

First Arab States Regional South-South Development EXPO February 2014, Doha

Successful South-South Solution Nomination Form

How to nominate a solution:

- Please underline one of the three stages of transfer relevant to a South-South solution being nominated:**
 - A solution has proven successful, is packaged, and is considered for a South-South transfer.**
 - A solution is already in the process of the South-South transfer.
 - A solution has already been transferred and is being internalized by the recipient country.
- Underline one solution forum to which a South-South solution is being nominated:**

<u>Solution Forum A [Promoting Youth Employment through SSTC in the Arab States led by the ILO]</u>	Solution Forum D [title of the solution forum led by ESCWA]
Solution Forum B [title of the solution forum led by UNEP]	Solution Forum E [title of the solution forum led by IFAD]
Solution Forum C [title of the solution forum led by UNDP]	Solution Forum F [title of solution forum led by UN Women]
- Acquaint yourself with the selection criteria (provided below) relevant to the stage identified.**
- Kindly fill in the below questionnaire in accordance with the following instructions:**
 - For a solution ready for transfer answer questions in sections A to C.**
 - For a solution in the process of transfer answer questions A to D.
 - For a solution already transferred answer questions A to E.
- Please email the nomination form to the following email address: ssc.arabstates@undp.org**
 - The nomination form must be completed and sent before the deadline indicated at the top of this document.
 - The subject field of the email message should say: "EXPO Nomination: Solution Forum [A,B,C,D,E or F]".

Selection criteria:

Stage I: A solution has proven successful, is packaged, and is considered for a South-South transfer.

Criteria I.1: Verifiable results are in place: The solution is successful because it has achieved verifiable results, including in terms of capacities developed. It is also recognized as a successful practice by others.

Criteria I.2: Solution is packaged for a South-South transfer: Knowledge resources and a methodology of transfer are in place, such as technological know-how, manuals, reference information, tools; transfer capacities are in place, such as experts and (to the extent possible) material/financial resources.

Criteria I.3: Level of preparedness of a requesting country (in case it has been already identified): Concrete institutions and/or focal points to participate in the South-South transfer have been already assigned by the requesting country.

Criteria I.4: Relevance of a solution to national development priorities of a requesting country (if already identified): Expected outcomes of implementation of a solution are clearly aligned to one of national development priorities of a recipient country.

Stage II: A solution is already in the process of the South-South transfer.

Criteria II.1: Initial preparations and action plan in place: Preliminary interaction such as exchange visits, peer-to-peer consultations have taken place, as well as some kind of formal endorsement on a South-South transfer and the action plan are in place.

Criteria II.2: Situational analysis initiated: A solution recipient has initiated/conducted, in cooperation with a solution provider, a process of analyzing the context, such as identifying existing capacities and capacity gaps, resource needs and sources, legal frameworks, sustainability of solution after adoption, as well as any other relevant elements.

Criteria II.3: Capacity development initiated: Some time of capacity development exercises initiated/conducted between solution provider and solution recipient, including but not limited to workshops, study tours, on-the-job training.

Stage III: A solution has already been transferred and is being internalized by the recipient country.

Criteria III.1: Solution effectively transferred: The majority of planned transfer activities have been successfully implemented as well as all key expected outcomes are achieved.

Criteria III.2: Adaptation of solution initiated (South-South perspective): Relevant legal/regulatory, institutional, financing and other mechanisms adjusted with a view of effective adaptation of a solution, as well as a clear plan of follow up activities is in place.

Criteria III.3: Sustainability: Solution recipient possesses all necessary means and resources, including technical capacity, know-how, access to financial and other material resources to continue to effectively utilize and further develop solution received as a result of a South-South transfer.

First Arab States Regional South-South Development EXPO Successful South-South Solution Nomination Form

Deadline for electronic submission: [15 January 2014]

A. Description of the South-South Cooperation experience	
1. Indicate the title of a South-South Solution:	<p><i>This may or may not coincide with the project title. It should be "attractive", concise and clear.</i></p> <p>Advancing equal opportunities for the economic participation of young women and recent female graduates in the Arab Countries</p>
2. Solution-provider	<p><i>Please indicate the country where a solution originates from.</i></p> <p>West Bank/Palestine</p>
3. Solution-seeker(s)	<p><i>Please indicate the country (countries) that could express potential interest in a solution.</i></p> <p>Countries with a high youth unemployment rate, particularly Arab countries (Yemen in 2009, Lebanon in 2012 through the ILO forum).</p>
4. Which thematic areas of the EXPO does a solution address?	<p><i>Please underline one or more thematic area(s) addressed by a solution.</i></p> <p>Enhance employment opportunities for low-income women and female graduates</p> <p>Enhance women's economic role especially young female graduates</p> <p>Support young females to gain access to higher education</p> <p>Equipping women with skills and knowledge</p>
5. What did a solution achieve in the originating country?	<p><i>Please describe the initial objectives of a solution in the originating country</i></p> <p>Contribute to building stronger communities through the creation of opportunities that favor the economic inclusion of young women and female graduates</p> <p><i>Please describe the outcomes achieved by a solution that are expected to be replicated</i></p> <p>The creation and improvement of cooperatives that generate a sustainable source of income. Output: A cumulative number of 11,216 loans were disbursed through the years with a combined value of 24,764,086 USD, for the benefit of 5,884 Palestinian women as of 31/10/2013, 1249 educational loans for the benefit of the cooperative member or her offspring and 3918 loans for the startup phase of an income generating project.</p> <p>Employment opportunities for low-income women and female graduates are increased. Output: (20) women were given working experience in accounting, banking or finances at the union or cooperatives, (7) of them were hired after finishing their training period by the same cooperative they worked in and the rest found job opportunities outside the cooperative.</p> <p>Note: taking into account the output of this intervention, in November 2013 we started the second training for (14) females recently graduated in (11) cooperatives and the union, the training will continue for six months (monthly stipend of 300\$).</p>
6. What are the important basic factors/criteria that the solution-seeker should qualify with in order to be able to effectively adopt the proposed solution?	<p><i>Describe the specific criteria that the solution-seeker should meet to successfully internalize the SSC experience.</i></p> <ul style="list-style-type: none"> • Foundation or cooperative that has the capacity to organize members and provide them with skills and knowledge (Capacity building program) • Trust of the members in the Cooperative, and their confidence in the initiative • Microfinance Institution (MFI) or Savings and Credit Cooperative that has the funds to provide loans for the beneficiaries to startup their income projects • The capacity of the foundation or cooperative to give a real on-the-job training for recent graduates in order to increase the number of qualified professionals who can compete in the labor market • The financial resources to support the trainees program
7. What institutions are involved in this SSC experience?	<p><i>Specify the name of the institutions or organizations that finance, support, participate or integrate this experience, indicating the country to which they belong and in what capacity</i></p> <ul style="list-style-type: none"> • UCASC in-house resources (qualified staff, manuals, system, the membership of 12 Cooperatives spread all over Palestine with a high membership of around 7000 people). • Palestinian Agricultural Relief Committee (PARC) – a NGO responsible for the establishment of

	<p>the initiative, which will be hosted till April 2014.</p> <ul style="list-style-type: none"> • International Fund for Agricultural Development (IFAD): supported the institutionalization of the Savings and Credit Program (2003 – 2008). • Welfare Association (on-the-job training first phase): employment opportunities for females recently graduated. • The Palestinian Fund for Employment and Social Protection (PFESP) for the second phase (ongoing programme).
8. What has this solution achieved to date?	<p>List the three main outcomes of the Solution. Each outcome must be specific and attributable to the experience (Maximum 50 words per outcome)</p> <ul style="list-style-type: none"> • Currently, the Union is represented in 12 cooperative associations throughout the West Bank and Gaza, representing 210 locations and villages and including 7,295 individual members with a total amount of \$3,509,623 savings and shares. The cumulative number of disbursed loans is 11,216 with the value of 24,764,086 USD. • (20) women were given working experience in accounting, banking or finances at the union or cooperatives, (7) of them were hired after finishing their training period by the same cooperative they worked in and the rest found job opportunities outside the cooperative. Additionally there is another group of (14) undergoing training. • 95% of women are able to establish asset ownership for the first time; 3918 job vacancies were provided for women through owning income generating projects. 547 rural women acquired financial skills to become the village treasurer, taking all the financial responsibilities of her group as a loan officer.
B. Contact information	
Indicate a person from the offering country/countries and a person from the requesting country/countries that may be contacted for further information	
Country/offering country Palestine-Ramallah	Country/requesting country
Name and title: Randa Abed Rabbo/Zein UCASC Director	Name and title:
Telephone (with area code): +972 2-2413993	Telephone (with area code):
Mobile: +972 598921767	
E-mail: randa@ucasc.ps	E-mail:
Project web page: www.ucasc.ps (inactive temporarily)	Project web page:

C. Value proposition	
<p>9. In a South- South perspective, what is the most significant contribution of the offering country/countries experience to the social and sustainable development of the potential requesting country(ies)?</p>	<p><i>Highlight the most significant outcome. This must be concrete and attributable for the initiative. (Maximum 50 words)</i></p> <p>Adopting the Savings and Credit initiative enabled poor households to increase their income and improve their living standards; it allowed for a better control of financial resources by providing a facility for depositing savings, and an easy channel for the startup phase of an income generating project; it fostered the development of the financial and administrative capacities of cooperative leaders.</p>
<p>10. What evidence is there that the initiative has improves/ transformed positively the specific experience to which it responds (through a South-South approach)?</p>	<p><i>Provide the indicator(s) for verification of the transformation resulting from the experience of the offering country/countries (100 words)</i></p> <p><u>Institutionalization of the initiative with good governance and transparent management procedures:</u> Establishment and authorization (...) Savings and Credit Cooperative Skills of trainers, volunteers and administrative committees of the cooperatives are enhanced. Financial, administrative and procedure manuals are developed</p> <p><u>Operational and Financial Growth of the Savings and Credit Cooperative enhanced:</u> Number of beneficiary groups reached (....) Number of members in the groups reached (...) Cooperative Equity and Capital reached (.....\$) Number of loans disbursed (....) Amount of loans disbursed (.....\$) Number of loans for income generating projects (.....) Loan repayment rate not less than (...%)</p>
<p>11. What instruments, tools or methodologies have been developed to support or facilitate the transfer/replication/adaptation of the solution or experience of the offering countries to recipients?</p>	<p><i>Indicate the specific skills, knowledge, technologies, methodologies, etc., which can benefit similar initiatives. Maximum 50 words each.</i></p> <p>Tools: Cooperative law and cooperatives regulations Well trained staff with social sciences and financial background Specialized Management Information System (MIS) with loan tracking Clear Procedure Manual Exchange experience through visits Funding to support the startup phase of the programme</p> <p>Training: Cooperative Concept Team work Good governance Bookkeeping Feasibility study Operational Risk Management (ORM) Financial Analysis</p>
<p>12. Why has the experience been relevant for the partner countries?</p>	<p><i>Explain the national priorities of the recipient country/countries to which the offering country/countries contribute (100 words).</i></p> <p>Generally in the region the role played by women within the society often remains unrecognized, partially as a result of the traditional perception of women as ‘passive’ or ‘ineffective’ members of society. Moreover, the political situation in most of the Arab countries has also affected women because of the rising unemployment rate and many challenges prevail over the definition of women’s rights.</p> <p>Therefore, supporting and empowering rural women will play a crucial role in achieving integrated rural development. Facilitating the provision of financial support enables them and their families to have more dignity in their daily lives.</p>

13. What exchange activities have taken place between offering and requesting countries?	<p><i>Describe the three most significant exchange activities that have been conducted. Do not exceed 100 words.</i></p> <p>The success of the Savings and Credit Cooperative initiative in Palestine, encouraged IFAD to transfer this experience to other countries, namely Yemen through consulting missions, project evaluation, setting up an Operational Plan, work methodologies and guides that would assist building the capacities of women involved in the project, expand services and enhance its outreach.</p> <p>In March 2012, the ILO invited the Savings and Credit Cooperative to join the Expert Meeting on Youth Employment in the Arab States in Beirut to introduce the savings and credit initiative as a learning experience that could contribute to solve the youth unemployment problem by increasing the employment opportunities, particularly of young female graduates.</p>
Please continue to the next question if a solution is already in the process of the South-South transfer or already transferred	

D. Adaptation of the experience in the process of the South-South transfer	
14. What assessment and or/analysis actions of the current context have been advanced to adapt the experience to the requesting country?	Describe the three most significant actions
	1. Assessment of the legal situation, needs and local demand in the country for this intervention.
	2. Identify the position of Staff and Leaders skills and know-how
15. Describe the three most significant challenges for the adaptation of the experience.	3. Set up management tools (on Basic Cooperative Knowledge, Policy and Law, Group Formation, Cooperative Management manual, and Leadership).
	Describe each pertinent challenge in 50 words
	1. In Palestine, as in all the Arab World, savings from the public can't be mobilized through Microfinance Institutions (MFIs). On the other hand, savings are a very important financial service for the poor through which they build assets and protect themselves against an unpredictable future.
16. How has the experience contributed to strengthening the institutional capacities?	2. The increase of poverty due to the complicated political and economic situation of the country, led to a high demand of this service (with high potential for expansion and outreach), which means high running costs with limited institutional capacity, and full dependency on voluntary work which is not enough to cover the heavy workload.
	2. Lack of sufficient liquidity to cover the current and future demand for loans, can be a reason to limit the outreach, and for the withdrawal of members from the cooperative; equally important is that products fit with members capabilities and that suitable procedures and repayment guarantees are activated.
16. How has the experience contributed to strengthening the institutional capacities?	Succinctly describe the main contributions to strengthening the capacities of the requesting country.
	• Sustainability of Business Processes: Key indicators for a successful turnaround from an

	<p>organization dependent on external and donor funds to an independent cooperative organization. The system should be adequately capitalized to ensure a strong position in the market and among competitors.</p> <ul style="list-style-type: none"> • Service Quality: One of the recognized principles of Savings and Credit Cooperatives is the high quality of their service. • Balance between Business & Rural Development mandates • Cooperative Principles: The operations of cooperatives are transparent, equitable and independent of any undue outside interference. Another key feature of cooperative types of businesses is their participatory structure. Because of the shareholding structure, village groups and district level Savings and Credit Cooperatives are member-owned.
17. What instruments, tools or methodologies have been adapted to the context of the requesting country/countries?	Indicate the specific skills, knowledge, technologies, methodologies, etc. which have been adapted. Maximum 50 words each.
	1. Capacity building and skills development for the staff through various activities (training, workshops, consultancy, on-the-job training, coaching, research and studies, etc.) in all fields related to their work as mentioned in section C question 11.
	2. Develop the Management Information System (MIS) and financial system to allow for compatibility with the accounting platform, so that the associations can introduce a reporting and monitoring function at all levels. Setting up the best credit policies and practices for members.
	3. Availability of financial resources needed to startup the program, the capacity to develop and Introduce services and products that are essential for developing the cooperatives future capacities in responding to the clients' needs.
Please continue to the next question if a solution is already transferred	

E. Consolidation of the partnership for solution already been transferred and being internalized by the recipient country	
18. What are the most significant goals of the work plan agreed to by the participating countries?	Succinctly describe the main goals agreed to in the cooperation process and their state of implementation.
19. Describe three skills developed through this experience in the recipient country/countries.	Describe the human, technical or financial resources that the recipient country contributes to adapt the experience to its context.
	1.
	2.
	3.
20. Describe the policies, organizations, regulations or procedures established in the recipient country/countries as a result of this cooperation process.	Succinctly describe the main institutional outcomes of the consolidation of the partnership.
	1.
	2.
	3.
21. What agreements, instruments or methodologies have been established to consolidate a long-term horizontal cooperation	Specifically indicate agreements, instruments or methodologies that seek to consolidate a long-term cooperation relationship. Maximum 50 words each.
	1.
	2.
	3.
THANK YOU	