



The ProInspire Fellowship in Digital Finance: Executive Summary and Program Learnings

October 2020

Executive Summary

ProInspire received a grant from the Bill & Melinda Gates Foundation to launch the ProInspire Fellowship in Digital Finance (PFDF), a fellowship program that placed professionals with experience in fintech, digital finance, and financial inclusion in U.S. federal government agencies (USG). The program was designed to serve a dual purpose:

- **AT THE INDIVIDUAL AGENCY LEVEL:** build capacity around digital financial inclusion (DFI), demonstrate how digital financial services can be a tool for achieving the Sustainable Development Goals (SDGs), develop strategic approaches for agencies to advance global DFI, and increase the resources agencies devote to the issue
- **AT THE INTERAGENCY LEVEL:** pursue projects that foster cross-agency learning and collaboration on how to use digital finance to advance the SDGs

The program ran from December 2016 to March 2020 and ProInspire served as the program manager. Selected agencies included the Millennium Challenge Corporation (MCC), Overseas Private Investment Corporation (OPIC), US Department of the Treasury, State Department, and USAID. ProInspire placed five Fellows who advanced several exciting initiatives forward in 18-24 month periods at participating agencies, despite challenges tied to the 2016 Administration change. Tracking the progression of the program's short-term outcomes is imperative to understanding the longer-term ripple effects of fellow placements in these agencies.

Analysis conducted by Arabella Advisors (Arabella), in partnership with ProInspire, found that placing fellows in federal agencies is a promising tactic for policy advocacy and capacity building. This summary includes highlights from Arabella's evaluation, as well as ProInspire's lessons learned.

Change at this level from programs like the ProInspire Fellowship in Digital Finance happens across a multi-year time horizon and requires significant resources and patience to build the ecosystem. Through this summary, we aim to lift up five key learnings to inform funders, intermediaries, and agencies considering future programs:



1. DESIGNING THE PROGRAM. Plan for a co-design process with funders and agencies, and consider how Administration changes will impact the timeline.



2. MANAGING MULTIPLE STAKEHOLDERS. Build in flexibility, communicate regularly, and identify boundaries across stakeholders.



3. SUPPORTING FELLOWS. Fellowship terms should be longer than one year, to allow for completion of one or two signature projects and time to transition the work.



4. PARTNERING WITH AGENCIES. Identify a strong sponsor to oversee each fellow and set clear expectations up front to ensure accountability.



5. MEASURING IMPACT. Invest for the long term, determine intended outcomes together, and track progress.

Fellows achieved impressive results aligned to the program's intended outcomes. Highlights include:

INTENDED OUTCOME	EVIDENCE
INCREASED USE OF EVIDENCE AND POLICY ANALYSIS Apply tools of evidence and policy analysis to develop strategic approaches for agencies to advance global digital financial inclusion	Created <i>Principles of Digital Finance for Development</i> , which the State Department adopted as official agency policy. These principles define USG priorities for digital finance in emerging markets (State) Designed a landscape case study of digital savings accounts and digital health insurance in Rwanda and Kenya to which the Bureau of Global Health committed \$350,000 (USAID)
EXPANDED AGENCY CAPACITY TO ADVANCE DFI Build internal capabilities to advance digital financial inclusion in and through USG agencies	Supported loan commitments to One Acre Fund, Azure Source Capital, Women's Global Finance, Lidya, and Tiendo Pago (OPIC)
WIDER, STRONGER INTERAGENCY COALITIONS BUILT Foster interagency learning and collaboration on digital financial inclusion	Organized DFS for Development, an interagency coordinating committee, to explore ways to create interagency linkages and serve as a sounding board for individual agency efforts around DFS (State, supported by all Fellows) Organized an interagency forum of major payment companies which resulted in a commitment to advocate for payment companies worldwide (State)
POSITIVE CHANGE IN AGENCY DFI AGENDAS Raise the profile of digital financial inclusion on host agencies' agendas	Advised on USAID's first Digital Development Strategy for guiding investment in digital solutions. DFI is now included in the 2020-2025 Health Bureau Strategic Plan (USAID) Co-authored the brief "The Role of Digital Finance Services in Accelerating USAID's Health Goals" (USAID)
ADOPTION OF POLICIES AND MOBILIZATION/ ALLOCATION OF RESOURCES Increase resources host agencies devote to digital financial inclusion	Analyzed three compact teams' resettlement payment processes and advised on opportunities to digitize payments across the agency (MCC)

FELLOWSHIP OR SECONDMENT?

While originally named a "fellowship," as executed this program was a hybrid of a secondment and a fellowship. [Secondment programs](#) place individuals with specialized skills or technical expertise in temporary work assignments in another department or organization. Secondtees typically return to their home organization upon completion of their term. [Fellowship programs](#) are structured, professionally-oriented, time-bound, and selective programs, often focused on the development and skill building of a fellow. PFDF had elements of both secondments and fellowships, as individuals selected for the program had specialized skills or technical expertise to build capacity at their placement agency. While Fellows were not returning to a home organization like a typical secondment, their focus in the program was on agency capacity building. Clarity on the priority for level of change (individual fellow vs. agency) is important, and the program manager should dedicate adequate time and resources if the intention is to impact both levels.

Lessons Learned



1 DESIGNING THE PROGRAM

Plan for a co-design process with funders and agencies, and consider how Administration changes will impact the timeline.

In early 2016, the Bill & Melinda Gates Foundation began exploring interest in a fellowship program with multiple USG agency leaders who wanted to expand digital financial inclusion (DFI) knowledge and capacity in their agencies. ProInspire was selected as program manager in November 2016 and Franklin Fellows (a program under the State Department) agreed to serve as federal government partner to manage the fellow placements and agency relationships. In December 2016, ProInspire launched a competitive application process to select host agencies for digital finance fellows. Leaders from four agencies submitted a host application, specifying how a fellow could support their digital financial inclusion work.

The original program design and timeline encountered multiple challenges with the Administration transition in January 2017, including hiring freezes, delays in political appointments to fill key strategic roles, and the loss of ProInspire's government partner, Franklin Fellows, to serve as intermediary within USG. Ultimately, ProInspire moved forward by partnering directly with each agency since Franklin Fellows was unable to serve as an intermediary. However, these transitions continued to impact Fellows beyond the selection process. At four of the five agencies, the individuals who had been most closely involved with the program design and planning left their positions shortly before Fellows were to arrive.

Losing these supporters was a setback, as we had expected them to continue as the main points of contact within host agencies, oversee and mentor Fellows, and participate in an interagency working group that would manage and guide the cohort's interagency projects. ProInspire had to invest substantial time in building new relationships, regrouping with agency leaders, and ensuring that they designated new sponsors to work with the incoming Fellows. Some of the new agency leaders also demonstrated less support of DFI because they feared ideological misalignment with the new administration.¹

Working with the federal government or any large multi-unit system that is influenced by external events and political change requires a balance of focus on intended outcomes and nimble risk/reward calculation. A set of desired or intended outcomes should be developed and socialized with all stakeholder groups prior to the launch of the program to encourage buy-in. Since the intended outcomes were developed and socialized with the Obama Administration, we should have done a more substantial calibration with leaders under the Trump Administration, to ensure continued alignment around the Fellows' work. We recommend a several month alignment process that considers the transition timing of leaders who will ultimately oversee the fellows' work.

RECOMMENDATION

Plan a six-month design period to allow for alignment on program outcomes and a co-design process with foundation supporters and agency partners — and consider impacts of post-election transitions when determining the timeline. Ideally, new initiatives focused on the federal government should launch with a co-design process at the beginning of an administration to capitalize on momentum, allow the program to be tailored to the current context, and provide an appropriate implementation period. For state and local government or school districts, the timing should be based on context in that area. Additionally, consider supporting multiple successive cohorts to create a consistent pipeline of experts who can build on one another's work, an approach that would likely entrench the issue or topic more firmly in the agency's practices and policies and mitigate transition issues.¹

¹ Arabella Advisors (2020) *Opportunities and Challenges of US Government Secondments as Advocacy Tactics: Lessons from an Evaluation of the ProInspire Fellowship in Digital Finance*.



2 MANAGING MULTIPLE STAKEHOLDERS

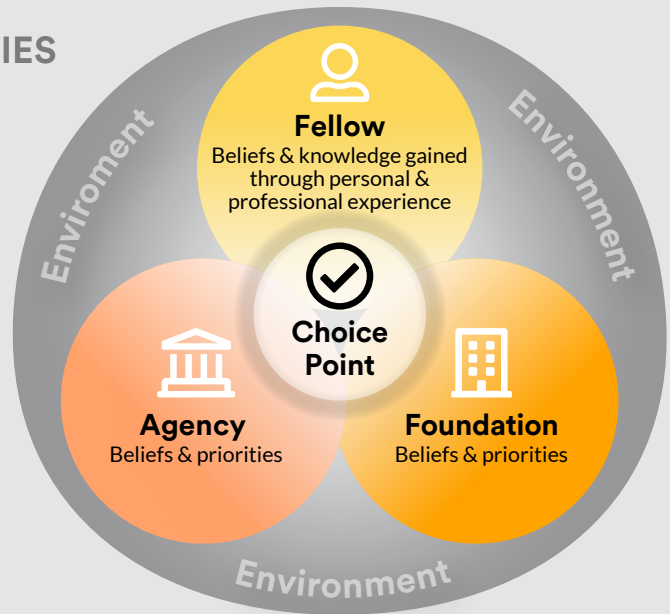
Build in flexibility, communicate regularly, and identify boundaries across stakeholders.

The ProInspire Fellowship in Digital Finance involved multiple stakeholders, all of whom were critical to the Fellows' ability to create impact as well as the extent of it. We recommend the following approaches/actions based on program design and roles.

ROLE	SUB-GROUPS	RECOMMENDATIONS
FUNDER Bill & Melinda Gates Foundation	Project Sponsor: Senior Program Officer Funder Support: Government Relations	Involve the Project Sponsor from the program's inception. The Sponsor invests significant time in engaging with various sub-groups, and plays an important role in the program's success. If possible, staff from various Sponsor departments should participate in kickoff activities so they are better able to support the project.
PROGRAM MANAGER ProInspire	Program Manager Industry Advisory Board Specialty Services: Recruitment, Communications, Coaching Monitoring, Learning, and Evaluation: Arabella Advisors	Staff the project with one or two full-time resources — ideally individuals with some government knowledge. Incorporate flexibility in case roles need to shift to account for changes in USG. ProInspire's planned role was to serve as the overall project manager, lead marketing, recruitment, and candidate selection, and oversee monitoring and evaluation. As the Franklin Fellows Program's role shifted, however, ProInspire assumed the additional responsibilities of working directly with each agency (<i>more detail below</i>). Flexibility in budget, staffing, and timeline was key to enabling those shifts. Create engagement opportunities between advisors and fellows. While we convened the Industry Advisory Board to support recruitment, we could have engaged these experts throughout the program to provide valuable support to Fellows and input and expertise to inform interagency projects. Engage a Monitoring, Learning, and Evaluation firm from the start, as their expertise helped us clarify goals and create frameworks to support data-driven decision-making.
FELLOW PLACEMENTS USG	USG Intermediary: Franklin Fellows (<i>initial plan</i>) USG Host Agencies Interagency Committee	Be flexible and responsive to circumstances outside of your control. The Franklin Fellows Program (FFP), operating under the State Department, was to serve as intermediary and lead in coordinating among the agencies committed to hosting Fellows. State was also to develop and lead the Interagency Advisory Board that would identify and prioritize potential interagency projects for the cohort to pursue, and act as the program's advocate and executive sponsor. When the federal hiring freeze put FFP on hold, ProInspire ultimately decided to administer the program on its own. Set expectations with agency sponsors for their role and level of effort for the Working Group in addition to the fellows. The Interagency Committee was not as successful as we had hoped, and we think that defining clear expectations would have helped hold sponsors accountable for regular and proactive participation.
FELLOWS	Five Fellows at five USG Agencies	Establish same or similar start dates for all participating fellows so they can maximize the benefits of a cohort model and collaborate on interagency projects. Additional recommendations for fellows' work cycles are found later in this report.

MANAGING MULTIPLE IDENTITIES

The Fellows also faced challenges in identifying boundaries within their roles. Each participant was simultaneously a fellow/expert in financial inclusion, a U.S. government employee, and a participant in a program funded by the Bill & Melinda Gates Foundation and managed by ProInspire. While Fellows were given the independence crucial to building the level of trust needed for change to happen within agencies, agency staff and partners didn't always perceive it that way. To help Fellows take ownership of their voices and beliefs, ProInspire created the “triple identity” model.



Some key lessons around managing multiple stakeholders include:

- **BUILD IN FLEXIBILITY.** All parties need to be flexible in their roles and adaptable to the changing environment. In our case, Fellows had to adapt the focus of their work projects based on the context within each agency. In addition, flexibility in the project budget was important so that the program manager could make changes as challenges were identified.
- **COMMUNICATE REGULARLY.** Build in a regular cadence of updates and meetings with various stakeholders. More frequent and consistent communication with all the various stakeholders would have helped us, particularly as roles, people, and timelines shifted.
- **IDENTIFY BOUNDARIES.** With multiple stakeholders holding varying roles, it is important to clearly identify boundaries at the onset of the project and be willing to revisit and rescope. For example, ProInspire adapted to take on roles beyond the original scope of this investment. As ProInspire had a close relationship with Gates Foundation Program Officers and regular communication channels, we were able to discuss the boundaries of what we could do (e.g., increase Fellow check-ins and coaching), and what was not possible (e.g., scope and manage interagency projects) due to lack of time or skill.

RECOMMENDATION

Be flexible and prepared for roles to shift and adapt in a changing environment. Leave room in the project budget to support those changes. Build in regular and frequent communications with the various stakeholders to ensure continued alignment. The program manager should check in regularly with fellows on how they are navigating multiple priorities with their “triple identity.”



3 SUPPORTING FELLOWS

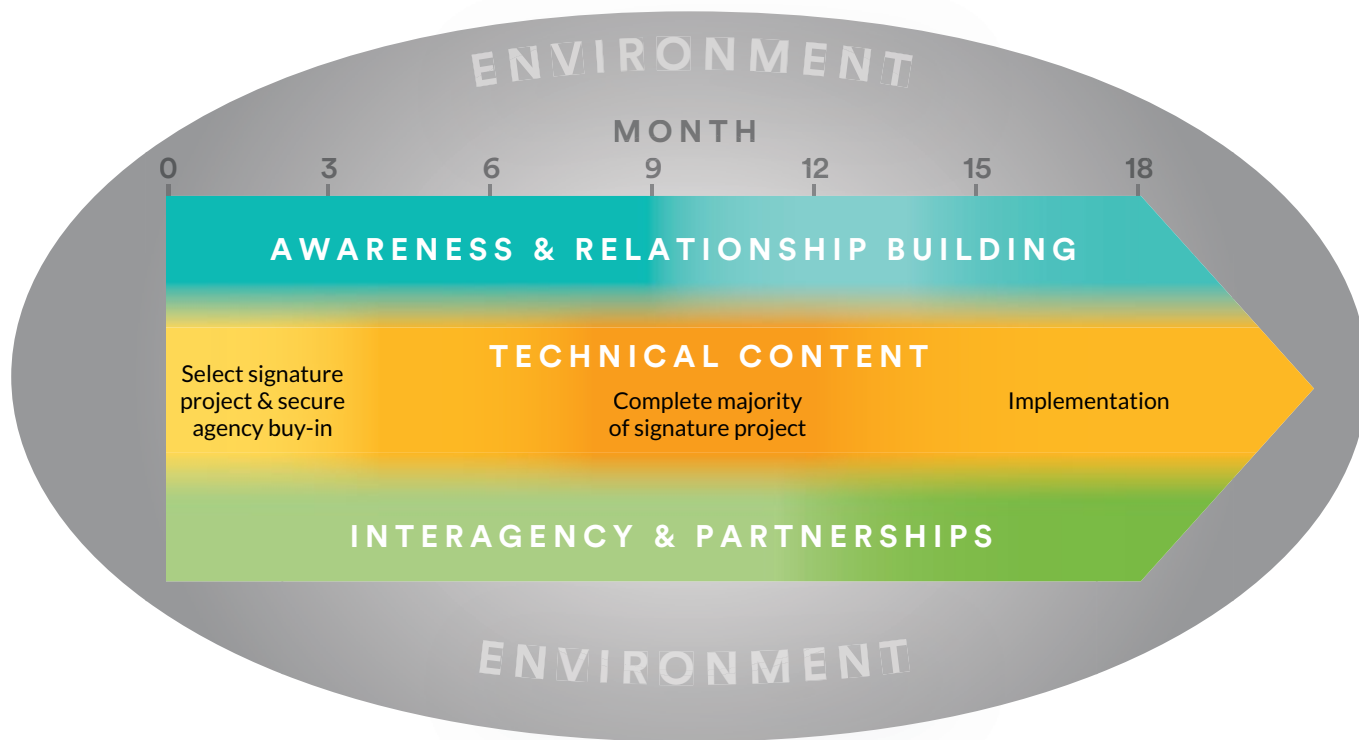
Fellowship terms should be longer than one year, to allow for completion of one or two signature projects and time to transition the work.

Fellows were selected for a 12-month term, with potential to extend up to 20 months based on impact. Fellows also received multiple supports including regular check-ins with ProInspire staff, connections through Gates Foundation and Industry Advisory Board members, training, executive coaching, and peer learning with their cohort. Due to each agency's distinct hiring processes and hiring freezes, Fellows did not have a synchronous start time. This was a particular challenge for the interagency project work, as each agency had involvement with the design and advancement of the project. This effort could not fully gain traction until the last Fellow started, a full nine months after the first Fellow.

While each Fellow worked in very different environments with unique intended outcomes, there emerged a general pattern for their work cycle and timeline at host agencies that is relevant for future fellows to consider. ProInspire recommends a fellowship term of at least 18 months, as we believe that is the minimum amount needed to create change.

EXAMPLE FELLOW WORK CYCLE

Based on an 18-month term



Within an 18-month term, we suggest the following intervals for important milestones:

- **BUILD AWARENESS (by month 3).** Each fellow typically starts with awareness building of the issue area within the host agency. Examples from our Fellows included hosting brown bag sessions and presentations in unit meetings, attending external conferences, and participating in one-on-one meetings with leadership.
- **SELECT SIGNATURE PROJECT AND SECURE AGENCY BUY-IN (by month 5).** Fellows should invest a fair amount of time in building relationships, gathering input, and solidifying one to two signature projects/initiatives based on the context.
- **DETERMINE TERM LENGTH AND CONTINUITY PLANS (months 6 to 9).** Given the amount of time it takes to implement these projects in agencies, it is important to initiate discussions early on about how the work will continue after the fellow leaves. All stakeholders (Program Manager, Agency, Fellow) should discuss what resources the agency would need to effectively build upon or institutionalize the fellow's work, who will carry it forward, and the timeline on which this should occur. Providing clarity about the length of the fellowship term at this point is important to set expectations with fellows and agencies, and to minimize risk that fellows leave before projects are appropriately transitioned.
- **COMPLETE MAJORITY OF SIGNATURE PROJECTS (by month 12).** Ideally the majority of the main project(s) should be completed within the first year so that the following months can focus on implementation and transition of responsibilities. (Examples of signature projects are provided in the Appendix.)
- **IMPLEMENT PROJECTS (varies).** Implementation timelines vary based on the type of project and connect closely to the next phase.
- **TRANSITION THE WORK AND PREPARE FOR DEPARTURE (months 14 to 18).** The fellow should focus on transitioning the work to other agency staff and preparing to depart at this point. Some fellows may consider opportunities to stay on in employee or consultant roles at their agency, which can take 6-12 months to finalize given typical USG hiring processes. If there are successive cohorts, then this period would be used to transition work to other fellows.

SUCCESS FACTORS FOR FELLOWS

Fellows should bring a balance of hard and soft skills. Hard skills are a prerequisite for their roles as technical advisors, while soft skills will enable them to exert influence. We feel the most important soft skills for this work are the ability to effectively tailor communication to the respective agency audience and the ability to be entrepreneurial and self-sufficient. We also found that longer work experience in the DFI field and experience in multilateral and government-like organizations were associated with greater success among Fellows.

RECOMMENDATION

We recommend a minimum 18-month fellowship term in systems as complex as the federal government. Ideally, fellows start simultaneously as a cohort and receive support through connections, coaching, and peer learning. The term length could be longer, considering shifts in the political environment and depending on whether significant interagency and partnership work is required for specific changes. Selection processes should be designed to attract and assess the hard and soft skills needed for fellows to be successful.



4 PARTNERING WITH AGENCIES

Identify a strong sponsor to oversee each fellow and set clear expectations up front to ensure accountability.

The impact of a program like this is highly dependent on the context within the agencies where fellows are placed. Agency selection is critical, as there will be a strong level of interest for a fellow who brings technical expertise with no direct cost to the agency. Factors facilitating success include having an engaged sponsor, the buy-in or political will to advance the priority issue, and enough resources to sustain the fellow's work.

Respondents to Arabella's survey, representing four agencies, indicated that sponsors or direct supervisors are very important to fellows' progress and success. Of 13 contextual factors that could impact success, *having a sponsor who enables the fellow to apply their expertise* rated as most important, followed by *having a direct supervisor (i.e., sponsor) who is committed to the fellow's focus issue*.

We recommend the program manager engage the host agency in the following activities to support fellows' success:

- **AGENCY SELECTION.** The steps in our agency selection process included inviting agencies to request a fellow, having agencies complete the "Host Agency Fellow Request Form" (see *Appendix*), and evaluating applications (led by ProInspire) based on the program objectives to select five partner agencies. In addition to the application, we recommend the program manager interview the person who will be the fellow's sponsor and main point of contact as part of the agency selection process, to confirm their ability to support the fellow.
- **FELLOW PLACEMENT PROCESS.** The program manager should narrow down candidates to a small set of finalists for the agency to consider. The sponsor should be involved with the interviews to identify the fellow who is best positioned to advance the issue at the agency. If a small set of qualified finalists cannot be identified, the recruiting timeline should be extended and additional recruiting steps undertaken.
- **EXPECTATION SETTING.** Develop a formal agreement or Memorandum of Understanding that includes clear expectations for the role, a schedule for check-ins with sponsors (including an initial check-in at 60 or 90 days), an overall timeline, a description of interagency work, and an expectation of the progress required for the fellow to extend their contract. In addition to promoting accountability, this provides an opportunity for the program manager to work with sponsors who do not have subject matter expertise and advise them on how they can best mentor the fellow so the agency benefits from the program.
- **BUILDING BUY-IN.** The time period between fellow selection and start date can take months, depending on security clearance processes. The program manager should use this time to engage with agencies and help them socialize a fellow's program objectives before they arrive. This should include identifying and engaging senior-level supporters for the program and conducting learning sessions, or providing information to staff who are non-experts so they understand the fellow's value-add to the agency. Laying this groundwork can help fellows more quickly establish connections and get started on the work, having front-loaded the time required to educate colleagues on the "why" of the program.
- **INTERAGENCY COMMITTEE CREATION.** The Interagency Committee should be chaired by a leader from one of the agencies and establish a regular meeting schedule to guide the fellows' interagency projects. This element of the program was not as effective as we had hoped, and we recommend building expectations for accountability and support into the agency and sponsor relationships.

- **CROSS-AGENCY LEARNING.** We hosted some cross-agency meetings with sponsors early in the program and recommend building that in regularly throughout the program duration. Agency leaders and sponsors benefit from learning about other agencies' experiences in the program. Facilitating cross-agency learning can help hosts work more effectively with their fellows, support interagency work, and prepare them to work effectively with future fellows.
- **REGULAR CHECK-INS.** We recommend the program manager meet quarterly with sponsors to check in on the fellows' work, ensure continued agency support, and address any challenges. The check-ins should also be used to discuss term length and continuity plans beyond the fellow's departure.
- **SPONSOR CHANGES.** Sponsor changes are likely due to agency turnover or lack of support provided to the fellow. The program manager should be proactively engaged if a new sponsor is brought in, going back to the expectations setting step above to bring everyone to the same page.

Despite ProInspire's efforts to complete many of the above steps with host agencies, the program's impact suffered as a result of changes in staff and the political environment. Funders and program managers should be prepared for these changes and consider how they will impact fellows' success. Ideally, they will co-create a model at the beginning of the investment that gives direction for how to respond and adjust the fellowship goals in real time.

SUCCESS FACTORS FOR AGENCIES AND SPONSORS

Agencies

- Sponsor enables fellow to apply expertise
- Direct team committed to fellow's focus issue
- Host agency provides immediate, focused orientation to culture, systems, office, designated workspace
- Agency leaders, fellowship manager, and fellow all explicitly agree to fellow's scope of work from outset

Sponsors

- Actively express support for the fellow within the agency
- Possess some subject matter expertise or understanding tied to the issue area
- Understand how to navigate and influence change within the agency

RECOMMENDATION

Engage with the fellows' sponsors in the agency selection process and through ongoing quarterly check-ins. Have agencies sign an agreement outlining clear expectations for the role, a schedule for check-ins, an overall timeline, interagency work, and a description of the progress required for the fellow to extend their contract. If a fellow's sponsor is not providing adequate support, the program manager can use the expectations agreement to ensure accountability and identify a new sponsor if needed.



5 MEASURING IMPACT

Invest for the long term, determine intended outcomes together, and track progress.

Bill & Melinda Gates Foundation contracted Arabella Advisors in February 2018 as a third-party learning partner and evaluator. Arabella focused on understanding the outcomes achieved by the program and gathering insights on best practices for program design and execution, as the foundation had not made many prior investments in secondments or conducted systematic evaluations of their outcomes. Since ProInspire does not have in-house evaluation expertise, Arabella supported us in developing evaluation tools and building M&E capacity. We found minimal existing evaluation literature from similar fellowship and secondment programs. This is a gap in the fellowship/secondment field, and it is critical to give all stakeholders access to appropriate tools to measure progress against the intended outcomes of the program.

While ProInspire and the foundation drafted general intended outcomes as part of the initial investment process, Fellows worked with ProInspire and Arabella to create and track agency-specific outcomes and indicators. Arabella worked with ProInspire to create the Milestone Tracker (*see Appendix*), a mechanism that allowed Fellows to record milestones tied to the intended outcomes and to weigh the risks and benefits of opportunities. Fellows found the tracker to be a useful and simple tool to help frame the tradeoffs between different areas of work. It gave Fellows the opportunity to talk through decision points with their cohort, ProInspire, and agency sponsors. It also provided a helpful snapshot of Fellows' work for decision-making and accountability.

Arabella noted: *PFDF Fellows' activities culminated in many short-term outputs and several noteworthy short-term outcomes. Across participating agencies, they built agencies' capacity and knowledge about DFI and found opportunities to inform agency agendas by incorporating digital finance into agency or office strategy. Several Fellows/Secondees also influenced agency practices or policy outcomes that have the potential to create longer-term impact.*²

We recommend future programs incorporate initiatives to support long-term change, including:

- **CONTINUED ALUMNI ENGAGEMENT.** Fellows made significant contributions during their placements, and it will be important to engage with them as they contribute to the field more broadly. Three of the five PFDF Fellows have continued in roles focused on policy/advocacy around DFI, including two who remain in the federal government. Their potential for impact related to the project objectives will only grow in the years to come.
- **LONG-TERM IMPACT MEASUREMENT.** It is important to track the long-term impact of the Fellows' work within agencies to evaluate the return on investment. Some Fellows created policies and tools to support their agencies with DFI, so tracking how those are used will provide insights on the type of projects that lead to change in these environments.

RECOMMENDATION

Use the Milestone Tracker or a similar tool to align on intended outcomes and track progress. Share it with the agency sponsors and fellows up front so they understand how it will be used. To support long-term change, engage alumni and plan for long-term impact measurement.

² Arabella Advisors (2020) *Opportunities and Challenges of US Government Secondments as Advocacy Tactics: Lessons from an Evaluation of the ProInspire Fellowship in Digital Finance*.

Conclusion

The ProInspire Fellowship in Digital Finance program demonstrated that fellows can be change makers to influence policy advocacy and capacity building within government agencies. A program such as this requires significant support: financial investment and relationships from the funders, support of fellows and agencies from the program manager, and capacity to continue the work from the agency. It is important to be realistic about what can be achieved within one to two years in such complex environments, and to recognize the impact that administration changes can have on a program like this. Investing in longer fellowship terms and subsequent cohorts would strengthen deeper change within agencies. We hope that the learnings from this program will support future investments in fellowships and secondments as tools for change.



Appendix: Fellow Work Cycles

Each Fellow and agency had a slightly different approach based on the agency's digital finance journey. Here are some examples from the ProInspire Fellowship in Digital Finance to support future fellows.

STATE DEPARTMENT — POLICY APPROACH

At the State Department, the Fellow realized that enshrining digital finance within agency policy was the route to ensuring longevity. She worked to develop *Principles of Digital Finance*, building understanding and buy-in across the agency and soliciting support at an interagency level. Ultimately the Principles became the State-approved policy on fintech or financial inclusion, and the cable sent out globally means that USG employees around the world can access them to guide work in-country.



MILLENNIUM CHALLENGE CORPORATION (MCC) — STRATEGY APPROACH

At MCC, digital finance was a novel concept that did not clearly fit within existing departments. MCC had not been engaged in the early program design and did not have a commitment to advancing digital financial inclusion, but they did have experience bringing in fellows to support learning on new topics. The Fellow engaged in awareness raising and relationship building across the agency. She held focus groups with different areas, analyzed data on existing Compacts, and created a strategy for digital finance that could be implemented at MCC. Ultimately the strategy did not move forward as the agency was not ready and committed to change — a key lesson for agency selection in the future.



OVERSEAS PRIVATE INVESTMENT CORPORATION (OPIC) — TOOLS APPROACH

At OPIC, the agency sponsor was engaged in program design and remained so throughout the Fellow's term. OPIC had a very clear outcome for the Fellow's work: to build team understanding on how to source and underwrite loans related to digital finance. The Fellow engaged early in their tenure in awareness raising and tool development. Once a pipeline for deals was created, the Fellow turned to refining the tools and training diverse staff on how to use them. While this Fellow had the shortest tenure, the tools were easily handed off and continue to be used in the agency.



USAID GLOBAL HEALTH - RESEARCH APPROACH

The Global Health Bureau within USAID absorbed the Fellow and immediately tasked her with the development of a publication that eventually became "The Role of Digital Finance Services in Accelerating USAID's Health Goals." She used this exercise as a springboard for awareness raising, partnerships, test cases, and connections to other multilateral organizations. This approach worked because USAID already had a strong understanding of digital finance but needed the case to be made for its connection to health outcomes.



Appendix: Milestone Tracker

The Milestone Tracker gave Fellows a tool to map specific work and milestones to the intended fellowship outcomes at their agency. We've included an example format below.

Fellow: [Name]

Agency: USAID

INTENDED OUTCOME	DATE	MILESTONE	RELEVANT CONTACTS	ROLE IN ACHIEVING MILESTONE	IMPLICATIONS (SO WHAT?)
Increased understanding among USAID staff members and implementing partners of opportunities to use digital finance to achieve USAID health programs' outcomes		Co-authored "The Role of Digital Financial Services in Accelerating USAID's Health Goals"		USAID did not internally have the technical expertise required to write this brief. Once they knew they were hiring the Fellow, they held it for the Fellow to complete	Fellow formulated the case for DFS for USAID Health Practitioners. Fellow engaged with private DFS providers working in the health sector to build private/public partnerships
Fellow: Deepened integration of digital finance and financial inclusion into the USAID Global Health Bureau's digital health vision and strategy, mission health programs, and its overall health programming		Fellow selected as Advisor to support the development of the Bureau for Global Health's first Digital Health Vision and subsequent Technical Guidance		Fellow provided technical support to incorporate the role DFS plays in the GH Digital Health Vision. Subsequent input provided for the GH Digital Health Strategy	Fellow increased influence and access to digital discourse within the agency, propelling the DFS value proposition. This led to an invitation for the Fellow to conduct a digital assessment and strategy design for a country-specific Mission

Appendix: Host Agency Fellow Request Form

I. What are our roles?

ProInspire and the Bill & Melinda Gates Foundation (the foundation) appreciate your interest in hosting a Fellow from the ProInspire Fellowship in Digital Finance. ProInspire serves as the Project Manager for the foundation and will lead the recruitment of the foundation-sponsored Fellows (among other activities). Each Fellow will be an uncompensated employee of the host agency. Host agencies are responsible for interviewing the candidates (finalists selected by ProInspire), obtaining security clearances, and providing all administrative and HR support, such as desk space, arrangements and expenses for official travel, training, etc.

II. What is the Host Agency Fellow Request Form and what is the process for it?

- Please find below a Host Agency Fellow Request Form to help ProInspire understand interested host agencies' needs for Fellows, proposed projects, and required expertise and qualifications for each proposed fellowship. ProInspire will utilize this information to source the best candidates for the program.
- This form is intended to expedite the requirements gathering process and ensure sufficient information is gathered to aid ProInspire in recruiting.
- Interested host agencies may request more than one Fellow. Agencies should fill out one Host Agency Fellow Request Form for each proposed role.
- If submitting more than one Host Agency Fellow Request Form, agencies should prioritize their roles, and include priority information in the designated area on the form.
- Host Agency Fellow Request Form should be completed and submitted electronically. Multiple choice or checkbox questions can be completed by bolding the desired response.

III. How will roles of the first cohort of supported Fellows be selected and how many supported Fellows are expected?

- Any U.S. citizen may apply to become a ProInspire Fellow in Digital Finance. This process applies specifically for the selection of Fellows who will receive support from ProInspire.
- There will be a competitive process for the selection of the host agencies based on the strength of host agency applications against the below criteria and objectives of the program.
- Host agencies are allowed to submit more than one application.
- No agency is guaranteed any specific number of Fellows.
- ProInspire received a grant from the Bill & Melinda Gates Foundation to cover Fellow stipends, overall program management, and program monitoring and evaluation.
- The grant has allowed for flexibility along four dimensions in order to maximize impact by allowing for a competitive process for both Fellows and host agencies.
- It leaves flexible: (i) the number of Fellows in each of the two cohorts; (ii) which agencies will host a Fellow; (iii) number of years of the Fellow; and (iv) stipend amounts.
- Fellows will be provided a competitive stipend/salary given their years of experience and expertise. ProInspire will determine the salary based on research of other organizations conducting similar fellowships, as well as experience required based on the Host Agency Fellow Request Form.

- We anticipate hosting four to five Fellows per cohort. Based on the impact of the Fellow in cohort one and the level of support they receive from their host agency, a Fellow in cohort one will be considered for a second year and thus be a part of cohort two. The monitoring and evaluation system will determine the impact of the Fellow and contribution of the host agency.
- Submissions from host agencies will be reviewed with regard to the following requirements and objectives:

A. Requirements of ProInspire Digital Finance Fellows

- The ProInspire Digital Finance Fellowship brings in outside experts into the U.S. Government for one or two years, who then return to the private sector. **Fellow will likely be brought in under USG clause 5 USC 3109, the regulation guiding employment of experts and consultants.** As they are hired outside the normal competitive hiring process, they may not do work as a government employee normally would do. They are seen as experts in their field. In some agencies, an **Intergovernmental Personnel Agreement** may be the preferred hiring mechanism.
- Fellows must be **U.S. citizens** at the mid- to senior level with a minimum of seven years of relevant professional experience.
- The program is **not open to current USG employees**. State and Local government employees are eligible.

B. Objectives of ProInspire Fellowship in Digital Financial Inclusion

- Increase government agency **understanding** of how to achieve global financial inclusion, including through digital technology
- Build government agency **capacity** to achieve global financial inclusion
- Facilitate **interagency collaboration** on financial inclusion
- Increase **evidence base** to support scalable and sustainable social impact through global financial inclusion
- Provide Fellows an **opportunity in public service** that will enhance their knowledge of government and of global issues, and enrich their organizations and communities upon their return
- Advancement of **global financial inclusion**

IV. What should host agencies consider before deciding whether to request a Fellow?

Hosting a ProInspire Fellow in Digital Finance requires a serious commitment. Offices should be prepared to:

- Select an experienced sponsor who will be available to supervise the Fellow for the duration of the fellowship, to guide and monitor the Fellow, and to make sure the Fellow's work matches the program goals
- Agree that Fellows will also work on an interagency project together during their fellowship
- Serve on the Interagency Committee that is managed by U.S. Department of Treasury
- Provide feedback to ProInspire on their Fellows' progress towards program objectives
- Ensure that a Fellow's HR and management needs are supported, from proper HR record keeping to training, official travel, office space and equipment, transit subsidy, etc.

V. What are the next steps?

Host Agency Fellow Request Forms are due to ProInspire by [DATE]. Feel free to reach out with any questions.

HOST AGENCY FELLOW REQUEST FORM

Part A: Basic Information

1. U.S. Agency
2. Office or Department
3. Who is the **HR Contact** who will manage onboarding?
Include name, title, email, work phone number
4. Who will be the Fellow's Sponsor?
Include name, title, email, work phone number
5. Will this Sponsor oversee the Fellow throughout the fellowship term? *If no, please explain.* Yes No
6. What team will the Fellow be part of? *(if applicable)*
7. What is the title for this Fellow position?
8. What level of security clearance is needed for the Fellow?
9. Role Priority (only applicable if interested agency is submitting multiple fellow positions). If submitting multiple fellow positions, please numerically rank priority of this proposed role for the host agency.
10. Who will serve as the **Principal Participant** for the **Interagency Committee**?
Include name, title, email, work phone number
11. Who is the **Primary Point of Contact** for this role should there be follow-up questions regarding the form? *Include name, title, email, work phone number*
12. Who (if any) is the **Secondary Point of Contact** for this role and remain copied on relevant communications?
Include name, title, email, work phone number

Part B: Agency Priorities and Project Needs

1. Please provide a brief official description of your Agency. *This will be used in public recruitment materials. (100-300 words suggested)*

2. What are your Agency's financial inclusion priorities? *Please include examples of programs or initiatives or details such as budget allocation to demonstrate prioritization.*

3. On which areas of financial inclusion will the Fellow focus?

Data	Payment platforms
Remittances/Cross border flows	Mobile
Digital identity	Internet
Consumer financial protection	Cards
Finance for Development	Payment systems
Health	Regulation
Education	Women's financial inclusion/economic empowerment
Ag-Finance	Other (<i>describe below</i>)
Humanitarian	
Policy	
Policy	

Please include any additional context or details given your selection(s):

4. What is the geographic focus of this role or project? *Select all that apply. If selecting more than one, please indicate percentage.*

Domestic	%
Global	%
Other	%

Please include any additional context or details given your selection(s):

5. Which countries or regions will be a focus of the Fellow's work?

6. Will the Fellow collaborate with Embassies? Yes No

If yes, please describe what in-country engagement is anticipated and any existing support or commitments from in-country counterparts.

Part C: Roles and Responsibilities Towards Impact

1. What is a description of the Fellow's project(s)?

2. What will be the Fellow's responsibilities?

3. Which stakeholders will the Fellow engage?

Please list Agencies, Offices and specific roles that the Fellow will work with to accomplish the project.

4. Please describe the anticipated outcomes, outputs, and activities to be achieved as a result of this Fellow's work. If Fellow will work on more than one project, please complete a separate table for each.

CATEGORY	DESCRIPTION	THIS PROJECT
PRIMARY OUTCOMES	The overall change(s) in technologies, systems, populations or behaviors	<i>Example: Agency working with the in-country counterparts to roll out digital IDs via funding, technical assistance, etc.</i>
INTERMEDIATE OUTCOMES	The changes in technologies, systems, populations or behaviors that need to be achieved in order to realize the primary outcome(s)	<i>Example: Increased agency understanding about impact potential for digital ID cards in Indonesia</i>
OUTPUTS	The goods, services, events or deliverables produced	<i>Example: Produce a report (or event) about digital ID cards in Indonesia</i>
ACTIVITIES	The actions taken or work performed to produce goods, services, events or deliverables	<i>Example: Conduct research on digital ID card technology and policy in Indonesia</i>

5. Would you be interested in the Fellow staying on for a second year? *Please note this will be determined based on the Fellow's year one achievements as well as level of support from the agency.*

Yes No Other

Part D: Fellow Qualifications

- How many years of experience should the target candidate have?

5-7 years	10-15 years
7-10 years	15+ years
- What kind of prior work experience would be helpful for this role? *Select all that apply.*

Finance	Tech Company
International Development	Private Equity or Venture Capital
Law	Other (describe below)
Public Policy	

Please include any additional context or details given your selection(s):

3. What technical skills would be helpful for this role? *Please select the top five.*

- | | |
|----------------------------------|---------------------------|
| Business Analysis (includes M&A) | Research |
| Data Analytics | Strategy Development |
| Financial Analysis | Technology Development |
| Monitoring and Evaluation (M&E) | Technology Implementation |
| Policy Analysis & Development | Writing |
| Project Management | Other |

Please list any other technical skills that would be helpful for this fellowship role or other additional context or details that would help ProInspire source for the right candidate:

4. Which “soft skills” are most important for the Fellow to be successful? *Please select the top five.*

- | | | |
|------------------------------|-------------------|-----------------|
| Flexibility and adaptability | Positive attitude | Self-motivation |
| Influencing others | Public speaking | Teamwork |
| Interpersonal skills | Reliability | Work ethic |
| Managing up | Spirit of service | Other |

Please include any additional context or details given your selection:

5. Please indicate any specific channels, networks, professional associations, and organizations the host agency recommends ProInspire target to recruit candidates.

- Fintech Private Equity/Venture Capital Firms (e.g., General Atlantic, TTV Capital)
- Fintech Startups (e.g., Square, Ant Financial)
- Practitioners/Direct Service Providers (e.g., Accion, CFED)
- Academia (e.g., Universities)
- Private Sector Companies (e.g., Visa, Google Pay, McKinsey, etc.)
- Think tanks and policy makers (e.g., Brookings, Center for Financial Services Innovation, CGAP, Council on Foreign Relations, etc.)
- Professional Associations (e.g., American Bankers Association, American Bar Association, GIIN, etc.)

Please list specific organizations you recommend here:

Part E: Interagency Project

The Digital Finance Fellows will collaborate on an interagency project during their fellowship year. Each agency should have a principal participant in the interagency committee who will oversee the interagency project. The interagency committee will begin DATE.

1. Do you have an interagency project(s) you would like to suggest for the Fellows to work on? Yes No

If yes, please describe the purpose of the project(s), which agencies will be involved, and any high-level objectives the project may achieve. More than one project suggestion is allowed.

Part F: Comments *(Optional)*

If you have any additional comments about this application, please include them here. This section is optional. Please use it if you have any clarifications or additional information that was not included above.



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