

1. Comments by Jason Meikle from Pact - 3 October 2014

I think that overall there is not much to add, although I found one part of the last section which I think should either be removed or reworded.

LIFT Strategic Outcome 4: Improved policies and effective public expenditure for pro-poor rural development

Expected Dry Zone Programme Outcomes:

- **Conducive policy environment with appropriate role for government**

Proposals may include:

- Support for DZP activities being implemented in the 6 townships
- New and/or improved financial products within the broader DZ

I am unclear as to how we can be expected to add to the outcome “Conducive policy environment with appropriate role for government”. Taking this at face value, it seems that any financial inclusion proposal must contain activities aimed at influencing government policy. I would argue that this is not the role of any organization implementing real financial inclusion activities, but is something that is more in the realm of the likes of LIFT, WB, IFC, ADB, etc. I don’t think it is a good idea to mix policy development work and financial inclusion activities. At best, there could be a perceived conflict of interest that could undermine the effectiveness of the policy work—at worst, there could be actual manipulation. If the meaning is that the proposal must show how the organization plans to coordinate with local authorities, then I think it should be reworded.

2. Comments by Cin Kham Lian from Ar Yone Oo - 1 Oct 2014

- How about 5-10 pages for CN?
- Soft loan (loan in local currency) after skill training could be beneficial to both implementing partners and microfinance clients?

3. Comments by Gill Pattison from Proximity Designs - 1 Oct 2014

I have reviewed the Guidelines for Submitting the Concept Notes and Proposals, plus the DZP Outcome and Outputs. Overall, I think LIFT's intentions are very clear, providing plenty of flexibility for IPs to design appropriate and innovative programs.

I have just a couple of questions and comments, outlined below:

- **Measurement of impact of micro-credit programs.** I presume that there will be some MF programs forming part of the DZP. We all know the challenges of measuring the impact of such programs, and the expense involved in full RCT monitoring. My suggestion would be for LIFT to incorporate an overall impact assessment study, to measure the impact of the MF programs in the target area.
- LIFT involvement with implementation of programs. In several places in the briefing notes, it states that LIFT will be more involved than in the past with the implementation of programs. I think it would be helpful to know what kind of involvement that will be.
- In the Outcomes paper, the Financial Inclusion section does not include how it would impact on LIFT Strategic Option 2 - Increasing Resilience. Provision of crop insurance etc could have a major impact here.
- **Coordination.** With a restricted target area, there is clearly need for coordination of the various programs from the IPs that are eventually selected. A bit more guidance on how that coordination will take place during implementation, or will the selection process ensure there are no major overlaps?
- In the Outcomes paper under Financial Inclusion, it states, "Proposals for financial inclusion would be expected to address LIFT's four strategic outcomes:" Does that mean any proposal would need to address all four Strategic Objectives?