series of blog articles that explored: impact investing; off-grid energy solutions for low-income populations; interventions through market dynamics that improve access to affordable health care, pharmaceuticals, and devices; microfinance; and, domestic (U.S.-based) financial innovations that benefit low-income communities.

To better distribute the important insights in these series, NextBillion is compiling them into five e-books, which will be published in 2015. The first e-book is a collection of blogs and video interviews titled “Impact Investing Insights.” The interviews, conducted at the Fifth Annual Impact Conference at Sustainatopia, feature the opinions of 11 impact investors, researchers and thought leaders.

This includes: Abigail Noble, who leads the World Economic Forum’s impact investing work; Jenny Kassan, CEO of Cutting Edge Capital; and, Rick Edwards, a partner at Third Sector Capital Partners. Topics include the sector’s struggles to go mainstream, the emergence of social impact bonds, the impact of strategic supply chain investments on the garment industry, the use of targeted investments to catalyze social change in specific sectors or geographies, the need among micro enterprises for more appropriate finance, and tools that allows businesses to sell securities directly to mainstream investors. The e-book was published in early January.

The next e-book focused on “market dynamics,” which is

spearheaded by NextBillion Health Care. That NextBillion collection consists of 18 articles and Q&A-style interviews. (More on this initiative is below).

A third e-book planned for early 2015, focuses on off-grid energy solutions and investment strategies, titled “Going Off-Grid.” The seven-part series highlighted new thinking and strategies on the part of entrepreneurs and investors to develop new markets for affordable and profitable electricity access. Judith Pryor, vice president for external affairs at the Overseas Private Investment Corporation; Jack Bird, of Santa Clara University’s Center for Science, Technology, and Society; and Evan Scandling, of Sunlabob, all contributed to the series.

The fourth e-book will deal with a new topic area on NextBillion: domestic financial innovations. NextBillion has traditionally focused its coverage on countries in the developing world, but we’ve expanded the coverage area of our Financial Innovation blog to include low-income communities in the United States. The e-book will feature selections from an



nextbillion.net/2015.ebooks

ongoing series of blog posts, highlighting different organizations and initiatives that are improving financial access and reducing poverty among low-income Americans.

The fifth e-book will feature selections from the ongoing video series “The Future of Microfinance.” Based on interviews conducted at the 17th Microcredit Summit, the series will include insights from Muhammad Yunus, Pro Mujer co-founder Carmen Velasco, Grameen Foundation President and CEO Alex Counts, among others. It will be published upon the conclusion of the series, sometime in mid-2015.

To find NextBillion current and future e-books, go to nextbillion.net/2015.ebooks



NextBillion Health Care Focuses on Global Market Dynamics

NBHC, recognizing the emerging field of market dynamics in global health, officially launched a sub-blog on the topic in May.

It began with a series of posts by key stakeholders that described how various market inefficiencies help keep lifesaving products from those who need them in developing countries. Laying the groundwork, among others, were: Prashant Yadav of the William Davidson Institute; Brian Smith of Population Services International; Mike Miesen of Gadian; Kanika Bahl of the Results for Development Institute; Beth Bafford

of the Calvert Foundation; and, Amy Lin of USAID.

A highlight of the continuing series is a point-counterpoint on price discrimination by Patricia Danzon of the Wharton School and Suerie Moon of Harvard. There will be more to come on that topic.

Check out all our market dynamics posts here: bit.ly/1C5ujv9 and stay tuned. We’ll continue to expand the list of contributors and the scope of the discussion.



NextBillion Social Media Gains

NextBillion’s social media landscape continued to grow in 2014, reaching above 42,000 followers, fans and likes in total. The site’s three Twitter handles combined — @NextBillion for the main site, @NextBillionHC for NextBillion Health Care and @NextBillionFI for NextBillion Financial Innovation — to surpass 33,000 followers. For perspective, NextBillion just four years ago had a Twitter audience of about 4,000. The site’s audience on Facebook surpassed 7,200 and its LinkedIn Group, now over 2,600, also showed gains as a professional network for NextBillion content.

PROJECT
PORTFOLIO

// Global Programs

Supply Chain Diagnostic Assessment and Tool for Results-based Financing Projects

FUNDING AGENCY: The World Bank
GOAL: Develop a standardized assessment tool for results-based financing projects to identify the structure of the supply chain, actors in the supply chain, the roles of the actors, performance incentives and barriers, and potential areas of improvement.

Mobile Solutions Technical Assistance & Research Program (mSTAR)

PARTNER: FHI360
FUNDING AGENCY: U.S. Agency for International Development (USAID)
GOAL: Promote the adoption and scale-up of mobile money, mobile technologies and mobile data solutions in developing countries.

Leading Entrepreneur Expert Partnership (LEEP)

FUNDING AGENCY: U.S. Department of State
GOAL: Provide a mechanism in which U.S. experts can share their expertise and experience in entrepreneurship, in collaboration with U.S. embassies worldwide, laying the foundation for global entrepreneurial collaboration and capacity building.

Climate Economic Analysis for Development, Investment, and Resilience (CEADIR)

PARTNER: Crown Agents USA
FUNDING AGENCY: U.S. Agency for International Development (USAID)
GOAL: Provide technical advice to USAID missions, partner governments, universities, private companies, and other institutions to carry out economic analyses for global climate change mitigation and adaptation, as well as mobilize investment capital for low-emission development.

Active Pharmaceutical Ingredient Market Dynamics Information Services Project (API MDIS)

PARTNER: Howard University
FUNDING AGENCY: UNITAID
GOAL: To systematically collect, synthesize and share comprehensive information on API and raw material markets for HIV/AIDS, TB, and malaria treatments. Enhanced information resources will enable UNITAID and its partners to design market interventions to ensure supply stability, reduced prices and improved quality.

Market Dynamics Strategy Investment

FUNDING AGENCY: The Bill & Melinda Gates Foundation
GOAL: Improve market dynamics specifically for family planning/reproductive health products and malaria medicines.

Modeling Global Demand for Rectal Artesunate

FUNDING AGENCY: Medicines for Malaria Venture
GOAL: Develop a global demand forecast for rectal artesunate, a treatment for severe malaria.

Focus on Results: Enhancing Capacity Across Sectors in Transition II – Participant Training (FORECAST II-PT) IDIQC

PARTNER: Dexis Consulting Group
FUNDING AGENCY: U.S. Agency for International Development (USAID)
GOAL: Provide technical training, exchange visitor and education interventions, workforce development, youth program services, and leadership development.

Public Financial Management (PFM) IDIQC

PARTNER: Crown Agents USA
FUNDING AGENCY: U.S. Agency for International Development (USAID)
GOAL: Support public sector reform in developing countries by providing technical assistance in fiscal policy, public finance, monetary policy, and trade and exchange rate policy.

Systems for Improved Access to Pharmaceuticals and Services (SIAPS)

PARTNER: Management Sciences for Health
FUNDING AGENCY: U.S. Agency for International Development (USAID)
GOAL: Ensure availability of quality pharmaceutical products and effective pharmaceutical services to achieve desired health outcomes.

The Accelerating Strategies for Practical Innovation and Research in Economic Strengthening (ASPIRES)

PARTNER: FHI360
FUNDING AGENCY: U.S. Agency for International Development (USAID) and the President’s Emergency Plan for AIDS Relief (PEPFAR)
GOAL: Improve the economic security and health outcomes of vulnerable individuals, families, and children infected or affected by HIV/AIDS, as well as key populations at high risk of acquiring HIV.

Developing a Common Vision of Effective and Efficient Global Health Supply Chains

FUNDING AGENCY: The Bill & Melinda Gates Foundation
GOAL: Communicate the complex aspects of supply chain management through simple short cases and infographics; estimate the cost effectiveness of different supply chain models; develop different plausible scenarios of demand, financing and supply landscape that will impact supply chain design; and assist in creating a platform for private sector engagement in supply chain management.

Asia and Middle East Economic Growth (AMEG)

PARTNERS: Chemonics
FUNDING AGENCY: U.S. Agency for International Development (USAID)
GOAL: Aggregate best practices in economic growth, business reform, and trade and investment support to promote economic growth and reduce poverty so developing countries can integrate into the global economy.



Accountability and Performance Management in Vaccine Supply Chains // Mozambique

FUNDING AGENCY: VillageReach

GOAL: Testing a variety of methods to improve supply chain performance, such as appropriate accountability and incentive mechanisms.

Closing the Rural-Urban Nutrient Cycle: From waste to increased agricultural productivity

// Kenya

FUNDING AGENCY: USAID through Taka Taka Solutions

GOAL: Identify and assess the impact of organic compost sold by Taka Taka on farmers' livelihoods and their lives at home and in their community.

Improving Inclusive Business through Enhanced Relationships with Scaling Facilitators

// Sub-Saharan Africa

FUNDING AGENCY: Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

GOAL: Allow the BoP initiative to design a study detailing the current landscape of BoP facilitators focused on the sub-Saharan Africa.

Strengthening the Accountancy Program at the University of Liberia // Liberia

FUNDING AGENCY: The World Bank

GOAL: Upgrade the University of Liberia accounting program to meet international education standards by revamping curriculum and improving teaching.



Broader MENA – U.S. Community College Entrepreneurship Program // Jordan

PARTNERS: Washtenaw Community College, Al Quds College

FUNDING AGENCY: Higher Education for Development (HED) and the U.S. Agency for International Development (USAID)

GOAL: Develop an entrepreneurial mindset among the students at Al Quds College by infusing entrepreneurial concepts, business skills and practical experience into the vocational and technical coursework, and creating a business incubator.



Science, Technology, Research and Innovation for Development (STRIDE) // Philippines

PARTNER: RTI International

FUNDING AGENCY: U.S. Agency for International Development (USAID)

GOAL: Promote Philippines university engagement with the industrial sector through case study workshops for business school faculty, technical research assistance, career center capacity building, and mentorship through a faculty exchange program.



Danone Ecosystem Fund // Mexico

PARTNER: Danone

FUNDING AGENCY: Danone Ecosystem Fund

GOAL: Conduct impact assessment to better understand the type of impacts the fund's Semilla project is having on its salespeople and other stakeholders.



Public-Private Partnership Development Program // Ukraine

PARTNER: FHI360

FUNDING AGENCY: U.S. Agency for International Development (USAID)

GOAL: Promote public-private partnerships by reforming legal and institutional issues, serving as a bridge between government and private sector interests, establishing a capacity building communications program, and creating a project development facility to build and finance a pipeline of public-private partnership projects.

DCS continued its outstanding performance the past six months. The department's project portfolio now boasts an impressive 20 active and diverse projects, operating in 22 countries and cutting across 16 different technical sectors. DCS project managers are now fully integrated within each of WDI's Research Initiatives as well as WDI Case Publishing.

ONGOING PROJECTS



Boiler installation

Ukraine Biofuel PPP Established

Ukraine's first biofuel heating public-private partnership is now underway, thanks to technical assistance from WDI's Development Consulting Services.

For decades, Ukraine has been dependent on natural gas imports from Russia for heating. However, gas supplies have been threatened by armed conflict and ongoing price disputes, sparking increased interest in energy efficiency and alternative fuels.

"Last year, Russian gas supplies covered three quarters of the demand," said DCS Director Khalid Al-Naif. "As Ukraine's gas stores are only half full, the stockpiles will not be sufficient to guarantee supply throughout this winter."

In Malyn, a town of 27,000 in Ukraine's Zhytomyr region, city officials looked to straw and wood pellets for alternative, renewable biofuels. An agricultural by-product abundant in Ukraine, straw burns at a high temperature when compressed into pellets and can be used as a substitute for gas. The pellets also are environmentally friendly and don't contribute to greenhouse gas emissions because the carbon released during the burning of the

straw equals the carbon absorbed by the crops during the growing season.

The Public-Private Development Project (P3DP), a five-year program funded by the United States Agency for International Development and implemented by WDI in partnership with FHI360, has conducted studies on these biofuels. They have shown that using straw or wood pellets as a substitute for natural gas is economically feasible and presents no public health risks. The improved efficiency of the pellets also will enable Malyn to increase temperatures at its schools, reducing absenteeism due to illness.

Nevertheless, a number of technical and legal issues had prevented Malyn from moving forward on a biofuel heating project through a PPP transaction. The city turned to P3DP to establish a well-structured PPP to attract the private sector financing, technology, and management expertise necessary for infrastructure and public service projects.

As the transaction advisor, P3DP prepared the feasibility study, legal review, and environmental assessment for the project. It also brokered discussions between the

municipality, producers of biofuel pellets, and technical experts. In addition, it drafted the PPP contract and tender documents, and communicated critical information about the project to all stakeholders, including schools, the municipal government, the private sector and the general public.

The Malyn biofuel project is the first PPP created in accordance with Ukraine's PPP regulations, approvals and development processes. Municipalities, businesses and the Ukrainian government have expressed strong

interest in using the pilot as a model to be replicated throughout the country.

"This is an extremely important engagement because a sustained interruption of the supply of gas would intensify the already sharp social and economic tensions in Ukraine," Al-Naif said. "Furthermore, damage to industrial production would be enormous, gas prices from other sources would sharply rise, and even then energy supplies to private households could not be guaranteed."

PPP Workshops Continue in Ukraine

WDI Development Consulting Services' Edward "Ned" White successfully led a set of public-private partnership workshops for municipal leaders in Vinnytsia, Lviv, Zaporozhia, and Kyiv, Ukraine Sept. 16-29.

The workshops focused on project management skills training for key public sector officials. Participants gained the legal, technical, economic, and stakeholder management skills needed to sustainably manage PPP projects during their operational phases. White also partnered with a local expert to lead the development of a PPP management guide for municipal leaders, which served as an ancillary for the trainings.

Managers from departments of finance, communal services, economic development, and small business development who manage PPP projects in fields like education, sports and recreation, industry, landfill gas recovery, energy, solid waste management, healthcare, district heating, and urban parking attended the training.

"Participants were engaged. Their questions during the workshops really focused on practical issues about what forms of PPP risk allocation for PPP contracts were allowed under Ukraine's current framework of PPP-related laws and regulations," White said. "They were



Ukraine workshop participant

interested in applying international lessons learned from PPP case studies on technical and economic performance monitoring of PPP pilot projects in Ukraine."

The workshops built on the positive experiences of an earlier series of two-week programs on PPP financial modeling that were conducted in Kyiv and Simferopol in 2012, in Lviv in 2013, and again in Kyiv in 2014.

WDI and its partner, FHI360, are implementing the five-year USAID Public-Private Partnership Development Program (P3DP) in Ukraine to promote PPPs. P3DP promotes PPP development in Ukraine by reforming legal and institutional frameworks, serving as a bridge between government and private sector interests, building municipal capacity, and implementing pilot PPP projects in select cities.



DCS Continues Work in Liberia Despite Ebola

WDI's work with the University of Liberia (UL) has continued, despite the country's ongoing battle with Ebola. Last August, a visit to Liberia by a WDI consultant was canceled due to the outbreak.

Jeff Williams, WDI's expert in accounting standards evaluation and curriculum development, was set to travel to Liberia to present a review report on the state of the undergraduate accounting program at UL to university administrators and outline proposed reforms. Even though Williams' visit was cancelled, the report was still sent and a videoconference was held with UL administrators to present the findings and propose recommendations for the program.

Along with this report, a number of other project deliverables have been successfully completed and submitted to UL.

Since July 2014, WDI has completed seven of the project's deliverables. In addition to the review report for the Undergraduate Accountancy Program, WDI has also produced: a Revised Curriculum for the Undergraduate Accountancy Program; a Teaching Practice Manual; Arrangement for Teaching Materials; Advising on Student Reference Library and Access to Affordable Textbooks; a Communication Strategy and Plan; and, an Internship Strategy and Plan.

Since the project was launched in September 2013, three successful UL faculty visits have been accomplished, allowing the faculty to participate in workshops on teaching pedagogy, as well as audit classes at the Ross School of Business. WDI experts also undertook two field visits to UL, assessing the situation of the department firsthand, and teaching workshops on case writing and teaching pedagogy.

WDI is currently in the process of creating a strategy for recruiting and retaining full time accounting faculty, and a review report and revised curriculum for the graduate accountancy program. These remaining project deliverables will be completed over the final six months of the project.

The purpose of this higher education project is to upgrade the University of Liberia's Accounting program to meet international education standards. DCS and the University of Liberia are overhauling the university's undergraduate and graduate accounting degree curricula, and improving the quality of teaching by strengthening faculty capacity through knowledge exchange.

Career Services and Case Writing Strides Made in Philippines

As WDI's Science, Technology, Research and Innovation for Development (STRIDE) project enters its second year, Development Consulting Services experts have coordinated several interventions in the fields of university career services and case writing with plans for additional assistance underway.

STRIDE is a five-year, \$32-million project, funded by the U.S. Agency for International Development in partnership with Research Triangle Institute International. WDI's interventions serve to advance STRIDE's objectives of strengthening connections between industry and academia, building upon the policy and management capacities of Philippine universities, increasing the qualifications of faculty and research staff, and building research capacity in high-growth sectors. Here is a recap of some of WDI's recent activities.

Career Services

WDI's career services work began in August with two open workshops in Manila and Iloilo led by WDI's career services expert Tom Devlin. More than 45 participants from over 25 universities across the country attended the workshops to receive training in international best practices for career fairs, industry outreach, resume development, and student advisory councils.

In addition, three two-member career services teams were deployed to the field in August and November to provide technical assistance, evaluations, and trainings to three institutions selected from participants in Devlin's workshops. The selection was based on need, region, and student demographics.

During concurrent deployments in August, Christian Garcia and T. Andrew Ceperley partnered with the University of Iloilo, while Christine Cruzvergara and Joseph Testani worked with the University of Santo Tomas in Manila. Tom Devlin returned to Manila along with Farouk Dey to assist the Technological Institute of the Philippines.

All three universities committed the time, human resources, and institutional support necessary to develop successful career services programs, and promised to share their new knowledge with other higher education institutions in their regions.

"Our vision is to be recognized by the different stakeholders as an integral and relevant part of the university, continuously bridging possible gaps between work-related student competencies and industry needs," said Lucila Bance, director of guidance and counseling at the University of Santo Tomas.

The teams met with students, faculty

members, administrators, and other stakeholders at each university to develop career services plans. Their efforts culminated in three seminars for representatives of academia and industry.

The teams are also working to establish and staff a career center at each university. The ultimate goal for the career centers is to align the objectives of the universities and their partners in industry to ensure that curricula, workshops and other university services appropriately prepare students for their future careers. They are paying special attention to programs geared toward students in the high-growth fields of science, technology, and research.

"The Philippines suffers from a serious unemployment problem among college graduates, in large part, because many Philippine youth lack the skill set necessary to enter the workforce," said DCS Director Khalid Al-Naif. "As employer demands increase for well-trained employees, increased core employability skills become ever more important."

WDI's experts will continue to provide remote technical assistance, advice, and training throughout the year in preparation for the teams' second round of deployments in 2015.

Case Writing

In December, WDI launched STRIDE's special collection of online cases and teaching notes, which are available free of charge to students and faculty members in the Philippines and around the world. The cases were prepared in collaboration with WDI's publishing division Globalens. The collection represents fields as diverse as science, entrepreneurship, healthcare, engineering, microfinance, and education.

The cases are the result of a June case writing workshop led by WDI case writing expert John Branch, academic director of the part-time MBA program and lecturer of marketing at the University of Michigan's Ross School of Business. Branch was joined by DCS Senior Consultant Andrea Meyer at the workshop, which introduced participants to the basics of case writing and teaching methods.

Using the case method, instructors can bring action-based learning to their classrooms in the form of narratives with which students form emotional connections. Students are asked to generate solutions to a protagonist's dilemma and identify how lessons learned can be applied across industry.

The cases are among the first to be written by Filipinos about domestic organizations and provide students with the opportunity to make decisions under pressure in a safe learning environment, preparing them for the realities they will face in their future careers. A second case writing workshop will take place in Manila in April 2015, giving yet another cohort of talented authors the opportunity to learn how to write, teach, and publish their own case studies.

Faculty Exchange

A faculty exchange program has been scheduled for 2015. The program will give outstanding Filipino professors the opportunity to audit courses and pursue research at prestigious U.S. institutions, including the University of Michigan. Participants will collaborate with U.S. faculty members and gain valuable knowledge and skills that can be passed on to others at their home institutions.

WDI Provides Expertise for Bahrain Entrepreneurship Training Program

The Kingdom of Bahrain has started several entrepreneurship initiatives in recent years that are unique to the region. However, these initiatives have many gaps, including a lack of qualified entrepreneurship trainers to deliver the training programs.



Bahrain training participants

To fill that gap, the Center for International Private Enterprise (CIPE)—which has worked in Bahrain to promote entrepreneurship—asked WDI to develop an Entrepreneurship Instructor's Manual and Leadership Curriculum to strengthen the delivery of Bahrain's entrepreneurship initiatives.

The training materials incorporate leadership, critical thinking, active citizenship, ethics, and decision-making techniques into the existing curricula. It will be used in the training of Bahrain's trainers, and subsequently

by the trainers in their entrepreneurship education programs. The materials incorporate leading practices applied to the unique Bahraini context, and was partly developed based on input generated by a needs assessment survey and CIPE's Bahraini stakeholders.

Peter Scott, professor of Entrepreneurship at the Whitman School of Management at Syracuse University, developed the instructor's manual. It provides skills, "How to" examples, and resources to teach entrepreneurship and make the process real or experiential for the student.



Julie Felker, second from right

Julie Felker, faculty affiliate at the William Davidson Institute, wrote the Leadership Curriculum. She traveled to Bahrain to hold a workshop for trainers of Bahrain's entrepreneurship initiatives and education programs to implement the training in conjunction with CIPE. Felker's workshop included discussions on leading practices that were part of the newly developed materials and were tailored to address the needs of the Bahraini trainers.

CIPE's work in Bahrain, sponsored by the U.S. State Department's Middle East Partnership Initiative (MEPI), has focused

on the immediate need to build the capacity of the entrepreneurship program trainers and introduce elements of leadership, critical thinking and analysis, ethics, and decision-making into the curriculum.

WDI's entrepreneurship training and capacity building work in Bahrain is one of the Institute's key focus areas, and one of its areas of strength and expertise.

The Bahrain project also builds on WDI's long track record in providing entrepreneurship education in emerging markets. Working with Goldman Sachs 10,000 Women project, WDI designed and delivered 11, six-month entrepreneurship programs at the College of Business and Economics at the University of Rwanda in Kigali. In all, 330 women graduated from the program, which included modules on "Introduction to Business Strategies," "Marketing, Negotiations & Customer Care," "Operating a Business in Rwanda," "Budgeting & Management Accounting," "Financial Management & Loans," and "Developing a Successful Business Plan."

And in 2004, the U.S. State Department's MEPI office awarded WDI a grant to provide training for entrepreneurs from throughout Morocco. The training consisted of sessions in marketing, strategy, accounting, finance and exporting. The grant was renewed the following year based on successful delivery. WDI partnered with Moroccan-based Al-Akhawayn University to offer a total of six training programs in Morocco.

Program in Riga Takes Negotiations to Next Level



Professor Harris Sondak

Based on the popularity of introductory Negotiation programs that WDI has delivered in partnership with the Stockholm School of Economics in Riga, Latvia (SSE

Riga), the two partners are offering a new workshop in Advanced Negotiations.

"There has been a lot of interest over the past five years in negotiation programs in Latvia, and we have had good attendance," said Executive Education Director Amy Gillett. "Now we want to offer the next level for the people that have already gotten some exposure or had some training in negotiations. This tackles some of the topics we haven't been able to cover in the two-day introductory course — some of the more advanced topics."

The program will be taught June 15-16 at SSE Riga by Harris Sondak, professor

of Management at the David Eccles School of Business at the University of Utah. Sondak's research explores the psychology of allocation decisions, including two-party and multi-party negotiations, as well as those in market contexts, group process, and decisions and procedural justice and ethics.

The course aims to equip managers with the skills, confidence and tools needed to be master negotiators. Participants will learn research-based, managerially tested concepts, and then put the concepts into practice through role playing and experiential exercises.

"We are delighted to bring Professor Sondak's great knowledge and expertise to

the Latvian market for the first time," Gillett said. "His insights will help managers there realize their full potential as effective negotiators and decision makers."

This workshop is for mid-level and senior-level managers. The program will help participants recognize and manage the complexities of negotiating individually, within teams, and with multiple parties.

Topics covered will include: negotiating for individual and joint gains; negotiating through and as agents; good decision-making in negotiation; an introduction to negotiating with multiple parties and teams.

Second E-Learning Module Added to Strategic Management Program (Mini-MBA)



Program participants in Riga

A year ago, WDI's Executive Education debuted an e-learning component on competition for its two-week, intensive Strategic Management Program — also known as a “mini MBA.” For this year's program, designed for high potential, mid- to senior-level managers, will also feature a new

e-learning module, Introduction to Finance.

The e-learning modules will give the program participants an excellent overview on competition and finance, and get them thinking about strategic issues at their organizations before they arrive for the two-week live training in Riga, Latvia on May 11.

WDI Executive Education Director Amy Gillett said participants could typically only spend 10 days away from the office. The e-learning modules allow them to learn additional content as their schedule allows. They also arrive for the program prepared to participate immediately, and the professors spend less time lecturing and more time facilitating discussions on how the concepts can be applied.

The subject matter for the new Introduction to Finance module was developed with a PhD student in Finance at the University of Michigan, and Torrance Learning served as the instructional designer for the project. The modules reside on a WDI-branded platform.

Gillett said future plans include new e-learning modules in Entrepreneurial Finance and Marketing.



Gillett Accepts CREES Invitation

WDI Executive Education Director Amy Gillett has accepted an invitation from the Center for Russian, East European, and Eurasian Studies at the University of Michigan to join the center as a research associate.

At WDI, Gillett has overseen many projects in Central and Eastern Europe over the past 12 years. These have included a leadership training course in St. Petersburg, Russia, many business programs in Riga, Latvia, Prague, Czech Republic, and Zagreb, Croatia, as well as training sessions for human resource executives across the region. Gillett holds a master's degree in Russian and Eastern European studies and a bachelor's degree in Slavic languages and literature, both from Stanford.

CREES extended the invitation to formally recognize Gillett's achievements and activities related to the center's regional focus. As part of her duties as a CREES research associate, Gillett will attend the center's functions, including lectures and conferences as well as act as an advisor to students.

This furthers the work Gillett is already doing for the Weiser Center for Emerging Democracies, which is associated with CREES, providing training to non-governmental organization leaders throughout Central and Eastern Europe as well as the former Soviet Union.

“I am delighted to serve as a research associate with the Center for Russian and Eastern European Studies,” Gillett said. “I look forward to furthering my involvement with CREES in the coming years. As a research associate, I also look forward to helping CREES students seeking advice on their studies and career options.”

WDI Leads Custom Programs for Two Companies



Marcos-Cuevas

WDI's Executive Education recently delivered two custom programs in Latvia at the Stockholm School of Economics in Riga, a WDI partner. The

programs were designed to meet the strategic needs of the companies.

Both programs were taught by Professor Javier Marcos-Cuevas, senior lecturer in sales performance at the Centre for Strategic Marketing and Sales at the Cranfield School of Management. His expertise and research are in selling and sales management, organizational learning and organizational development.

Marcos-Cuevas led a Sales Leadership workshop Oct. 21-22, 2014 for employees of Coalition Rewards, a customer loyalty company owned by the Latvian flag airline and low-cost carrier airBaltic. The program was designed for individuals in sales leadership and customer management positions, as well as experienced sales professionals who may be transitioning to sales management positions.

“This program addressed the creation of a high-performing organization at the strategic level, framed in the context of rapid change

and higher levels of customer demand,” Marcos-Cuevas said. “Starting from the design of a meaningful strategy, the Sales Leadership program tackled the challenge of seamless strategy execution and explored the intra-organizational aspects of defining appropriate sales structures and key aspects of sales force management such as recruitment, development and retention of sales talent.”

For the second custom program, Marcos-Cuevas trained managers from AG Growth International in a Sales Leadership and Key Account Management custom program. AGI is a leading manufacturer of portable and stationary grain handling, storage and conditioning equipment, with manufacturing facilities in Canada, the U.S., the UK and Finland.

The program, Feb. 4-5, was designed for those in customer management positions such as key account managers, business development directors, sales executives and commercial directors, and procurement managers who deal with key suppliers.

“During the two-day program, students learned best practices in key account management and got a snapshot of how world-class organizations adopt these practices to attain competitive advantage,” Marcos-Cuevas said.

“Participants learned how to define a key account plan and the critical parameters of relationships with customers, while reconfiguring resources to balance strategic and operational practices. Key account management was framed as an integral process to align the supplier's structures and practices to those of the customer to generate profitable, long-term relationships.”

AGI employees who participated in the program were pleased with their takeaways from the workshop, indicating that they would be able to immediately apply the concepts learned because the program was created with their company in mind.

“The program was well run with a very knowledgeable trainer that found a way to relate all materials to our company and business,” one participant said.

Marcos-Cuevas will be leading two upcoming, open enrollment programs for WDI— Sales Leadership April 13-14, and Key Account Management April 15-16. Both programs will be at SSE-Riga.

“We are delighted that participant feedback on Javier's programs was so positive,” said WDI Executive Education Director Amy Gillett.

INTERNSHIPS

SUPPORTING INTERNATIONAL
ACTIVITIES AT MICHIGAN

While working this past summer around the world, WDI's 19 summer interns contributed regularly to a blog to keep their fellow interns and others updated on their work and adventures. Here are some excerpts from the blog:

www.wdi2014.blogspot.com



Here in Rwanda, people make sure to take the time to greet everyone in the room personally, often by grasping hands in a loose handshake, slapping hands, kissing cheeks, or even hugs, accompanied by a "Mwaramutse" (Good Morning), "Mwiriwe" (Good Afternoon) or even "Muraho" (how are you).

AMANDA AWEH
WORLD VISION INTERNATIONAL
RWANDA



I've officially completed the travel installment of my internship, having gone to rural towns in districts in Southwest Uganda, close to the Tanzania border. Despite the potholes, it sure beats 9-5 in an office! Overall, we've been able to get some great information and insights, as well as get to enjoy the countryside.

AMEY SUTKOWSKI
ZAGAYA & JLM PHARMACEUTICALS
UGANDA



The totality of the experience left me wanting more and needing to do more, not only when I returned home but for my duration as a global citizen.

KEDON WILSON
SPROXIL
GHANA



What I wanted out of my internship is exactly what I got— an incredible opportunity to stretch myself both professionally and personally, increase my knowledge about public health and health-related systems and challenge my assumptions about, well, pretty much everything.

JODI-ANN BUREY
VILLAGEREACH
MALAWAI



One of the greatest takeaways is to be able to work in a team of people from various backgrounds held together by our common goal to empower farmers and end poverty.

MADELENE HOE
KRISHI STAR
INDIA



During my time at iMerit, I've been struck by the basic idea that long-term investments in people are core to the business model and to the mutual benefit of the company, employees, and communities in which iMerit operates.

GARRIE WOLFE
IMERIT
INDIA



I never expected that my participation in the Global Impact Internship program with WDI will give me so much experience and knowledge.

SARANYA CHONGRUNGUANG
VISIONFUND
PHILIPPINES



My experience this summer has prepared me immensely for the decisions that await me as I make decisions on the next step in my career.

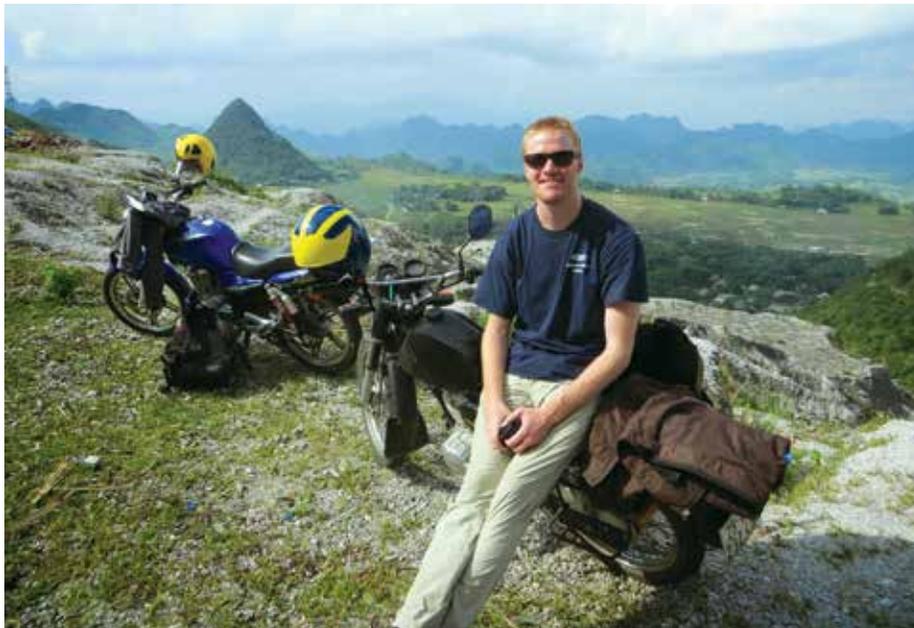
FRED DENNY
CHAI
ZANZIBAR



I would like to end with a confession. This post doesn't capture even 25% of the fun, learning and social impact that I have witnessed in the past couple months as there has been simply too much to absorb in a very short time. I do hope though that this is a starting point for anyone interested in energy, especially in rural solutions to gain some preliminary insights.

RAHUL TAPARIYA
SIMPA NETWORKS
INDIA

Last summer, 19 University of Michigan graduate students from seven University of Michigan schools and colleges traveled to 11 countries around the world as part of the WDI Global Impact Internship program. The students worked with private sector companies, global NGOs, social enterprises, and start-ups on a number of different tasks, including developing business and marketing strategies, implementing impact assessments, and improving vaccine and medical care supply-chain challenges in emerging market countries. The interns were stationed in India, Rwanda, Indonesia, Vietnam, Cambodia, Uganda, Tanzania, Ghana, the Philippines, Ethiopia, and Malawi. They came from the Ross School of Business, the Ford School of Public Policy, the School of Public Health, the School of Natural Resources and the Environment, the School of Social Work, the Department of Economics, and the College of Engineering. After returning from their summer adventures, a few of the interns answered some questions about their experiences.



Tom Sargeantson



Tom Sargeantson

// Vietnam

Vietnamese Business Challenge Fund

WDI: Give a brief description of the scope of your work.

SARGEANTSON: I was working with the Vietnamese Business Challenge Fund to identify and systematize superlative processes from their portfolio selection and portfolio implementation phases. I also contributed to English-language marketing materials and assisted investment officers in reporting on field visits that I attended.

WDI: Give me an example of a typical day.

SARGEANTSON: On a typical day I would spend time speaking with investment officers at the office and reviewing documentation and then analyzing / writing about my findings. In the field I would be traveling with one or more investment officers to portfolio companies all over Vietnam. We would conduct interviews with executive management and inspect facilities.

WDI: What challenges did you face?

SARGEANTSON: I faced translation challenges as well as other cultural barriers. These problems were alleviated by the kind help of my colleagues at the VBCF.

WDI: What surprised you most during your summer of work?

SARGEANTSON: I was surprised by the wide variety of business models that the VBCF has invested in. It was interesting to learn about different distribution techniques or other business practices among companies that are otherwise alike.

WDI: What was the professional and/or personal impact of your experience?

SARGEANTSON: Not only was I able to learn about the methodology of a particular type of impact investment vehicle, the challenge fund, but I was also to learn about different businesses within the agriculture, infrastructure, and low carbon growth sectors. I also strengthened my ability to work through business challenges while working overseas.

WDI: Tell me one memorable moment from your summer that will stay with you.

SARGEANTSON: I will always remember a field visit to a portfolio company in the mountains of Sa Pa. We spent the day interviewing the passionate executives of the company and inspecting a food processing facility. After a long day's work we ate a wonderful dinner and put a big dent into a large jug of rice wine!

Fred Denny

// Tanzania

Abt Associates

WDI: Give a brief description of the scope of your work.

DENNY: Assess the malaria rapid diagnostic test market in Tanzania and provide recommendations for the next phase of the program. I first interviewed and collected sales data from participating importers, and then analyzed current trends. I then developed recommendations to improve the program going forward.

WDI: Give me an example of a typical day.

DENNY: I had two types of typical days. Many days I worked remotely from home when doing research or developing recommendations. On days I visited importers I would typically sit in traffic the majority of the day as I travelled from one of their offices to another. On those travel days the traffic to meeting time was probably 2:1, but it was fun to interact with my driver and see the city from the street as well as meet with the importers.

WDI: What challenges did you face?

DENNY: Many of my challenges related to data collection (lack of data, multiple reminders, incomplete data) as well

Madelene Hoe, far right

as turnover in CHAI staff and therefore making sure my recommendations were feasible and could be taken forward by current staff.

WDI: What surprised you most during your summer of work?

DENNY: I was surprised by how similar the business to business (or organization) frictions were to my experience in the US. The issues that inevitably come up when you partner on carrying a product were present at similar levels to my experiences with big US retailers like Walgreens and Walmart.

WDI: What was the professional and/or personal impact of your experience?

DENNY: I learned so many things this summer that would have taken so much longer in a traditional MBA role. I was able to get a taste of expat work and living, consulting, non-profit, and government relations. Being able to go with my family was wonderful as it gave us a much better view of the positives and negatives of working abroad and has helped me immensely in knowing where I want to work next and in what type of role.

WDI: Tell me one memorable moment from your summer that will stay with you.

DENNY: My favorite personal moment occurred on a weekend trip to Zanzibar when four local kids stopped by and played on the beach alongside my daughter. We couldn't talk to each other due to language barriers, but it was fun seeing the kids play and be so interested in each other. Of course we forgot our camera that time to the beach, but it probably made it even better not having the distraction of a camera!



Madelene Hoe

// India

Krishi Star

WDI: Give a brief description of the scope of your work.

HOE: Conducted market research which looked at value chain analysis of the vegetable market in India. Strategized on next steps strategies on whether Krishi Star should be a single-crop or a multi-crop company moving forward using competitive analysis on large MNC and local Indian agri companies. Conducted product feasibility for new product development of onions and benchmarked with a private labeling.

WDI: Give me an example of a typical day.

HOE: A typical day varies a lot. It ranges from attending and having debates/discussions in Krishi Star weekly meeting for 6 hours into the night, to interviewing local Indian vendors to find out important insights for the market research. Other times, it can be spending hours at the computer poring over multiple reports on market trends and consumption patterns.

WDI: What challenges did you face?

HOE: Travel can be quite inconvenient especially when the train stops working. It can take hours before it goes back to a normal schedule, and I have to be flexible on changing

schedules. Even if I am traveling by an auto or car, the traffic in Mumbai can be unpredictable, causing schedule delays. Getting a rickshaw can be challenging also, especially when drivers refused to go to certain locations.

WDI: What surprised you most during your summer of work?

HOE: One aspect that surprised me most is the large income inequity and this makes me wonder what is the government currently doing to address that. I see the poor living in slums and temporary homes along train tracks with no proper sewage and toilet facilities. On the other hand, I also see high earner, well-dressed individuals driving posh cars around the city.

WDI: What was the professional and/or personal impact of your experience?

HOE: To be creative and chart my own path and learning that I would like to have over the entire course of internship in an entirely new environment.

WDI: Tell me one memorable moment from your summer that will stay with you.

HOE: My most memorable moment is during Krishi Star team meetings when everyone is so eager and passionate to solve the problem at hand. The biggest values come from the heated discussions and debates, when ideas finally came alive.

Jenny Simonson

// India and Indonesia

Baxter Healthcare

WDI: Give a brief description of the scope of your work.

SIMONSON: I spent the summer as an intern with Baxter Healthcare's Business Model Innovation (BMI) group. I mapped and evaluated the current renal market (basically, dialysis treatment) in India and Indonesia so that Baxter can better meet the needs of these emerging markets. To date, the company has introduced products in a very Westernized way, and they are looking for better ways to enter and grow in a more tailored way. I met with industry leaders to understand current barriers and challenges, and worked with a market research organization to quantify the opportunity by economic tier.

WDI: Give me an example of a typical day.

SIMONSON: On a typical day, I'd meet with 1-3 nephrologists or dialysis patients, get stuck in a traffic jam or two, and come back to the office to synthesize my notes and update my U.S.-based team.

WDI: What challenges did you face?

SIMONSON: Well, there were quite a few! I had to understand how Indian physicians schedule meetings. I couldn't schedule anything that was more than 1-2 days in advance, and they would take my calls to their cell phone. I sometimes had to get around India or Indonesia by cab when the cab drivers did not speak any English. I traveled throughout both countries on my own and learned how to play a game of charades in order to get directions or find a dinner spot. I ate at Domino's more times than I'd like to admit. I (almost) always felt safe, but had to learn how to travel as a solo white female in countries where it's not as typical for women to be independent professionals.

Also, it was 117 degrees in Delhi.

WDI: What surprised you most during your summer of work?

SIMONSON: I have traveled to developing countries and seen poverty. In high school, I traveled to Juarez, Mexico, each summer and saw the extreme poverty in the border town. I thought I came prepared to see the tough stuff, but seeing the public hospitals was like nothing I'd ever experienced. The desperation of people waiting to see a doctor and the filthy conditions of the facilities just slammed me in the gut. Conversely, the nice private hospitals look like the Mayo Clinic or best in class hospitals in the States. Needless to say, the disparity in care was shocking.

WDI: What was the professional and/or personal impact of your experience?

SIMONSON: Personally, I was transformed by the experience. I learned how much I'm really capable of, and became much more confident in my abilities as a business leader. I realized that you don't have to know all the answers, but you have to have the courage to ask the tough questions.

WDI: Tell me one memorable moment from your summer that will stay with you.

SIMONSON: I have many. Here are a few:



Jenny Simonson

One of my favorite moments was in the coastal city of Banda Aceh, Indonesia. I traveled to this conservative northern edge of the country during Ramadan with two Indonesian colleagues to meet with a well-respected physician — the only nephrologist for hundreds of miles. After a day of meetings, we broke the fast for the day at a popular seafood restaurant and then went to have "drinks" afterwards at a local coffee shop. The area is known for coffee, and because the city enforces strict Muslim Sharia law, we had a coffee nightcap instead of a drink. It was just a magical night sitting, chatting, and enjoying local coffee with my two colleagues and our cab driver.

Joining a dance party with a group of Indian women and children at dusk along the India-Pakistan border. It was

over 115 degrees, but instead of waiting in the stands, the women and children started a big dance party in the middle of the border crossing road.

Meeting with an Indian nephrologist in Hyderabad. She works at a public hospital with some of the sickest, neediest patients. She told me that most of her fellow medical school graduates have since left India to practice in Canada and the U.S. However, she felt that she needed to serve the people of India because that is where she is from and that's who she is. She works over 12 hours a day, 6 days a week and wakes up at 4 a.m. to start meals for her family, including her two children and in-laws who live with her. Her dedication, focus, and commitment to her work was truly inspiring.

WDI hosted two guest speakers in fall 2014 as part of its Global Impact Speaker Series, which features leading thinkers who work in emerging markets. The goal of the series is to spur discussion around development and developing country issues.



Henning Alts



Thierry van Bastelaer

Henning Alts

At his Nov. 19 talk, Henning Alts, marketing manager for CEMEX's Patrimonio Hoy initiative, discussed how the building materials company based in Mexico is helping those living in unsafe or overcrowded housing.

Alts said Patrimonio Hoy is one of CEMEX's sustainable community development initiatives, which also include building community centers and improving roads. One constant is that the community is part of the project.

"CEMEX is always looking for active participation from the people with these initiatives," Alts said.

He said 14.7 million families in Mexico live in inadequate housing. He said "do-it-yourself" builders are common in low-income communities, use about 30-40 percent of cement production, and show unusual stability even if there is economic instability. Because of this, CEMEX "saw an immense market opportunity," Alts said.

Patrimonio Hoy started as a commercial venture, but became a social program in the late 1990s. Early research by CEMEX showed households had three obstacles to improving their housing, Alts said. They were: no access to financing; insufficient technical knowledge; and, lack of storage opportunities.

"Patrimonio Hoy was established to respond to these issues," Alts said. "To provide an integral solution to construction needs of low-income families so they can transform their living conditions."

Under the program, CEMEX provided technical support for families, micro credit (up to 80 percent of project cost), and building materials—and a place to store them—during construction.

Families paid \$20.25 weekly (\$16 for materials, \$4.25 for services) for the 70-week project that in the end produced a new 10x10 room.

"Two million people have benefited—especially children," Alts said. "The program gives them a sense of inclusion, a sense of empowerment. They are building assets with less investment, and some use the additional space for economic activity like renting a room or opening a small shop."

CEMEX now has 120 Patrimonio Hoy offices in six Latin American countries. The repayment rate is 99 percent and they have granted \$280 million in credits.

Despite the successes, Alts said challenges remain. Among them is that the product doesn't meet all needs and should be more flexible. Also, current urbanization in Latin American countries is misdirected and denser, and horizontal housing in cities is needed. And finally, partnerships with governments, social organizations and others are needed to increase impact.

Thierry van Bastelaer

The usefulness of inclusive financial products and services—such as commitment savings and micro insurance—to give low-income families across the developing world more tools to ensure that shocks do not push them further into poverty was the topic of Thierry van Bastelaer's Dec. 8 talk.

Households living at the base of the pyramid (BoP) demonstrate remarkable skills in dealing with the variety of risks that threaten their health and livelihoods on a daily basis. Too often, however, they are doing so without the benefit of financial tools that, if they were widely available, affordable and flexible, would dramatically decrease these families' vulnerability and increase their long-term resilience.

In particular, insurance products are struggling to keep pace with the increasing costs of health care and the effects of climate change on agriculture. Using examples such as health savings, micro health insurance, and index-based weather insurance, van Bastelaer suggested the combination of technology and financial services has the potential to give low-income families a stronger handle on their economic and personal wellbeing.

Van Bastelaer, principal associate and scientist at Abt Associates, discussed why people are vulnerable. These reasons include: people live in high-risk environments; small shocks can quickly wipe out any buffer; people lack access to sufficient risk management strategies; and, they are stuck in low risk, low payoff investment schemes.

"How do you control the likelihood of negative effects? How do you reduce consequences?" he asked.

Some of the strategies to control negative effects include: behaviors such as diet and preventative care; networks such as support groups; products such as bed nets or condoms; and, policies that act as safety nets.

"None of the above on its own is sufficient to give households the ability to fully build resilience," van Bastelaer said.

Some of the financial products for resilience include savings, which is a familiar concept, credit, which allows people to get money quickly but adds to debt, and insurance. "All have benefits and disadvantages," van Bastelaer said.

Van Bastelaer talked about a couple projects in Kenya to help people be more resilient. One was a maternity savings plan and the other was weather/crop insurance. Both had a lot to offer but neither were big successes.

One issue, he said, is wondering why a person wouldn't spend a fraction of the cost they pay for a mobile phone on insurance.

"We're working on that problem," he said. "A lot is that it's a trust game."

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