

<p><b>STANDARD SECTOR INDICATOR CODE:</b> AG-030 FTF  (FTF Code: 4.5.2-30)</p>	<p><b>Bank Loans:</b> Number of MSMEs, including farmers, receiving Peace Corps assistance to access loans. (AG-030 FTF)</p>	
<p><b>AGRICULTURE SECTOR</b></p>	<p><b>Sector Schematic Alignment</b> <i>Note: This indicator belongs to the “Markets” Project Area and “Business Development Services” Project Activities/Training Package (PA/TP) within the AG Sector but is borrowed by the following Project Activities/Training Packages within the ENV Sector.</i></p> <p><b>AG Sector (“Home” of the SSI)</b> <b>PA/TP:</b> Business Development Services</p> <p><b>ENV Sector</b> <b>PA/TP:</b> Business Development Services</p>	
<p><b>Type:</b> Output</p>	<p><b>Unit of Measure:</b> MSME’s (includes farmers)</p>	<p><b>Disaggregation:</b></p> <p><b>Sex of MSME owner/producer*:</b> Male, Female, Joint, n/a</p> <p><b>Size of MSME:</b> Micro, Small, Medium</p> <p><i>*Most enterprises are likely to be small and even single proprietorships, in which case the sex of the proprietor should be used for disaggregation. For larger enterprises, the sex of the majority of the ownership should be used. When the ownership cannot be ascertained, the sex of the majority of the senior management should be used. If the senior management of the MSME cannot be ascertained, than n/a (not available should be used).</i></p>

**Definitions:**

**USG (including Peace Corps) assistance/training may include but is not limited to:** financial aid, workshops, demonstrations, lessons, service delivery, or activities conducted by any agency or organization of the U.S. government or any contractor working at the direction of the U.S. government. These activities typically are conducted to provide participants with knowledge and/or skills, technical assistance, learning opportunities, services or expand coverage for services, etc.

**Size of enterprise**—based on number of full time-equivalent (FTE) employees during the previous month. Enterprise classification are:

- Micro (1-10 employees)
- Small (11-50 employees)
- Medium (51-100 employees)

MSMEs include producers, such as farmers, ranchers, fishers, etc. Producers should be classified as micro, small or medium enterprise based on the number of FTE employees hired (permanent or seasonal) during the previous 12 months. If a producer does not hire any permanent or seasonal labor, the producer should be considered a micro-enterprise.

For an MSME to be counted against this indicator, the MSME must have received Peace Corps or USG assistance which

resulted in a loan from any financial institutions (formal or informal) with repayment in cash or in kind

- **Examples of financial institutions include but are not limited to:** commercial banks, informal lenders, in-kind lenders of equipment (i.e. tractor, plow), agricultural inputs (i.e. fertilizer or seeds), or transport

This indicator is ONLY counting the number of MSMEs that received Peace Corps or USG assistance and accessed loan, NOT the value of the loans. Also for this indicator USG assistance may include partial loan guarantee programs or any support facilitating the receipt of a loan

The Volunteer should only count distinct and different MSMEs accessing a loan ONCE within the fiscal year period. Even if the MSME receives multiple loans in a year, the Volunteer should count the MSME ONLY ONCE

**Fiscal year** – October 1 to September 30

**Rationale:** The lack of access to financial capital is frequently cited as a major impediment to the development of MSMEs, thus helping MSMEs access financial resources is likely to increase investment and the value of output (production in the case of producers, value added for processors). This will directly contribute to the expansion of markets, increased agricultural productivity, and poverty reduction.

**Measurement Notes:**

- 1. Sample Tools and/or Possible Methods:** Volunteers should use data collection tools to measure progress against project indicators. For this Standard Sector Indicator, a tracking sheet that collects the number of MSMEs, including farmers, accessing loans with USG (Peace Corps) assistance will capture the needed data.
- 2. General Data Collection for Volunteer Activities:** All Volunteer activities should be conducted with the intention of achieving outcomes – knowledge change (short-term), skills demonstration (intermediate-term), and behavioral changes (intermediate to long term) as defined by the progression of indicators within the objectives of a project framework. The progression of measurement for all Volunteer activities should begin with baseline data being conducted prior to the implementation of an activity (or set of activities), followed by documenting any outputs of the activities and then later at the appropriate time, measurements of specific outcomes (see “Frequency of Measurement”).
- 3. Activity-Level Baseline Data Collection:** Because this is an output indicator that does not measure any change, there is no need to take a baseline measurement before reporting the results of this indicator. However, Volunteers should take baseline measurements for any outcome indicators that are related to this output indicator. Refer to the project framework to review related outcome indicators.
- 4. Frequency of measurement:** An output indicator only needs to be measured once — in this case, every time a unique MSME receiving USG (Peace Corps) assistance to access loans, the Volunteer will want to keep track of the size, sex of the owner, and number of unique MSMEs.
- 5. Definition of change:** Outputs do not measure any changes.
- 6. General Reporting in the VRF:** In the case of output indicators, Volunteers only have one box to fill in on their

VRF: "total # (number)."

- 7. Reporting on Disaggregated Data in the VRF:** This indicator is disaggregated by multiple categories; "Sex of MSME owner" and "Size of MSME". Due to the functionality of the VRF, the Volunteer will see a table to enter the disaggregated data for the "Sex of MSME owner" category. Then the Volunteer will see a box to enter disaggregated data for the "Size of MSME"; micro, small, and medium. The totals for each disaggregation category ("Sex of MSME owner" and "Size of MSME") **MUST** be equal. **PLEASE NOTE:** Volunteers should check, before submitting their VRF to see if the totals are equal.

**PLEASE NOTE:** After a Volunteer submits their first VRF, the data entered into the "Size of MSME" box will be editable, so a Volunteer should make sure that the sum of the "Size of MSME" (micro, small, and medium) **REMAINS** equal to the "New Total" column in the "Sex of MSME owner" disaggregation table.

**Data Quality Assessments (DQA):** DQAs are needed for each indicator selected to align with the project objectives. DQAs review the validity, integrity, precision, reliability, and timeliness of each indicator. For more information, consult the Peace Corps MRE Toolkit.

**Alignment with Summary Indicator:** AG. ADOPT. IMPROVED PRACTICES (ORGS & GROUPS), & ENV. ASSIST. TO INDIVIDUALS