



2017 seep  
Annual Conference  
Catalyzing Transformative Change  
October 2-4, 2017 | Arlington, Virginia

AGENDA





## Conference Partners

### GOLD PARTNERS



**USAID**  
FROM THE AMERICAN PEOPLE

### SILVER PARTNERS



[www.CitiInclusiveFinance.com](http://www.CitiInclusiveFinance.com)



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### BRONZE PARTNERS



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for Inclusive  
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### EXHIBITION PARTNERS



### OUTREACH PARTNERS

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Rural & Agricultural Finance  
**LEARNING LAB**



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# Catalyzing Transformative Change

The 2017 SEEP Network Annual Conference brings together leading practitioners, funders, research organizations and private sector actors dedicated to promoting more inclusive markets and financial systems. Under the conference theme - **Catalyzing Transformative Change** - we will deepen our understanding and commitment to approaches that bring about large scale positive change. We will explore insights garnered from behavioral science that enhance impact, strategies that positively address discriminatory social and cultural norms, incentives that help catalyze change in relationships of market actors and engage private sector firms, and transformative new technologies. We will share proven practice and innovative strategies that modify both the structure and dynamics of market systems in ways that contribute to greater empowerment of vulnerable populations. Likewise, we will learn from the important change processes within programs and organizations that lead to more adaptive management and effective learning.

# SG2018

**THE POWER OF SAVINGS GROUPS  
INCLUSION. RESILIENCE. EMPOWERMENT.  
KIGALI, RWANDA | MAY 22-24**

Back by popular demand - Join us in Kigali for the fourth edition of the Global Savings Groups Conference!

The Savings Groups Conference will focus on four tracks:

1. Systemic Approaches to Increase Scale, Sustainability, and Impact
2. Access to Formal Financial Services
3. Expanding Outreach to More Vulnerable and Diverse Populations
4. Savings Groups and Gender-transformative Initiatives

**Follow us @TheSEEPNetwork**  
for the latest on #SG2018!

**Submit a Peer Learning Session  
Proposal by November 10**  
at [SGConference.org](http://SGConference.org)

**Registration launches  
mid-October!**

**Questions?**  
[SGConference@seepnetwork.org](mailto:SGConference@seepnetwork.org)



## Dear SEEP Members and Conference Participants,

Welcome to the 2017 SEEP Annual Conference - ***Catalyzing Transformative Change***. Together, we are welcoming more than 400 individuals from over 60 countries representing close to 180 organizations. We are honored you have chosen to spend your time with us. It has been said, "Learning is not a spectator sport." We agree wholeheartedly and encourage you to use this opportunity to actively share, discuss and debate the issues that are most important to you and your organization. We consider every participant a contributor and every contributor an agent of change. It is our privilege to support you in this mission.

We are sincerely grateful for the invaluable contributions of our conference partners, members of our advisory committee, session speakers, SEEP Member session chairs and Fail Fest story tellers. We are excited at the prospect of forming new alliances and friendships. Most of all, we look forward to learning together in new ways to spark transformative change.



Sincerely,

Sharon D'Onofrio  
Executive Director  
The SEEP Network

## 2017 Conference Advisory Committee

### SEEP Members

**Alex Baum**, Program Manager, Opportunity International

**Lauren Hendricks**, Executive Vice President, Grameen Foundation

**Deb Ingersoll**, Livelihoods Resource Development Advisor, World Vision International

**Scott Macmillan**, Senior Advisor, BRAC

**Victor Pinga**, Agriculture Advisor, Save the Children

**Ted Volchok**, Deputy Director for Markets, Economic Recovery & Growth, Mercy Corps

**Brandy Westerman**, Vice President of Program Development, Near East Foundation

### SEEP Staff and Technical Advisors

**Sharon D'Onofrio**, Executive Director, The SEEP Network

**Carla de Chassy**, Director, Member Affairs & Global Communications, The SEEP Network

**David Myhre**, Senior Advisor

**Larissa Gross**, Technical Advisor, The Pollen Group

**Sarah Ward**, Senior Advisor



### SEEP is a collaborative learning network

We support strategies that create new and better opportunities for vulnerable populations, especially women, to participate in markets and improve their quality of life.

Founded in 1985, SEEP was a pioneer in the microcredit movement and helped build the foundation of the financial inclusion efforts of today. In the last three decades, our members have continued to serve as a testing ground for innovative strategies that promote inclusion, develop resilient markets, and enhance the livelihood potential of the worlds' poor.

### Our Vision

Markets that provide opportunities for **all** people to engage and prosper.

### Our Mission

Our mission is to empower our members to be effective agents of change, and to enhance their collective ability to accelerate learning and scale impact.

We pursue this mission by:

- Mobilizing knowledge and expanding the body of credible evidence
- Promoting improved standards of practice
- Facilitating collaboration across organizations and sectors
- Supporting the testing and scaling of new innovations

### Our Values

**We believe** the challenges of global poverty and inequality must be addressed through transformative solutions. By catalyzing lasting change in how markets function, SEEP members facilitate opportunities for millions of individuals, households and enterprises.

**We believe** collaboration can result in breakthrough innovations and greater collective impact. We foster a learning environment emphasizing peer-to-peer exchange, experiential learning, and the co-creation of tools, resources, and improved standards of practice.



## Interested in Membership? 5 Compelling Reasons to Join!



### Industry Recognition and Visibility

Showcase your work on our global platform:  
85,000 web visitors, 14,000 mailing list,  
6,800 Twitter followers and 2,700 Facebook  
likes

Recruit qualified professionals

Connect with funders, academic and research  
entities and development stakeholders

Member-to-Member connections

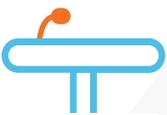


### Peer-to-Peer Collaboration

SEEP Working Groups

Peer Learning Groups

Facilitated Peer Exchange



### Learning Events

Priority access and discounts to SEEP events

Contribute to a conference, workshop,  
consultation or webinar

Serve on the Advisory Committee  
for one of SEEP's global conferences

Become an Event Partner

Volunteer opportunities for  
young professionals



### Leadership & Influence

Host consultations, trainings or networking events

Participate in SEEP Governance

Take a leadership role in SEEP Working Groups

Chair a Peer Learning Session for the SEEP Annual  
Conference and other Global Events



### Quality Learning Products

State of Practice Reports and Case Studies

Program Quality Guidelines

Practitioner Toolkits and Technical Briefs

**Come meet with SEEP Staff, Board  
Directors and Members at the SEEP  
Membership Lounge!**

You can always learn more about SEEP  
Membership at [seepnetwork.org/benefits](http://seepnetwork.org/benefits)

#### Questions?

Contact Carla de Chassy, Director of  
Member Affairs and Global Communications

[dechassy@seepnetwork.org](mailto:dechassy@seepnetwork.org)  
+1-202-534-1407

[seepnetwork.org](http://seepnetwork.org) | @TheSEEPNetwork



# Resilience Through Market Systems

### SESSIONS IN THIS TRACK

- Making Markets Work for Resilience: The Transformative Role of Social Norms and Networks
- Bringing Market Thinking to Crisis Response and Recovery: Learning about the Minimum Economic Recovery Standards
- Making Markets Work for Refugee Resilience: M4R and R2R
- Can Humanitarian Response Contribute to Market Resilience? Systems-based Approaches to Crises
- Livelihoods and Financial Strategies During Migration, Conflict and Crisis
- Small Towns in Troubled Lands: Catalyzing Diversified Market Opportunities

Resilience is defined as the capacity to learn, cope, adapt and transform in the face of shocks and stresses, including immediate and slow-onset crisis, natural disasters, conflict and instability. A resilience approach supports people, businesses, communities and systems to plan and prepare for risks, cope with disruptions and adapt to changing contexts. More and more, we are recognizing that resilience needs system-level change.

This track will highlight proven and experimental strategies that use the power of the market to support people, business and systems that are highly vulnerable to the shock-stress-shock cycle. With examples from Africa, MENA and South-East Asia, we will explore how market systems can support resilience in refugee populations during conflict and migration, the transformative roles of social norms and networks and the key moments of innovation. Additionally, we will explore tools that support integrated, systems-level solutions that merge market development, emergency response, financial inclusion and other programming approaches to sustain progress toward transformative change within communities.

# Markets, Food Systems and Nutrition

One in three people on the planet remains malnourished, with nearly half of all countries facing multiple serious burdens of malnutrition - both food deficiency and the growing problem of obesity. Large-scale transformative change therefore requires approaches that tackle multiple constraints in food systems simultaneously, with both public and private sector engagement.

Incentives for private sector participation must not work against the goals of food security and nutrition. The fact that an increasing proportion of higher-income populations suffer from over-nutrition or obesity suggests a misalignment of these incentives. Development practitioners need to better understand the relationship between rising household incomes and improvements in nutritional status, as these do not always correlate.

This track explores the interrelationships between markets, food systems and nutrition. The conversations will focus on the most effective ways to catalyze social and behavioral change, align private sector incentives with social goals, engage with governments to reach these goals and how to address issues of quality, affordability and access.

### SESSIONS IN THIS TRACK

- Changing Food and Market Systems to Improve Nutrition
- Sustainable Food Systems, Livelihoods and Healthier Communities Through Social Franchising
- Effectively Navigating Tensions in Integrated Nutrition and Market Development Programs
- Practical Strategies for Nutrition-Sensitive Agriculture: Lessons from the Field
- The Next Generation of Market Actors: Building Market Resilience Through Youth Engagement
- Making Markets Work for Nutrition



## Financial Inclusion and Client Empowerment

Practitioners and policymakers have frequently assumed that simply gaining access to digital financial services or other delivery channels is sufficient for poor and vulnerable people to become financially included. It is increasingly clear that client empowerment – the ability to fully understand and safely use financial services – is crucial for the unbanked and underbanked to take full advantage of financial inclusion. To identify and remove roadblocks that prevent poor and vulnerable people from effectively utilizing financial services, practitioners are designing interventions to better understand and support clients’ financial needs and activities.

New technologies, such as digital interfaces that enable clients and financial institutions to more effectively utilize financial products at a lower cost, are poised to revolutionize how people in the developing world access and use financial services. Understanding and improving on these technologies and interventions is crucial in transforming the lives of the world’s 2 billion unbanked and underbanked adults. But, at the same time, identifying the weaknesses and limitations of these new technologies is necessary to protect clients during a period of rapid innovation. Contributors to this track will examine both proven and emerging technologies that expand financial inclusion and empower recipients of financial services.

### SESSIONS IN THIS TRACK

- Understanding the Impact of Savings Groups: The Latest Evidence
- Reaching the Most Excluded: Turning Disability into Ability
- Financial Inclusion of Women at the Last Mile
- Digital Labelled Sub-Wallets for Increased Women Financial Resilience and Empowerment
- Irrational Exuberance: Balancing Fintech Innovation with Consumer Protection
- Financial Inclusion for Tea Growers through Digitizing Payments
- Empowering Clients through Data Driven Decision Making, Innovations in Service Delivery and Technology-driven Solutions

## Adaptive Management and Organizational Change

### SESSIONS IN THIS TRACK

- The Human Touch: How People Drive Adaptive Management
- Beyond Buzzwords: Practical Steps for Adaptive Management and Organizational Change
- Adaptive Management Tools: Embracing the Complexity of Systemic Change
- Insights from Participatory Evaluation Processes: Adapting to Local Demands
- Understanding Incentives: Making Changes that Matter
- Beyond Symptoms: Adaptive Management Pain Points and Practical Solutions for Systems Change

Fast, iterative learning and the ability to adapt based on evidence are critical to development actors operating in complex environments. Adaptive management is a programming approach that combines analysis, structured flexibility, and frequentative improvements in the face of contextual and causal complexity. It is foundational for bringing about transformative change given the inevitable pivots necessary to respond to increased insight, changing context and program progress.

Adaptive management also demands a different organizational approach, requiring implementation teams to manage their programs more analytically to bring about durable outcomes. For programs working with local implementing partners, investments must be made in order to build learning processes and activities. In recent years, increased attention and resources have been used to capture adaptation practices within programs and organizations in order to understand how these iterative learning processes happen, what structures and systems are needed to support such efforts and what impact these practices have on the durability of development outcomes.

Sessions in this track will provide grounded experience and evidence of successful approaches to adaptive management as well as learning within programs and across organizations. We will explore the need for intentional learning and adaptation processes, the importance of people at the heart of adaptive management, the role of organizational structure and culture in enabling adaptation, the role of M&E functions in funneling relevant information and insights used for decision-making processes.



## Member Day | Monday, October 2

8:30 am

### Breakfast and Registration

9:30 am

### Annual General Meeting

Salon 4



Simultaneously interpreted in French

Overview of Current Programs

Welcome New Members

Member of the Year Award

Board of Director Elections

11:30 am

### Networking Break

12:00 pm

### Lunch Presentations on SEEP Initiatives

Resilient Markets

Studio D

Savings Groups

Salons 1-3

SEEP Membership Lounge

Foyer

1:00 pm

### Networking Break

1:30 pm

### Concurrent Meetings: Working Groups and Member Initiatives

Women's Economic Empowerment Working Group (WEEWG, 1:30 - 5:30 pm)

Studio B

Savings-led Working Group (SLWG)

Salons 1-3

Markets in Crisis: Market-based Programming in Emergency and Recovery Contexts (1:30 - 4:30 pm)

Studio D

Savings Groups Donor Meeting (by invitation only, 2:00 - 4:00 pm)

Boardroom

3:30 pm

### Networking Break

4:00 pm

### Concurrent Meetings: Working Groups and Member Initiatives (continued)

6:00 pm

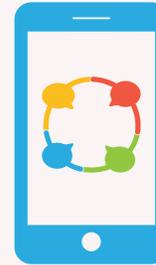
SEEP Board of Directors Meeting (by invitation only)

Studio E

Early Conference Check-in

Registration Desk

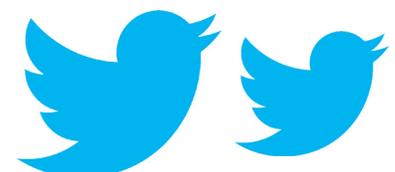
8:00 pm



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## The SEEP Network Annual General Meeting

9:30 - 11:30 am

Salon 4



Simultaneously  
interpreted in French

All members of The SEEP Network are invited to come together for reflection and dialogue at the 2017 Annual General Meeting. This is an opportunity for members to meet with the Board of Directors, SEEP staff and other SEEP members.

**Agenda items include:** Presentation of the SEEP year in review, Board of Directors elections and results, an overview of current programming and member initiatives, a welcome of new members and Member of the Year Award.

## Lunch Presentations on SEEP Initiatives

12:00 - 1:00 pm

### Resilient Markets

Studio D

What are the best approaches for equipping market actors to prepare for, respond to, and recover from crisis? How can market systems be strengthened and enhanced through economic recovery programming? SEEP aims to expand the scale and effectiveness of strategies that use the power of the market to support people, livelihoods and systems that are highly vulnerable to disaster and crisis. Visit us at the SEEP member day lunch session to learn more about our Resilient Markets projects: the Minimum Economic Recovery Standards, Disaster Risk Reduction, and the Livelihoods and Inclusive Finance Expansion program.

### Savings Groups

Salons 1-3

The SEEP Network's programming in the area of Savings Groups has expanded considerably in 2017, and now includes the *Savings-Led Working Group*, the *Savings Learning Lab* (Mastercard Foundation, 2017-2022) and the *Savings Groups Evidence and Learning Initiative* (FSD Africa, 2017-2019). This session will provide an overview of activities and outputs across the portfolio over the past year, including: collaborative learning initiatives in the areas of impact measurement, a market systems approach to Savings Groups and access to finance; the launch of the Mango Tree ([www.mangotree.org](http://www.mangotree.org)) - the global resource on Savings Groups; and the announcement of the 2018 Global Savings Groups Conference.

Come meet with SEEP Staff, Board Directors and Members at the SEEP Membership Lounge!

You can always learn more about SEEP Membership at [seepnetwork.org/benefits](http://seepnetwork.org/benefits)



### Questions?

Contact Carla de Chassy  
Director of Member Affairs  
and Global Communications

She will be happy to speak with you.

[dechassy@seepnetwork.org](mailto:dechassy@seepnetwork.org)  
+1-202-534-1407





## Concurrent Meetings: Working Groups & Member Initiatives

### Markets in Crisis: Market-based Programming in Emergency and Recovery Contexts

1:30 - 4:30 pm

Studio D

The overall purpose of the Markets in Crisis (MiC) community is to allow professionals and humanitarian actors engaging with markets in emergency and recovery contexts to discuss ideas and experiences, share resources and learning and to foster greater collaboration among organizations to improve market-sensitive programming in practice. Join us to talk about the priorities of the Markets in Crisis community and how we can collaborate on our 2017/2018 plan.

### Savings-led Working Group

1:30 - 6:00 pm

Salons 1-3

The annual meeting is an opportunity for SLWG members to network, learn from one another, and identify areas of collaboration for the coming year. This 2017 annual meeting aims to: update members on achievements of the previous year, identify and discuss innovations and new initiatives within our membership, and define and coordinate the activities of the working group for the upcoming year.

### Women's Economic Empowerment Working Group

1:30 - 5:30 pm

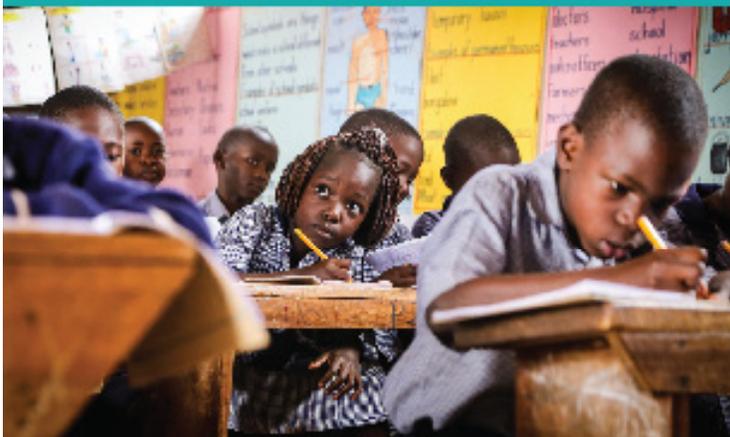
Studio B

The goal of the WEEWG is to improve the ability of market systems and other inclusive economic development practitioners to facilitate inclusive, empowering and sustainable services to women across the globe. This meeting will include a technical presentation and discussion, networking, roundtables on promising WEE approaches, and interactive work planning for 2018.



## Education Finance: A Business Case to Address the Education Crisis

Tuesday October 3  
Lunch Dialogue  
12:30–2:00 p.m.



THANK YOU TO  
OUR BRONZE PARTNER!



Center  
for Inclusive  
Growth



8:00 am

**Breakfast and Registration**

9:00 am

**Plenary**

System Transformation: How the “Networked Society” Can Drive Inclusive Development ◀ Salon 4

10:15 am

**Networking Break**

10:45 am

**Peer Learning Sessions**

Bringing Market Thinking to Crisis Response and Recovery: Learning about the Minimum Economic Recovery Standards ◀ Studio F

Making Markets Work for Refugee Resilience: M4R and R2R ◀ Studio D

Effectively Navigating Tensions in Integrated Nutrition and Market Development Programs ◀ Studio B

Financial Inclusion of Women at the Last Mile ◀ Salons 5-7

Beyond Symptoms: Adaptive Management Pain Points and Practical Solutions for Systems Change ◀ Studio E

12:15 pm

12:30 pm

**Lunch Dialogue**

Education Finance: A Business Case to Address the Education Crisis (hosted by Opportunity International) ◀ Salon 4

2:00 pm

2:15 pm

**Peer Learning Sessions**

The Next Generation of Market Actors: Building Market Resilience Through Youth Engagement ◀ Salons 5-7

Making Markets Work for Nutrition ◀ Studio D

Digital Labelled Sub-Wallets for Increased Women Financial Resilience and Empowerment ◀ Studio B

Adaptive Management Tools: Embracing the Complexity of Systemic Change ◀ Studio E

Insights from Participatory Evaluation Processes: Adapting to Local Demands ◀ Studio F

3:45 pm

**Networking Break**

4:15 pm

**Peer Learning Sessions**

Can Humanitarian Response Contribute to Market Resilience? Systems-based Approaches to Crises ◀ Studio F

Sustainable Food Systems, Livelihoods and Healthier Communities through Social Franchising ◀ Studio B

Empowering Clients through Data Driven Decision Making, Innovations in Service Delivery and Technology-Driven Solutions ◀ Studio D

Understanding the Impact of Savings Groups: The Latest Evidence ◀ Studio E

Understanding Incentives: Making Changes that Matter ◀ Salons 5-7

5:45 pm

6:00 pm

**SEEP Networking Reception** (hosted by Grameen Foundation) ◀ Foyer

7:30 pm



Plenary Session

9:00 - 10:15 am

Salon 4

**System Transformation:**

**How the “Networked Society” Can Drive Inclusive Development**

*How can ICT innovations be leveraged to address the SDGs? How are ICTs transforming relationships of power? What are the most significant risks for vulnerable populations? How can SEEP members and other development actors more effectively promote solutions?*

Information communication technologies (ICTs) are capable of reshaping economic and social ecosystems around the globe. Across a diverse set of fields, ICT provides real-time connections and communications which drive new functions, relationships and behaviors. These system features have the potential to empower people to engage with businesses and governments in more influential ways and transform market systems for the benefit of vulnerable populations.

The “networked society” can help us address some of the most difficult challenges facing the world: food security and nutrition, resilience to climate and conflict shocks, financial inclusion and consumer protection. Digital solutions are considered essential to closing the gap on SDGs. This plenary aims to highlight the opportunities to address these challenges, the potential risks of technological advances for vulnerable groups and barriers that can limit the impact of innovations.

**Speakers**



**Kate Wilson - CEO, Digital Impact Alliance**

Kate Wilson believes that digital technology products, new technology policies and updated business model practices are required in order to bring about transformative change in the lives of the under-served and decrease the growing digital divide. She has committed the past 26 years to bringing diverse stakeholders together to find common ground in business, technology and policy, holding leadership roles in both the corporate and non-profit sector. Prior to DIAL, Kate co-founded and led the Digital Health Solutions Group at PATH, the Seattle-based international health organization driving transformative innovation to save lives, where she designed and led several global projects. Most notably, her work included the use of digital technology to improve the delivery of immunization services and health information systems for universal health coverage. Kate holds an M.B.A. and an M.A. in Southeast Asian studies from the University of Michigan, Ann Arbor and a B.A. in International Relations from the College of William and Mary.



**Thomas Abell - Senior Manager, Accenture Development Partnerships**

Thomas has more than 20 years of experience in international development and technology, with expertise in technology strategy and innovation, financial inclusion, organizational strategy, ICT for development and ICT for education. He has led Accenture projects with CGAP, the Government of Tanzania, Financial Sector Deepening Trust, Gates Foundation, UNHCR, Inter-American Development Bank, Government of Ethiopia and the Consultative Group on International Agriculture Research (CGIAR). He has worked in over 30 countries, across Europe, East Africa, Asia and Latin America. Thomas has experience advising governments, NGOs and development organizations on a variety of technology-related issues. He supported UNHCR in developing an assessment of global refugee connectivity needs, and he helped CGAP develop a future vision for financial inclusion. He earned his B.S. and M.S. degrees in Mechanical Engineering from MIT and an MBA from MIT’s Sloan School of Management.



**Felipe M. Vasquez de Velasco - CEO, Pagos Digitales Peruanos**

Pagos Digitales Peruanos operates BIM in Peru, the world’s first fully-interoperable national mobile money platform. Mr. Vasquez de Velasco has worked for more than 15 years in the financial sector, leading different business lines including credit cards, internet banking, mobile banking, ATMs, correspondent agents and retail banking products in Peru. He was CEO at a mutual funds company and member of the Board of Directors of companies acquiring payments of Visa, MasterCard and American Express. He has experience in other sectors in companies such as IBM, BellSouth and a Peruvian university owned by Laureate International Universities. He holds a degree in Industrial Engineering and an MBA.



### Alan Vernon - Management Consultant, UNHCR

During an international career of over thirty-five years with UNHCR and Non-Governmental Organizations, Alan Vernon has extensive managerial, organizational development and training experience with particular strengths in strategic planning, program development and organizational design.

With UNHCR, Mr. Vernon held a variety of senior management positions including Country Representative in Malaysia and Sri Lanka, Director of Organizational Development and Management and Deputy Director of the Division of Information Systems and Telecommunications in UNHCR Headquarters. His most recent UNHCR assignment was as the Project Lead for UNHCR's Connectivity for Refugees Program, which he completed in July of 2017.

## Peer Learning Sessions 10:45 am - 12:15 pm

### Bringing Market Thinking to Crisis Response and Recovery: Learning about the Minimum Economic Recovery Standards

Studio F

Did you know that there are Sphere standards for market and livelihood programs? This session will build your understanding of the Minimum Economic Recovery Standards and how to apply them to improve the effectiveness and quality of market programs, thus improving the lives of the people affected by disasters. Using participatory case-study activities, we will learn how to apply the MERS to programs, as well as how to use them to design new interventions. Work in teams, and compete with your colleagues to see who can be the most creative! Who will have their work "funded" by our "donors?"

**Panelists:** Karri Byrne, Independent Consultant | Emily Sloane, IRC | Sarah Ward, Independent Consultant  
William Martin, CRS

### Making Markets Work for Refugee Resilience: M4R and R2R

Studio D

In the past, practitioners have strengthened refugee resilience by focusing on direct service provision. However, while these responses address the short-term needs of refugees, over the long-term they damage markets and the economic recovery of the affected region. SwissContact and Palladium are using market-based approaches in Africa to the benefit of IDPs, refugees and their host communities. In the Middle East, Making Cents is promoting a market system approach for refugees in the microfinance industry including using Digital Economic Identities to help refugees access finance. In this session, learn how to use systems-based approaches to build resilience with displaced peoples and their host populations.

**Panelists:** Ailsa Buckley, Swisscontact | Tim Nourse, Making Cents | Shailee Adinolfi, Banqu  
Debora Randall, Swisscontact/Palladium

### Effectively Navigating Tensions in Integrated Nutrition and Market Development Programs

Studio B

In recent years, the conversation about nutrition sensitivity has described the natural convergences of agriculture and nutrition that promise accelerated progress toward improved well-being in vulnerable populations around the world. The pathways linking the two sectors are well-articulated opportunities to create nutritional impact through agriculture-related activities. But there are underlying divergences between these sectors, such as how we target participants, balancing dual outcomes and engaging with private sector for nutrition outcomes, that can undermine these linkages if they are not thoughtfully addressed. This session explores these tensions, focusing on using practical experience to illustrate how implementers are tackling these challenges.

**Panelists:** Kristin O'Planick, USAID | Phil Moses, John Snow International | Ladd, ACDI/VOCA  
Cathy Bergman, Mercy Corps



Peer Learning Sessions 10:45 am - 12:15 pm

Financial Inclusion of Women at the Last Mile Salons 5-7

Following the SEEP Women's Economic Empowerment Forum, this Quick Fire session will examine knowledge gaps on the financial inclusion of women in last mile locations. REPOA will present recent research conducted on mobile phone ownership and the uptake and usage of digital financial services among female smallholder farmers in Tanzania. The BOMA Project will present challenges of fully utilizing m-pesa and the m-chama group savings product with pastoralist women in northern Kenya. The experiences discussed draw on the BMGF Women at Center of Development learning agenda, and the session will be moderated by the International Center for Research on Women.

**Panelists:** Sarah Gammage, International Center for Research on Women | Blandina Kilama, REPOA  
Kathleen Colson, The BOMA Project | Amy Pennington, Bill and Melinda Gates Foundation

Beyond Symptoms: Adaptive Management Pain Points and Practical Solutions for Systems Change Studio E

"Adaptive management" or "CLA" has increasingly become a buzz word with many organizations now working towards implementing adaptively but, for many, this remains mostly a concept. This session presents the newest learning and solutions, drawing from the practical learning under USAID's CLAIM project. CLAIM is a learning network consisting of five organizations that are exploring how CLA strategies can improve development outcomes. Participants will hear brief presentations and then engage in a world café, small group discussion with each presenter, allowing participants to spend dedicated time unpacking core adaptive management issues. The world café topics will include: a) understanding USAID's new CLA policies; b) how to conduct an adaptive management self-assessment; c) in-depth exploration of an adaptive management implementation tool; and d) lessons in measuring the results of adaptive management.

**Panelists:** Alison Hemberger, Mercy Corps | Erin Markel, MarketShare Associates | Stacey Young, USAID  
Yomna Mustafa, Arab Women's Enterprise Fund



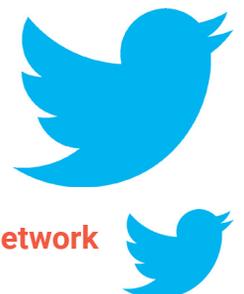
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## Lunch Dialogue

12:30 - 2:00 pm

Salon 4

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International

## Education Finance: A Business Case to Address the Education Crisis

*How can finance address the availability and quality of education? What is the market opportunity for financial service providers? What products and services are most in demand? How can data science help create sustainable portfolios and better lives for children and families?*

With 263 million children currently out of school, a ballooning under-15 population across the developed world, and governments unable to provide an education for every child, Education Finance has a critical role to play in getting every child into school – and keeping them there.

Opportunity International has been facilitating the entry of microfinance institutions into education finance for 10 years, supporting savings, loan-attached social services, and more than 180,000 loans to schools and parents through profitable, sustainable portfolios with minimal risk and high social impact. Through a combination of historical data, economic profiling, and social analysis, this session will walk through the successful elements of an Education Finance portfolio, from loans to savings and payments, and profiling a unique approach to profitably improving the quality of education.

### Speakers



#### **Nathan Byrd - Head of Global Programs, Opportunity International**

Nathan Byrd is the Head of Global Programs for Opportunity International, overseeing work in education, agriculture, gender and digital finance. Nathan previously served as Head of Education Finance for Opportunity, building Education Finance from a small pilot to a scaled, sustainable initiative. Nathan holds an MBA and a Master of Global Management degree.



#### **Genzo Yamamoto - Director of Knowledge Management, Opportunity International**

Genzo Yamamoto is the Director of Knowledge Management at Opportunity International where he oversees the research, evaluation and development of projects and knowledge exchange. Before Opportunity, Genzo researched and taught international affairs topics at Boston University and Wheaton College. He holds a Ph.D., a CEP and a CKM.



#### **Abigail Condie - Research and Knowledge Coordinator, Opportunity International**

Abigail Condie is the Research and Knowledge Coordinator at Opportunity International where she manages, conducts and disseminates research on Opportunity's programs, partners and pilot initiatives. She has contributed evaluation planning and findings dissemination support to Opportunity's DFID Girls Education Challenge Programme in Uganda. Abigail holds a Bachelors in International Relations.



### Peer Learning Sessions 2:15 - 3:45 pm

#### The Next Generation of Market Actors: Building Market Resilience Through Youth Engagement Salons 5-7

As global youth populations and unemployment continue to rise to unprecedented levels, it is reassuring to imagine the development of a resilient, stable and diversified rural economy powered by youth, with markets and food security growing alongside the agricultural sector. This interactive session is an opportunity to add to the learning agenda on how to engage youth, ages 15-24, in agriculture value chains that have the capacity to absorb them and improve food systems. During this session, we will explore the role of nutrition-sensitive agricultural approaches and investment in surrounding ecosystem activities, including the integration of ICT methods and how these approaches can positively transform the market systems in which youth live and work. This interactive session will take a marketplace approach in order to share lessons from five different organizations implementing agricultural sector youth engagement programmes.

**Panelists:** Peter Saling, Winrock International | Phil Moses, John Snow International  
Magdalena Fulton, Save the Children | Malini Tolat, Save the Children

#### Making Markets Work for Nutrition Studio D

How can we leverage growing urbanization to increase nutritious products in the marketplace? In this collaborative session grounded by case studies from Haiti and Rwanda, we will discuss how to design and structure facilitative, demand-driven, market-oriented private-sector partnerships which also have an impact on nutrition, particularly for urban and peri-urban consumers. Together, we will unpack ways to identify new market channels, trigger investments in nutritious and safe food products, and explore methods of employing meaningful, yet cost-effective, ways to assess nutrition outcomes. Participants are asked to bring their examples and ideas to the discussion.

**Panelists:** Elizabeth Eckert, RTI International | Tameeka Norton, RTI International | Chantal Umuhire, RTI International

#### Digital Labelled Sub-Wallets for Increased Women Financial Resilience and Empowerment Studio B

Although financial inclusion is recognized as crucial to achieving inclusive growth and is trending, gender gap still hovers stubbornly. Digital financial services offers opportunity for closing this gap, but have yet to reach scale and deepen impact through gender-inclusive financial systems. Join CARE, Post Bank, DoubleX Economy sharing insights generated from a pilot in Uganda that delivered a digital product and household gender and financial counselling. With qualitative data triangulated with psychometric data provides a better understanding of the emotional and psychological journey women undertake to “empowerment” which often has direct bearing on the positive outcome of economic empowerment intervention.

**Panelists:** Melch Muhame, CARE | Linda Scott, Double X Economy | Esther Mututta Ssenoga, Post Bank Uganda  
Sarah Eckhoff, CARE

#### Adaptive Management Tools: Embracing the Complexity of Systemic Change Studio E

The project management teams of market systems projects are challenged to balance nimble application of adaptive interventions that catalyze systemic change with donor requirements to adhere to fixed indicator targets, contracting mechanisms, and expenditure budgeting. Projects often see innovation and donor compliance as conflicting goals if management tools are not intentionally adjusted to reinforce technical strategy. Join us for an interview-style conversation and group discussions featuring tested and applied frameworks and methods, including flexible contracting mechanisms, incorporating team learning and knowledge management, and messaging implementation principles to apply systems thinking and embrace a culture of innovation and complex change within the context of donor regulations and priorities.

**Panelists:** Raquel Gomes, Bureau for Food Security, USAID | Margie Brand, EcoVentures International | Sarah Wall, DAI



Peer Learning Sessions 2:15 - 3:45 pm

Insights from Participatory Evaluation Processes: Adapting to Local Demands Studio F

Nothing gets in the way of a masterfully designed program quite like reality. Without structures for learning and adapting based on feedback from local stakeholders, staff, partners and, most importantly, beneficiaries – in our case rural women – Savings Group and enterprise development programs can suffer creeping dropout rates and reductions in credit uptake. Come learn about our package of feedback mechanisms and how it compelled us to redesign our theory of change and exit strategies. We'll compare examples to reveal the challenges and rewards of a truly participatory approach and highlight how feedback from smallholder farmers at the pilot stage can – and must – be integrated as programs go to scale.

Panelists: Stuart Coupe, Hand in Hand | Stephen Wambua, Hand in Hand East Africa | Peter Harlock, VisionFund

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### Peer Learning Sessions 4:15 - 5:45 pm

#### Can Humanitarian Response Contribute to Market Resilience? Systems-based Approaches to Crises

Studio F

Can humanitarian response contribute to market resilience? How can emergency market interventions support household coping and recovery? This panel will cover recent evidence and examples from NGOs, university and private sector, showing the importance of markets in emergency response and recovery. Panelists will discuss research and lessons showing how programs can support, rather than undermine, the role that market systems play during and immediately following crises. We will discuss: methods for working with different economic actors to support household engagement with markets, recent research and frameworks for understanding market interventions and market-based coping and ongoing efforts to improve our approaches.

**Panelists:** Vaidehi Krishnan, Mercy Corps | William Martin, CRS | Kimberly Howe, Feinstein International Center, Tufts University | Arielle Kohr, JP Morgan Chase

#### Sustainable Food Systems, Livelihoods and Healthier Communities through Social Franchising

Studio B

Building sustainable food systems presents many challenges along value chains from fields to processing to marketplaces. Can social sector franchising revolutionize the way food is produced and sold in the developing world? What builds capacity of social franchisers to meet market demand while navigating difficult economic ecosystems? This session considers two social sector franchise models; one on production among Cambodian smallholders and their interactions with input farm agent franchisees and one in Nicaragua looking at quality, affordable food accessible to low-income communities from home-based micro-franchise operators. Join us to explore these examples and attempt to address key questions on the role of social sector franchising.

**Panelists:** Julie McBride, Stage Six LLC | Andy Hunter, World Vision Australia | Beth Meadows, Supply Hope  
Keith Ives, Casual Design

#### Empowering Clients through Data Driven Decision Making, Innovations in Service Delivery and Technology-Driven Solutions

Studio D

How can we empower the unbanked and underbanked to understand and safely use financial services, so they can take full advantage of financial inclusion? This session will present three unique strategies to empower clients in savings programming, focusing on high quality data collection that yields critical client insights, leveraging digital technologies for financial education and on service delivery innovations. Cultural, social and structural roadblocks can prevent clients from effectively accessing and utilizing financial services. By designing interventions that better respond to poor and vulnerable peoples' context, financial needs and activities, we will demonstrate how these roadblocks can be removed.

**Panelists:** Diana Dezso, Itad | Angela Kalambo, CRS | Hermann Messan, UNCDF | Djo Marius, CARE

#### Understanding the Impact of Savings Groups: The Latest Evidence

Studio E

How much do we understand about the impact of Savings Groups? How do Savings Groups benefit members and their households, and how do they not? Although prior research has shown encouraging results, evidence for benefits is mixed. Come to this session to discuss findings from the latest research on the impact of Savings Groups, with a special focus on groups connected to formal financial services, groups in multi-component programs, and studies incorporating HIV and health outcomes. We will review what we currently know about outcomes and examine how we can improve our knowledge of impact and make Savings Groups work better for members.

**Panelists:** Megan Gash, Grameen Foundation | Jennine Carmichael, FHI 360 | Mandy Swann, FHI 360  
Tomoko Harigaya, Harvard University



**Peer Learning Sessions** 4:15 - 5:45 pm

**Understanding Incentives: Making Changes that Matter**

Salons 5-7

What are the challenges that donors and implementers share and how can these be addressed together? This session provides an overview of BEAM's research on the topic and examines incentives and constraints to adaptive programming across donor-implementer relationships. It also explores how individual and organizational behaviors influence program design and implementation and how to create an environment conducive to adaptive management. We know that most organizations struggle to create the right environment for the change they want to see – join us to share your thoughts and questions with members of BEAM Exchange's Adaptive Management Steering Committee and hear how they helped their teams work in new ways!

**Panelists:** Leanne Rassmussen, Adam Smith International | Emma Proud, Mercy Corps  
Gun Eriksson Skoog, Swedish International Development Cooperation Agency (SIDA)  
Steve Hartrich, International Labour Organization

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## Conference Day II | Wednesday, October 4

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8:00 am

### Breakfast and Registration

9:00 am

### Plenary

Poverty and Inequality: Using Behavioral Insights to Unlock Scalable Solutions ◀ Salon 4

10:15 am

### Networking Break

10:45 am

### Peer Learning Sessions

Making Markets Work for Resilience: The Transformative Role of Social Norms and Networks ◀ Studio D

Small Towns in Troubled Lands: Catalyzing Diversified Market Opportunities ◀ Studio B

Practical Strategies for Nutrition-Sensitive Agriculture: Lessons from the Field ◀ Salons 5-7

Reaching the Most Excluded: Turning Disability into Ability ◀ Studio F

The Human Touch: How People Drive Adaptive Management ◀ Studio E

12:15 pm

12:30 pm

### Lunch Dialogues

When Reality Gets in the Way: Considerations for Systemic Change (hosted by USAID) ◀ Salon 4

What's Data Got to Do With it? Reframing the Conversation from Financial Inclusion to Financial Health (hosted by MetLife Foundation) ◀ Salons 1-3

2:00 pm

2:15 pm

### Peer Learning Sessions

Livelihoods and Financial Strategies During Migration, Conflict and Crisis ◀ Salons 5-7

Changing Food and Market Systems to Improve Nutrition ◀ Studio D

Financial Inclusion for Tea Growers through Digitizing Payments ◀ Studio F

Irrational Exuberance: Balancing Fintech Innovation with Consumer Protection ◀ Studio B

Beyond Buzzwords: Practical Steps for Adaptive Management and Organizational Change ◀ Studio E

3:45 pm

### Networking Break

4:15 pm

### SEEP Fail Fest

When Women Mushroom Farmers Don't Fit The Profit Maximizing Mold ◀ Salons 5-7

How To Build Great AG-Tech (Spoiler, It's Not About Technology) ◀ Studio E

Mapping Small Holder Farmer Land - Harder Than We Thought ◀ Studio B

Empowering Girls Or Not - BRAC's Failure On Its Home Turf ◀ Salons 1-3

Re(Setting) Our Course ◀ Studio D

A Mismatch Of Cultures, Objectives And Incentives ◀ Studio F

5:00 pm



## Plenary Session

9:00 - 10:15 am

Salon 4

## Poverty and Inequality: Using Behavioral Insights to Unlock Scalable Solutions

*Why is cognitive bandwidth considered a scarce resource? What mental modes most influence decision making? How do the biases of development practitioners undermine well-intentioned strategies? How can insights from behavioral science help us better understand the context of poverty and inequality?*

Development interventions rely on explicit or implicit assumptions about how people make decisions and why they do what they do. Those assumptions typically rest on an idealized model of how people think and decide. The practice of Behavioral Insights redesigns approaches on the basis of a more realistic understanding of human decision-making and behavior and offers new targets for policy including choice architecture, social rewards and recognition, expanding aspirations and activating new social norms.

There is a growing movement to harness the potential of social and behavioral insights in a sustainable and scalable way for both vulnerable populations and for development professionals. In this plenary, experts from the World Bank's Mind, Behavior, and Development Unit (eMBeD) will promote reflection on the context of poverty and inequality, and the missed opportunities in many current development efforts. They will discuss the latest knowledge in behavioral science and provide guidance on effectively integrating components of this exciting field into practical applications.

### Speakers



#### **Julian Jamison - Senior Behavioral Economist, The World Bank**

Julian Jamison is Senior Behavioral Economist with the Poverty and Equity Global Practice of the World Bank. Before joining the Bank, he worked as an economist and served as the Section Chief of the Decision-making and Behavioral Studies group in the Office of Research at the Consumer Financial Protection Bureau within the United States government. He is a Research Affiliate at Innovations for Poverty Action and a fellow in the US-China Young Leaders Forum. He holds a B.S. and an M.S. in mathematics from the California Institute of Technology and a Ph.D. in economics from the Massachusetts Institute of Technology.



#### **Varun Gauri - Senior Economist, The World Bank**

Varun Gauri is Senior Economist in the Development Economics Vice Presidency of the World Bank. He co-leads the Mind, Behavior, and Development Unit (eMBeD), which integrates behavioral science into the design of anti-poverty policies worldwide. He was Co-Director of the World Development Report 2015: Mind, Society, and Behavior. He serves on the editorial boards of the journals Behavioral Public Policy and Health and Human Rights, and is a member of the World Economic Forum Council on Behavior, the Advisory Board of Academics Stand Against Poverty and the Board of the Behavioral Economics Action Research Centre at the University of Toronto. His research has appeared in journals spanning the fields of economics, philosophy, political science and law, and has been covered in The New York Times, The Economist, The Washington Post, Forbes, The Hindu and Frontline, among many media outlets. He holds a B.A. from the University of Chicago and a Ph.D from Princeton University, and has held positions as Visiting Lecturer in Public and International Affairs at Princeton University, Withrow Chair at Deep Springs College and Visiting Professor in the Department of Economics at ILADES in Santiago, Chile.



*Improving Lives through Collaboration and Innovation*

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OFDA's mandate is to save lives, alleviate human suffering, and reduce the social and economic impact of disasters. Natural disasters and conflicts hurt local economies by destroying homes and businesses, damaging assets, and disrupting markets. The Office of U.S. Foreign Disaster Assistance (OFDA) helps communities resume economic activity and rebuild their livelihoods. We also strengthen disaster preparedness and response capacity against shocks that negatively affect markets, livelihoods, and food security.

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### THE OFFICE OF FOOD FOR PEACE (FFP)

The Office of Food for Peace (FFP) works to reduce hunger and malnutrition and ensure that all people at all times have access to sufficient food for a healthy and productive life. FFP works in both emergency and development settings to meet both acute and chronic food needs in vulnerable populations, while strengthening resilience capacity for more transformative and sustainable change.

 @USAIDFFP

Visit our implementing partner collaboration community, the Food Security and Nutrition Network at [fsnnetwork.org](http://fsnnetwork.org).

### THE BUREAU FOR ECONOMIC GROWTH, EDUCATION, AND ENVIRONMENT (E3)

The Bureau for Economic Growth, Education, and Environment (E3) provides technical leadership, research, and field support for worldwide activities in Economic Growth and Trade. We seek to advance the knowledge frontier in market systems approaches. In particular, see our Leveraging Economic Opportunities (LEO) activity knowledge products at [Microlinks.org](http://Microlinks.org).

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Visit our collaboration community at [Microlinks.org](http://Microlinks.org).



## Peer Learning Sessions 10:45 am - 12:15 pm

### Making Markets Work for Resilience: The Transformative Role of Social Norms and Networks Studio D

Market systems development and resilience-building approaches both seek to transform how systems perform for the benefit of poor and vulnerable groups, but recent learning suggests they are not automatically reinforcing. So what elements of market systems development build resilience? This session shares compelling evidence of how social networks and norms determine whether and how markets contribute to resilience. We will share the latest field research and first-hand experience from Mercy Corps, ACDI/VOCA and USAID to illustrate these connections, and provide strong “how to” models for leveraging or transforming social norms and networks to ensure market systems work for resilience.

**Panelists:** Sarah Sahlaney, ACDI/VOCA | Kristin O’Planick, USAID | Drew Johnson, Mercy Corps  
Olga Petryniak, Mercy Corps

### Small Towns in Troubled Lands: Catalyzing Diversified Market Opportunities Studio B

Through an interactive and collaborative format, this session will explore the challenge of jumpstarting economic hubs in semi-arid/arid lands and successfully integrating a focus on small towns into broader resilience programs. USAID’s Center for Resilience will provide a broader perspective about how tackling small-scale economic transformation, even within a thin market and geographically-remote environment, is critical to strengthening resilience and how this fits in major USAID framework strategies. Then, ACDI/VOCA will bring a field perspective from a major resilience program in northern Kenya, sharing unique implementation models, as well as learning and progress towards building transformative capacities. This session will also dive into useful measurement tactics for programs.

**Panelists:** Greg Collins, USAID’s Center for Resilience | Kavita Chambrey, ACDI/VOCA  
Tim Frankenberger, TANGO International

### Practical Strategies for Nutrition-Sensitive Agriculture: Lessons from the Field Salons 5-7

Nutrition-sensitive agriculture is a relatively new framework that aims to increase positive nutritional impact of agricultural development activities, but there is still a shortage of practical guidance informed by evidence and experience on how to effectively apply these concepts. This session will bring together implementers from DAI, FHI360 and FAO to explore emerging best practices for integrating a nutrition-sensitive agriculture approach into programs, based on recent project experiences. The panelists will discuss strategies for translating the theory behind the nutrition-sensitive agriculture framework into practical and high-impact project activities, pitfalls they have encountered, their innovative responses to these challenges, and the strategies that ultimately delivered results.

**Panelists:** Don Humpal, DAI | Whitney Moret, FHI 360 | Florian Doerr, FAO | Bronwyn Irwin, DAI

### Reaching the Most Excluded: Turning Disability into Ability Studio F

There is huge stigma attached to persons with disabilities. Governments fail to recognize them, even though annual GDP loss due to disabilities is estimated at over \$1.5 trillion globally. If our goal is financial inclusion, when disasters and conflicts yield even greater numbers of disabilities, it is a failure to leave them behind. This session highlights practical lessons of including this population among your clientele. Equitas will share its inclusive group-lending model in India, Vitas Iraq will share its nation-wide awareness campaign, Fonkoze will share its inclusive graduation model in Haiti and Handicap International will provide a macro-view across 10 countries.

**Panelists:** John Alex, Equitas | Rola Al Amine, Vitas Iraq | Steven Werlin, Fonkoze | Angela Kohama, Handicap International



Peer Learning Sessions 10:45 am - 12:15 pm

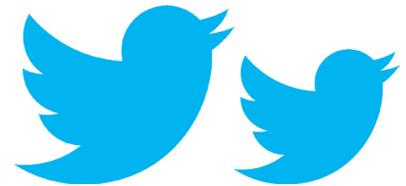
The Human Touch: How People Drive Adaptive Management Studio E

When trying to catalyze transformative change, the complex challenges we face require an adaptive approach, focused on testing, rapid learning, feedback and adaptation. Ultimately, our ability to adapt depends on our people - their mindsets, their capacity, our organizational structure and the incentives our systems set and signal. Join us to hear how several organizations have been proactive in taking adaptive management to scale by putting adaptation at the heart of organizational systems and culture.

Panelists: Emma Proud, Mercy Corps | Dren Selimi, Enhancing Youth Employment (EYE) project | Visar Rexha, Enhancing Youth Employment (EYE) project | Miji Park, Mercy Corps



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Lunch Dialogues 12:30 - 2:00 pm

Salon 4

Hosted by


**USAID**  
FROM THE AMERICAN PEOPLE

## When Reality Gets in the Way: Considerations for Systemic Change

*How are current development approaches falling short, especially in fragile and crisis-affected environments? What are the challenges we face in trying to transform current assistance approaches? How can we address the needs of the most vulnerable individuals as we attempt to shift entire systems?*

Recent evidence highlights some of the challenges we face when trying to catalyze systems change to reduce poverty. Join us to examine some of those findings and discuss with USAID technical experts, representing a broad spectrum of programmatic approaches and activities. We will consider what system aspects present opportunities to improve the transformation potential of our work. We will also discuss where we see the current frontier issues and our learning agenda going forward. Join us to have a dialogue about how to further improve effectiveness and sustainability.

### Speakers



#### **Kristin O'Planick - Market Systems & Development Specialist, USAID**

Kristin O'Planick is a Market Systems & Enterprise Development Specialist in USAID's Bureau for Economic Growth, Education & Environment. Ms. O'Planick provides assistance to market systems, enterprise development and youth employment programming. She manages Microlinks.org and previously managed the Leveraging Economic Opportunities project.



#### **Joan Whelan - Strategy and Learning Advisor, USAID/DCHA/FFP**

Joan Whelan is a food security and nutrition specialist with more than 30 years of experience in the public, private and non-profit sectors and skills along the research to implementation spectrum. Joan brings expertise in designing, implementing and supporting systems and processes to support learning around emerging practices and innovations for improved program performance.



#### **Laura Meissner - Economic Recovery and Markets Advisor, USAID**

Laura Meissner is an Economic Recovery and Markets Advisor for USAID's Office of U.S. Foreign Disaster Assistance (OFDA) through a contract with the University of Arizona. Ms. Meissner provides guidance to USAID/OFAD and partners on assessing, mitigating, and repairing the effects of disasters on local markets and vulnerable populations' livelihoods as well as on cash and voucher-based interventions.



#### **Tiffany Griffin - Monitoring and Evaluation Specialist, USAID**

Tiffany Griffin currently leads the resilience measurement, monitoring, evaluation and analysis work for the Center for Resilience at USAID. Previously, she was Manager for Impact and Learning for the Democracy Fund, a private foundation in Washington, DC, as well as a Monitoring and Evaluation Specialist at USAID supporting the Feed the Future initiative.



#### **Elizabeth Stites - Research Director in Conflict and Livelihoods, Feinstein International Center, Tufts University**

Elizabeth Stites' work focuses on the effects of conflict and violence on civilian livelihoods. On the policy level she examines the effects of humanitarian, development, and military policies on livelihoods, security, and gender roles. Her field work aims to improve the effectiveness of international and national policies through evidence-based research reflecting the lived experiences of local communities.



Lunch Dialogues 12:30 - 2:00 pm

Salons 1-3

Hosted by



**MetLife**  
Foundation

## What's Data Got to Do With it? Reframing the Conversation from Financial Inclusion to Financial Health

*Why do some countries with the highest financial inclusion rates, including the United States, still report relatively low levels of financial health? How can we align financial inclusion indicators with broader financial health outcomes? How can we apply data to scale impact and achieve greater financial health results? How can we harness data to strengthen and transform organizational strategies?*

Leading financial inclusion practitioners – both domestic and international – share an understanding of the value of data. Yet the conversations between these two worlds are often divided and, at times, existing data isn't optimally utilized. When it comes to financial inclusion, the United States presents a curious case. With 93% of the population included or "banked," data reveals that 57% of Americans remain financially unhealthy. Other countries are increasingly aware that traditional measures of financial inclusion often reveal little about the financial health of a society. In this session, domestic and international leaders will workshop how to leverage lessons and insights from other leading organizations, and share best practices for achieving financial health outcomes.

### Speakers



#### **Carrie Creasey - Program Specialist, MetLife Foundation**

Carrie Creasey is a Program Specialist with MetLife Foundation, managing content development and strategic storytelling, data and impact evaluation and global grant-making to support the foundation's strategy to reach low- to moderate-income individuals with the right financial knowledge, tools and resources to build brighter futures. Prior to joining MetLife, Carrie oversaw program planning and content curation for Solve - a global initiative of the Massachusetts Institute of Technology - and the Clinton Foundation. She received her BS in Business Administration with a concentration in international business from Cal Poly.



#### **Mae Watson Grote - Founder and Executive Officer, The Financial Clinic**

For over a decade, Mae has been an important voice in New York City's public interest, legal and social service communities, leading a number of diverse initiatives for organizations such as the Legal Aid Society and FoodChange. In founding the Clinic, Mae established one of the nation's first nonprofits dedicated to building financial security through an integrated approach, including direct services, new tools and strategies for practitioners, and large-scale solutions to advance lasting change. She received a B.A. from Rutgers University and a J.D. from the City University of New York School of Law.



#### **Sophie Sahaf - Vice President of Program and Evaluation, LIFT**

As Vice President of Program and Evaluation at LIFT - an antipoverty nonprofit that supports low income parents in Chicago, Los Angeles, New York and Washington, D.C. – Sophie focuses on establishing continuous learning and client feedback loops that can improve program design and delivery. She established the organization's first learning and evaluation unit with the goal of making data accessible and actionable in order to accelerate program improvement. Sophie earned a Bachelors degree from Tufts University and a Masters from the Fletcher School.



## Peer Learning Sessions 2:15 - 3:45 pm

### Livelihoods and Financial Strategies During Migration, Conflict and Crisis

Salons 5-7

Livelihood and Financial Strategies in Migration, Conflict and Crises will draw on research that examines the household, socio-political and economic dynamics that shape people's choices in how they: leverage market systems, manage their livelihoods and engage financial strategies. Through a highly interactive session, three researchers from Tufts University will address themes of migration, conflict and crises. Research in the Middle East, Europe, sub-Saharan Africa and South Asia will offer key insights to underscore our discussion.

**Panelists:** Kim Wilson, The Fletcher School, Tufts University | Elizabeth Stites, Feinstein International Center, Tufts University | Kimberly Howe, Feinstein International Center, Tufts University

### Changing Food and Market Systems to Improve Nutrition

Studio D

Systemic approaches have been widely used in broader food systems to enhance improved nutrition and reduce food insecurity among extremely poor people. Drawing from a recently published Enterprise Development and Microfinance Journal article, this session brings evidence-based findings and lessons from Bangladesh, Ethiopia, India, Ghana, Tanzania, Malawi, Mali and Zimbabwe to answer the critical question of how to utilize systems and other sectoral approaches to link the private and public sector with food insecure households and improve the broader food system. Session participants will learn about creative household and market-strengthening approaches and the evidence of their ability to reduce food insecurity, especially among vulnerable populations.

**Panelists:** Rakesh Katal, World Vision | Elly Kaganzi Mwesigwa, CARE | Abraham Muzulu, World Vision Zimbabwe Dan Norell, World Vision

### Financial Inclusion for Tea Growers through Digitizing Payments

Studio F

Access to Finance Rwanda is an M4P programme that has facilitated Savings and Credit Cooperatives (SACCOs) owned by tea growers and pickers to improve efficiencies in the delivery of financial services to its members. This has been done through a partnership with the Wood Foundation and a Mobile Network Operator (MNO), Tigo Rwanda. The session will detail successful efforts to assist SACCOs serving as payment channels for over 11,000 low-income tea growers to digitize operations and integrate e-wallets yielding greater liquidity and time savings that growers and pickers (especially women) can invest in their livelihoods and families. Rapid expansion demonstrates the potential for replicability to other value chains and countries.

**Panelists:** Jean Bosco Iyacu, Access to Finance Rwanda | Waringa Kibe, Access to Finance Rwanda Philip Kakuru, Tigo Rwanda

### Irrational Exuberance: Balancing Fintech Innovation with Consumer Protection

Studio B

Digital financial services (DFS) are rapidly expanding in emerging markets, often with an expectation that these new technologies and channels will have a positive impact on financial inclusion and improved services. From CGAP and DAI's global experience, however, country context, technology development, regulatory environment and government commitment to financial inclusion and consumer protection matter. This panel will examine three country scenarios - Haiti, Mozambique and Ukraine - from different technology, regulatory, context and financial inclusion/consumer protection landscapes to discuss how financial sector stakeholders are utilizing emerging fintech to enhance financial access for more vulnerable clients, not always to their benefit.

**Panelists:** Colleen Green, DAI | Katherine McKee, CGAP, World Bank | Bhairav Raja, DAI Georgette Jean Louis, Central Bank of Haiti



Peer Learning Sessions 2:15 - 3:45 pm

Beyond Buzzwords: Practical Steps for Adaptive Management and Organizational Change

Studio E

Intentional, iterative learning and adaptation based on evidence is the aim of many development programmes. However, this approach poses difficulties, especially in building and maintaining effective adaptive management processes, M&E systems and organizational cultures. In this session, we will share lessons from a range of experiences, moving beyond buzzwords to evidence based lessons and practical steps to integrating adaptive processes in program design and daily management. The session will highlight systems and tools for flexible M&E, including "bedrock indicators" and highlight the importance of approaching organizational change in the banking sector from individual employees' perspectives to understand pathways of change.

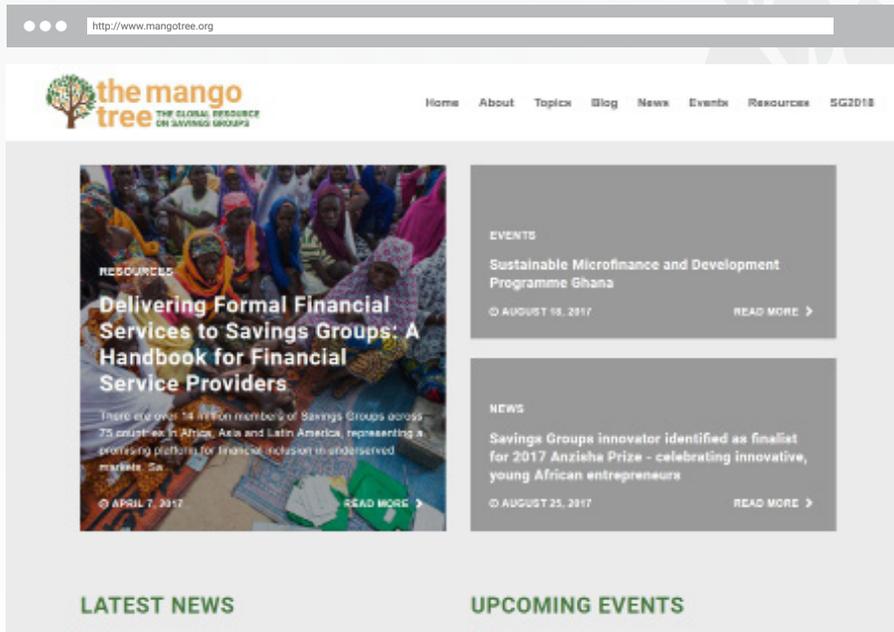
Panelists: Naveed Somani, Oxford Policy Management | Laurie Dufays, World Savings and Retail Banking Institute Sabasaba Moshingi, Tanzania Postal Bank | James Robinson, Itad



the mango tree THE GLOBAL RESOURCE ON SAVINGS GROUPS

Hosted by The SEEP Network

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The Mango Tree is home to the most comprehensive resource library on Savings Groups, upcoming industry events, latest news, and discussions on stakeholder priorities and emerging areas of interest.



## SEEP Fail Fest

### Real Stories Shared by SEEP Members 4:15 - 5:00 pm

As individuals and organizations we must learn to not only accept, but to embrace, failure. We are dealing with increasingly complex problems in frequently unstable and unpredictable contexts. Our work requires innovation and risk taking, sometimes leading to unexpected and unfavorable outcomes.

The Fail Fest is designed to experience interacting with failures productively, build a culture of communicating failures in a way that maximizes learning and generate ideas for applying this learning across organizations and contexts.

**“Failure is simply the opportunity to begin again, this time more intelligently.”**

– Henry Ford

#### WHEN WOMEN MUSHROOM FARMERS DON'T FIT THE PROFIT MAXIMIZING MOLD

Salons 5-7

You have the right crop, the technical know-how, and an unmet market demand – in theory you have the perfect formula to help beneficiaries make a lot of money! What happens when those beneficiaries aren't interested in making a profit? Learn how this played out for mushroom farmers in Sri Lanka.

**Speaker:** David R. Dyer, Director of Punjab Enabling Environment PMU (Asia Region), Chemonics

#### HOW TO BUILD GREAT AG-TECH (SPOILER, IT'S NOT ABOUT TECHNOLOGY)

Studio E

Grameen Foundation developed a mobile software application called 'AgroTech SmartEx' for low-cost extension delivery in Ghana. Despite developing a strong tool and receiving positive small holder farmer feedback, the pilot is ending, and so is AgroTech. Why? Come learn how tech for development is more about business model innovation than technology innovation.

**Speaker:** Sybil Chidiac, Senior Regional Director, West Africa, Grameen Foundation

#### MAPPING SMALL HOLDER FARMER LAND - HARDER THAN WE THOUGHT

Studio B

What could go wrong using GPS technology to map smallholder farmer land in order to give appropriate loan sizes? Apparently, a lot of things...

**Speaker:** Genzo Yamamoto, Director of Knowledge Management, Opportunity International



**EMPOWERING GIRLS OR NOT - BRAC'S FAILURE ON ITS HOME TURF**

Salons 1-3

It was a facepalm moment for BRAC. It saw huge success in Uganda with “girl power” clubs offering loans and skills training. Girls were 48% more likely to earn their own income and teen pregnancy fell by 34%. In BRAC’s native Bangladesh, however, the program flopped due to pervasive social norms.

**Speakers:** Scott MacMillan, Senior Advisor and Devon McLorg Ritzer, Education Program Manager, BRAC USA

**RE(SETTING) OUR COURSE**

Studio D

How do you face the challenge of accepting that what was once your bold innovative move may now be inhibiting innovation? How do you decide when it’s time to evolve while not abandoning your core identity? Sometimes, letting go is key to transformative change.

**Speaker:** Joy Souigny, Director of Operations, Finca Impact Finance

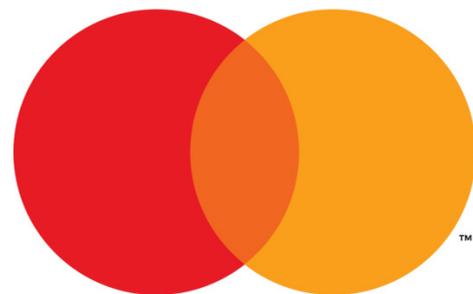
**A MISMATCH OF CULTURES, OBJECTIVES AND INCENTIVES**

Studio F

We had energy, talent, money, players and time – promising objectives, a market and a potential business case – so why don’t we have a product? In 2014, CRS set out to design a complimentary long-term savings product for SILC (Savings and Internal Lending Communities) members using a mobile platform for rural outreach. To date, the few groups willing to jump through the KYC hoops and open formal accounts are still transporting their deposits to the nearest bank branch.

**Speaker:** Amy Davis, Chief of Party, Expanding Financial Inclusion in Africa, Catholic Relief Services

The SEEP Network extends a heartfelt, “Thank you!” to the Mastercard Foundation for its generous support of scholarships for practitioners from Sub-Saharan Africa to attend the 2017 SEEP Annual Conference.



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For more information and to sign up for the Foundation’s newsletter, please visit [www.mastercardfdn.org](http://www.mastercardfdn.org)

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**Post-Conference Event** 8:30 am - 2:00 pm Studio E

**Expanding Financial Inclusion in Africa Learning Event: Dissemination of Performance and Results**

Hosted by



Catholic Relief Services' Expanding Financial Inclusion Africa (EFI) project, funded by Mastercard Foundation, is hosting a learning event in conjunction with the SEEP Network Annual Conference on Thursday, October 5, 2017. The project operated in four countries – Burkina Faso, Senegal, Uganda and Zambia – through nine local implementing partners over a 4-year period.

The core goal of the project was to expand financial inclusion to 500,000 vulnerable households through CRS' Savings and Internal Lending Communities (SILC) methodology to improve their resilience to economic shocks and the quality of their lives. EFI Africa has already surpassed its project targets, forming 20,000+ SILC groups and reaching over 545,000 households.

A major focus of this project has been to capture significant amounts of data\* to shed light on the economic lives of our members, and enabled CRS to refine and strengthen the Private Service Provider (PSP) model, which has proved to be both prolific and sustainable.

**This event will share learning on EFI's research agenda:**

- A mixed methods approach to developing a Pro-Poor Package and measuring poverty outreach
- An innovative use of the Financial Diaries in Zambia with both SILC and comparison households
- Challenges of the mobile money pilot in Uganda with MNOs and Commercial Banks
- Breakthrough in post-project sustainability as a result of the PSP model

CRS EFI Africa staff, research partners and technical advisors will present key learnings that will impact the way CRS implements future SILC/PSP programs and, hopefully, transform how the Savings Group industry views financial inclusion.

**Speakers**

- Kondwani Ngwira** – EFI Deputy Chief of Party
- Amy Davis** – EFI Chief of Party
- Julie Lawson-McDowall, Ph.D.** – EFI Research Coordinator
- Guy Stuart, Ph.D.** – Microfinance Opportunities Executive Director
- marc bavois** – CRS Microfinance Technical Advisor
- Jacques Kabore** – EFI Country Program Manager
- Daouda Sonko** – EFI Country Program Manager
- Godfrey Kalemera** – EFI Country Program Manager
- Raymond Mukisa** – EFI Country Program Manager
- Angela Kalambo** – EFI Country Program Manager

Breakfast & Lunch Included

Registration for this Event is Closed

*\*EFI implemented a robust and innovative research agenda using data from the Progress out of Poverty Index (PPI), the MIS SAVIX, the Financial Diaries and Ethnographic studies that focused on questions related to poverty outreach, financial behavior, and the SILC-PSP model.*



# Building a More Secure Future

MetLife Foundation is committed to ensuring the financial well-being of low-to moderate-income people around the globe. We believe in empowering individuals with the knowledge and tools they need to achieve greater financial stability.

The path to building a secure future is not easy. With our support, our partners offer guidance and affordable financial products so that low-income people can meet their financial goals. Together, we are working towards a future where everyone can navigate life's challenges and opportunities successfully.



Total Commitments to  
Financial Inclusion to Date  
**US \$130 million**



Low-income individuals  
reached  
**3.5 million**



Financial inclusion  
partners  
**170**



Countries with financial  
inclusion projects  
**39**



### Hotel Amenities and Business Support Services

Complimentary Wi-Fi is available in the public reception area on the first floor of the building. Conference attendees will have free access to Wi-Fi on the conference level on Monday, Tuesday and Wednesday; enter code SEEP2017 to connect. Also on the first floor, visitors can enjoy the Espressamente Illy Café and the modern, award-winning Italian cuisine at SOCCi Italian Kitchen + Bar. A state-of-the-art fitness center is located on the third floor.

### Complimentary Shuttle Service: Airport and Metro Station

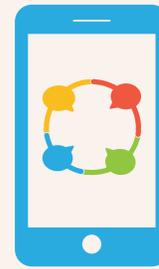
The hotel provides complimentary shuttle service to/from the nearby Ronald Reagan Washington National Airport (DCA). Travel time between the hotel and the airport is approximately 20 minutes. Please call the shuttle phone (+1 703.413.1300) or ask at hotel reception for more information. Complimentary shuttle service is also provided to/from the nearby Crystal City metro station, for convenient connection to Washington, DC’s public transit network. Travel time between the hotel and metro station is approximately 20 minutes.

### Hotel Parking

For visitors who will be arriving by car, garage Self Parking is located underneath the hotel. Hourly and daily rates are as follows: Self Parking: \$9 hourly, \$30 daily | Valet: \$35 daily



## Agenda at a Glance - Member Day | Monday, October 2



What's this session about?  
Who's speaking at this session?  
Download the 2017 SEEP  
Annual Conference App  
to find out!



8:30 am

### Breakfast and Registration

9:30 am

### Annual General Meeting Salon 4 Simultaneously interpreted in French

- Overview of Current Programs
- Welcome New Members
- Member of the Year Award
- Board of Director Elections

11:30 am

### Networking Break

12:00 pm

### Lunch Presentations on SEEP Initiatives

- Resilient Markets Studio D
- Savings Groups Salons 1-3
- SEEP Membership Lounge Foyer

1:00 pm

### Networking Break

1:30 pm

### Concurrent Meetings: Working Groups and Member Initiatives

- Women's Economic Empowerment Working Group (WEEWG, 1:30 - 5:30 pm) Studio B
- Savings-led Working Group (SLWG) Salons 1-3
- Markets in Crisis: Market-based Programming in Emergency and Recovery Contexts (1:30 - 4:30 pm) Studio D
- Savings Groups Donor Meeting (by invitation only, 2:00 - 4:00 pm) Boardroom

3:30 pm

### Networking Break

4:00 pm

### Concurrent Meetings: Working Groups and Member Initiatives (continued)

6:00 pm

### SEEP Board of Directors Meeting (by invitation only) Studio E

### Early Conference Check-in Registration Desk

8:00 pm



8:00 am

**Breakfast and Registration**

9:00 am

**Plenary**

System Transformation: How the “Networked Society” Can Drive Inclusive Development ◀ Salon 4

10:15 am

**Networking Break**

10:45 am

**Peer Learning Sessions**

Bringing Market Thinking to Crisis Response and Recovery: Learning about the Minimum Economic Recovery Standards ◀ Studio F

Making Markets Work for Refugee Resilience: M4R and R2R ◀ Studio D

Effectively Navigating Tensions in Integrated Nutrition and Market Development Programs ◀ Studio B

Financial Inclusion of Women at the Last Mile ◀ Salons 5-7

Beyond Symptoms: Adaptive Management Pain Points and Practical Solutions for Systems Change ◀ Studio E

12:15 pm

12:30 pm

**Lunch Dialogue**

Education Finance: A Business Case to Address the Education Crisis (hosted by Opportunity International) ◀ Salon 4

2:00 pm

2:15 pm

**Peer Learning Sessions**

The Next Generation of Market Actors: Building Market Resilience Through Youth Engagement ◀ Salons 5-7

Making Markets Work for Nutrition ◀ Studio D

Digital Labelled Sub-Wallets for Increased Women Financial Resilience and Empowerment ◀ Studio B

Adaptive Management Tools: Embracing the Complexity of Systemic Change ◀ Studio E

Insights from Participatory Evaluation Processes: Adapting to Local Demands ◀ Studio F

3:45 pm

**Networking Break**

4:15 pm

**Peer Learning Sessions**

Can Humanitarian Response Contribute to Market Resilience? Systems-based Approaches to Crises ◀ Studio F

Sustainable Food Systems, Livelihoods and Healthier Communities through Social Franchising ◀ Studio B

Empowering Clients through Data Driven Decision Making, Innovations in Service Delivery and Technology-Driven Solutions ◀ Studio D

Understanding the Impact of Savings Groups: The Latest Evidence ◀ Studio E

Understanding Incentives: Making Changes that Matter ◀ Salons 5-7

5:45 pm

6:00 pm

**SEEP Networking Reception** (hosted by Grameen Foundation) ◀ Foyer

7:30 pm



## Agenda at a Glance - Day II | Wednesday, October 4

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8:00 am

### Breakfast and Registration

9:00 am

### Plenary

Poverty and Inequality: Using Behavioral Insights to Unlock Scalable Solutions ◀ Salon 4

10:15 am

### Networking Break

10:45 am

### Peer Learning Sessions

Making Markets Work for Resilience: The Transformative Role of Social Norms and Networks ◀ Studio D

Small Towns in Troubled Lands: Catalyzing Diversified Market Opportunities ◀ Studio B

Practical Strategies for Nutrition-Sensitive Agriculture: Lessons from the Field ◀ Salons 5-7

Reaching the Most Excluded: Turning Disability into Ability ◀ Studio F

The Human Touch: How People Drive Adaptive Management ◀ Studio E

12:15 pm

12:30 pm

### Lunch Dialogues

When Reality Gets in the Way: Considerations for Systemic Change (hosted by USAID) ◀ Salon 4

What's Data Got to Do With it? Reframing the Conversation from Financial Inclusion to Financial Health (hosted by MetLife Foundation) ◀ Salons 1-3

2:00 pm

2:15 pm

### Peer Learning Sessions

Livelihoods and Financial Strategies During Migration, Conflict and Crisis ◀ Salons 5-7

Changing Food and Market Systems to Improve Nutrition ◀ Studio D

Financial Inclusion for Tea Growers through Digitizing Payments ◀ Studio F

Irrational Exuberance: Balancing Fintech Innovation with Consumer Protection ◀ Studio B

Beyond Buzzwords: Practical Steps for Adaptive Management and Organizational Change ◀ Studio E

3:45 pm

### Networking Break

4:15 pm

### SEEP Fail Fest

When Women Mushroom Farmers Don't Fit The Profit Maximizing Mold ◀ Salons 5-7

How To Build Great AG-Tech (Spoiler, It's Not About Technology) ◀ Studio E

Mapping Small Holder Farmer Land - Harder Than We Thought ◀ Studio B

Empowering Girls Or Not - BRAC's Failure On Its Home Turf ◀ Salons 1-3

Re(Setting) Our Course ◀ Studio D

A Mismatch Of Cultures, Objectives And Incentives ◀ Studio F

5:00 pm



8:00 am

**Breakfast and Registration**

Expanding Financial Inclusion in Africa Learning Event: Dissemination of Performance and Results  
(hosted by Catholic Relief Services in partnership with Mastercard Foundation) ◀ Studio E

Breakfast & Lunch Included

2:00 pm



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Catalyzing Transformative Change

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