SCOPING STUDY: Collective Action Secretariat to Enhance Resilience among MFIs and MSMEs (CASTER)

PUBLIC LAUNCH WEBINAR

7 April 2021 | 9:00-11:00AM
Introduction to CASTER Scoping Study

RAPA LOPA
President, RestartME
Enables micro-entrepreneurs to bounce back after natural and man-made disasters in the form of financing and business development grants through its member MFIs.

Spin-off of a post-Yolanda USAID-funded project called Micro-Enterprise Disaster Assistance Fund for Resiliency Program (MIDAS).

Calamity Assistance Fund: wholesale financing window for MFI partners who retail softer term loans to their micro-entrepreneur clients.

Non-financial and Capacity Building: research, technical assistance, and stakeholder convening and management.
A leading nonprofit consulting firm dedicated to **reimagining social change**

Consulting firm founded in 2000 by Harvard Business School Professor, Michael E. Porter and Mark R. Kramer

Strategic advisor to foundations, corporations, and nonprofits on social change approaches, including being a pioneer in shared value and collective impact approaches

**1000+ global consulting engagements** completed to date; spanning strategy, evaluation, research, and implementation

Experience in working with **ecosystem stakeholders in the MSME and broader inclusive markets space**, including conducting sector research, thought leadership, ecosystem / firm level business model development and enabling systemic change
Resilient MSMEs = robust business ecosystem, sustainable economic dev’t
Rapid assessment approach to determine post-pandemic challenges and opportunities, as well as potential Collective Impact solution areas

**Focus of Scoping Study: MSME industry categories**

- Wholesale and retail trade
  - Grocery / convenience store (gas station)
  - Grocery / convenience store (no gas station)
  - Market stalls
  - Pharmacy
  - Sari-sari stores
  - Sidewalk vendors
  - Specialty food (fruit / vegetables)
  - Specialty food (meat)
  - Specialty food (seafood)

- Food services
  - Bakery
  - Carinderia
  - Caterer
  - Mobile food services
  - Pastry shop
  - Restaurant / bar
  - Sidewalk food vendors

**Methodology: industry consultations + secondary research / data, MSME FGDs and one-on-one interviews**

- Government
- Development institutions
- Academe
- Banking, MFIs, fin-tech
- Social media and e-commerce
- FMCG
- Wholesale / distribution
- Telecommunications
- Logistics

Latest COVID-19 reports, news and publications (ADB, UNDP, NEDA, DTI)

FGDs with MSME owners on SB1591 ("e-commerce Bill")

One-on-one interview with public market vendors

One-on-one interview with pawnshop clients
Post-COVID Recovery and Resilience Building Opportunities and Challenges

JULES FALZADO
Project Manager, RestartME
JulesFalzado@restartme.ph
Navigating the new normal with limited tools and capabilities to succeed

**OPPORTUNITIES**

- **Acceleration of e-commerce**
  - Response to lockdown
  - ↑57% ave online basket
  - 97% to continue e-comm
  - DTI: 82k online biz reg

- **Expansion of digital payments**
  - Mobility restrictions
  - SAP, financial assistance
  - Waived InstaPay fees
  - BSP: unified QR

- **Emerging Collective Impact initiatives**
  - MSME e-communities
  - SIKAP
  - ReSTART
  - Dagdag Puhunan

**CHALLENGES**

- **Slow consumer demand recovery**
  - Loss of income
  - Loss of customers
  - Business closure

- **Inadequate access to financing**
  - Conservative banks
  - Limited alternatives
  - Limited gov’t assistance
  - Limited working capital

- **Barriers to digitalization**
  - Weak internet
  - Inefficient logistics
  - Lack of identification
  - Internet fraud

- **Disruption of operations**
  - Localized lockdowns
  - Limited last-mile logistics
  - Inability to pivot business

- **Lack of resilience, risk mgt tools**
  - No resilience framework
  - Limited risk mgt tools
  - Limited biz insurance

**COVID-19**

- 388 days of CQ
- -8.3% unemployment Jan 2021
- -9.5% 2020 GDP
- Inadequate access
  - Travel restrictions
  - Health & safety concerns
- Lack of resilience, risk mgt tools
  - Hunger, poverty
- Business closure
- Income loss, low consumer confidence
- Consolidation of e-commerce
- Emerging MSME e-communities
- SIKAP
- ReSTART
- Dagdag Puhunan
- 82k online biz reg
- 97% to continue e-comm
- 57% ave online basket
- Weak internet
- Inefficient logistics
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- Localized lockdowns
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**CLOSED**

- Hunger, poverty
- Travel restrictions
- Health & safety concerns
- Lack of resilience, risk mgt tools

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Multi-layer concept of MSME digitalization

For MSMEs, being digital could mean any of these layers:

- **Marketing and trade**
  - Online messaging
  - Social media (free)
  - E-commerce platform
  - Own website
  - Courier Partner

- **Payments**
  - E-wallets
  - Bank transfer
  - e-Remittance
  - Online payment

- **Supply chain**
  - Online banking / credit

- **Online banking / credit**
  - e-Remittance
  - Online payment

Digital readiness is driven by:

- **Access to infrastructure** (hardware, internet, logistics)
- **Awareness of alternatives** (relative, peer, community)
- **Compelling business usage** (sales, financial, supply chain)
**Accelerate digital adoption by addressing gaps at ecosystem and firm levels**

<table>
<thead>
<tr>
<th><strong>Access to infrastructure</strong></th>
<th><strong>Awareness of alternatives</strong></th>
<th><strong>Compelling business usage</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>🏢 Cybersecurity regulation</td>
<td>🦂 Integrated e-commerce solution that includes affordable internet / connectivity, logistics and payments</td>
<td>📈 Accessible and affordable payments solution (minimal transaction fees)</td>
</tr>
<tr>
<td>🛠 Digitalize last-mile supply chain</td>
<td>💻 Digital literacy / citizenship programs to introduce utilization of online platforms and solutions</td>
<td>🥑 Creation of financial products that align with MSME needs</td>
</tr>
<tr>
<td>🛠 Simplified and assisted registration process to enlist in digital platforms</td>
<td>🤝 Promotion of mechanisms and tools to ensure security and safety of online transactions</td>
<td>🕒 Adoption of standard unified QR code for payment transactions</td>
</tr>
<tr>
<td>🛠 Improved internet connectivity in rural areas</td>
<td>🏷️ Entrepreneurial skills / mindset to appreciate value of digitalization</td>
<td>📚 Expansion of <em>sari-sari</em> store service to facilitate digital transactions</td>
</tr>
<tr>
<td>🛠 Financing solution to enable access of affordable hardware / solution</td>
<td>📎 Digital citizenship (security)</td>
<td>📝 Establishment of credit history of unbanked to access financing</td>
</tr>
<tr>
<td>🛠 Inter-operability of e-commerce and digital payment solutions</td>
<td>🛠 Business / national ID registration</td>
<td>🍀 Adaptability of digital platforms for the specific type of product sold</td>
</tr>
</tbody>
</table>

**ILLUSTRATIVE – NOT EXHAUSTIVE**
Recommended Collective Impact Solution Themes

ANAND NANDAKUMAR
Senior Advisor, FSG
Anand.Nandakumar@fsg.org
Five key mutually reinforcing areas of collective impact to drive MSME recovery and resilience in the priority sectors

**Supporting Pivot to Resilient, Sustainable Business Models**

Enabling transition through upskilling and scale adoption of tools in the following areas:
- Financial and operations management
- Entrepreneurship skills
- Risk management and resilience tools
- Peer to peer mentorship and learning community/platform

**Recovery and Resilience Financing Innovation**

Catalyze development, pilot and scale adoption of recovery and resilience financing options
- Bridging loan program for recovery capital
- Business and inventory micro-insurance
- MSME resilience social impact bonds
- Adoption of P2B lending platforms
- Emergency fund for resilience

**Resilient Supply Chain Innovation and Incubation**

Incubate, pilot and support the adoption of cluster/sector level supply chain resilience innovations/solutions
- E.g., Common sourcing, cost pooling, resource pooling, flexibility and redundancy
- Enable scaling of the digitalization of last mile supply chain from wholesaler to sari-sari stores

**Scaling up Digital Adoption**

Understand barriers, drive awareness, and scale up of digital adoption for business:
- E-commerce and digital marketing
- Digital Payments for 1-2 key biz transactions
- Digital credit and banking services
- Sari-sari stores and carinderias as digital hubs

**MSME Resilience Metrics, Scorecard and Tracking**

Develop mechanisms to measure and track progress on MSME resilience
- MSME resilience metrics and scorecard development
- Ongoing resilience tracking survey/reporting
- Socialized with and accepted by key stakeholders
Broader initiatives to be undertaken by the Government to enable recovery and resilience

- Provide a significant demand stimulus
- Develop and implement national resilience strategy
- Fast track national digital ID project
- National digital payments platform with seamless inter-operability
- Focus on vaccine sourcing and distribution
- Clear safe consumption and safe supply chain guidelines
- Incentivize informal sector to register formally
- Transition towards digital disbursement of most Govt. pay-outs

Government led initiatives
Why do we need Collective Action to address these solution themes?

1. Large scale nature of the issues (and related opportunities)

   - An estimated 800,000-1,000,000 sari-sari stores contributing to a significant portion of consumer goods sales
   - Issues being faced by a significant proportion of the above population and at a nationwide level across regions and provinces

2. Complexity of the issues to be addressed (and related solutions)

   - Each of these five solution theme areas have inter-related multi-dimensional issues to be addressed
   - No one stakeholder has the capabilities or financial resources to single-handedly address all dimensions

Concerted, medium to long-term multi-stakeholder collective action is a more effective way address these solution themes as compared to individual stakeholders undertaking siloed efforts.
What is in it for my organization? Why should we participate?

<table>
<thead>
<tr>
<th>Stakeholders</th>
<th>Benefits from Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-profit organizations working with MSMEs</td>
<td>• Enable them to <strong>deliver social impact objectives</strong> at scale</td>
</tr>
<tr>
<td>MSME industry associations</td>
<td>• Enable their stakeholders with <strong>smooth recovery and to become more resilient</strong>, delivering social and economic value</td>
</tr>
<tr>
<td>Other industry associations</td>
<td>• Enable their stakeholders to (a) <strong>tap new business opportunities</strong> and (b) <strong>reduce risk</strong> by enabling MSMEs in their extended value chains** to recover and become more resilient</td>
</tr>
</tbody>
</table>
| Private sector firms                                                         | • Tap future **business / revenue opportunities at scale** through growth in penetration, usage of products / services that meet MSMEs’ recovery and resilience needs  
   **Banks, digital payment firms, MFIs, insurance providers, FMCG, telcos, e-commerce, social media firms, MSME training providers**  
   • Improve position amongst MSMEs through **better user engagement and loyalty** by supporting MSMEs with relevant products/ services in their highest moment of need  
   • More **effective and efficient way** of tapping opportunities through pooling resources and collaborative business models through the collective impact approach  
   • Improve their **brand and reputation** by supporting MSMEs and delivering social impact                                                                                                                                                                                                 |
| Government, development institutions, international aid                      | • Meet **socio-economic impact objectives** in a more effective way through the mobilization of multiple stakeholders through collective impact                                                                                                                                                                                                            |
What role(s) can my organization play?

**Anchor stakeholder champion**
- Steering Committee membership to set strategic direction
- Co-funder
- Design / implementation owner in all or majority of the priority product, service or business model development initiatives
- Linkage to MSME network for roll-out of solutions

**Funder / co-funder**
- Provide funding for backbone organization and/or specific initiatives

**Backbone organization**
- Conduct advocacy / catalyze initiatives
- Bring stakeholders together
- Frame common agenda
- Set shared milestones and metrics

**Design / implementation owner**
- Design product, service or business model
- Provide / mobilize initial resources for the pilots
- Take on the onus to launch and scale up successful pilots

**Advocacy support**
- Government policy advocacy, stakeholder mobilization, promotion to organization members

**Independent advisors**
- Technical advisory and operational expertise to assist in designing and testing solutions (e.g., research, policy advisory, Collective Impact set-up, business model development)

**Roll-out partners**
- Access to MSME networks and communities to support implementation of roll-out for pilots and scale-up initiatives
What does Collective Impact entail?
Structured, sustained multi-stakeholder action based on five key principles

Common Agenda
All participants share a logical vision for change that includes a common understanding of the problem and a joint approach to solving the problem through agreed-upon actions.

Shared Measurement
All participants agree on how to measure and report on progress, with a short list of common indicators identified and used to drive learning and improvement.

Mutually Reinforcing Actions
A diverse set of stakeholders, typically across sectors, coordinate a set of differentiated activities through a mutually reinforcing plan of action.

Continuous Communication
All players engage in frequent and structured open communication to build trust, assure mutual objectives, and create common motivation.

Backbone Support
An independent, dedicated staff (with funding!) guides the initiative’s vision and strategy, supports aligned activities, establishes shared measurement practices, builds public will, advances policy and mobilizes resources.
How should we go about operationalizing these solution themes? What are the next steps?

There are typically five key steps to operationalizing a Collective Impact initiative

1. **Identifying the Backbone Organization**
   - An independent organization which guides the initiative’s vision and strategy, support aligned activities, establishes shared measurement practices, conduct advocacy and mobilize resources

2. **On-boarding Stakeholder Champions**
   - On-board stakeholder champions, i.e., the initial set of anchor stakeholders, who are willing to make a medium-term commitment to the initiative in the form of financial or other resources and capabilities
   - Secure initial funding for the backbone organization to work with the stakeholder champions to develop the common agenda, shared metrics and key activities

3. **Defining Common Agenda, Metrics and Activities**
   - Develop the common agenda, shared metrics, key activities and milestones which are aligned on by the stakeholder champions
   - Secure funding for the initial phase of the initiative (e.g., for operationalizing key activities, supporting the backbone organization), usually for the first 1-2 years

4. **Setting up the Governance and Operating Model**
   - Establish governance and operating model for the Collective Impact initiative (e.g., Steering Committee, Initiative Working Groups etc.)

5. **Sustained Implementation, Monitoring & Evaluation**
   - Initiative participants, facilitated by the backbone organization, undertake sustained implementation of key activities, with periodic monitoring and evaluation
   - On-board additional stakeholders over time
Scaling Up Digital Adoption

Step 1: Identifying the Backbone Organization

Potential Backbone Organizations

An independent, dedicated staff (with funding!) guides the initiative’s vision and strategy, supports aligned activities, establishes shared measurement practices, builds public will, advances policy and mobilizes resources.

Coalitions for MSME development
Industry associations
Civil society organizations
Non-profit and development organizations
Scaling Up Digital Adoption

Step 2: On-boarding Committed Stakeholder Champions

<table>
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<tr>
<th>Stakeholders</th>
<th>Potential Role(s)</th>
<th>Benefits</th>
</tr>
</thead>
</table>
| Industry associations, non-profit organizations, civil society organizations | ● Backbone organization  
● Collective Impact advocacy, monitoring and evaluation | ● Meet impact objectives at scale |
| MSME training providers, non-profit organizations, other private sector players | ● Participant and support with delivery of on-ground training / outreach / adoption  
● Other expert/ advisory/ advocacy support | ● Business expansion opportunity  
● Create social impact at scale  
● Improved efficiency of engagements with MSME partners |
| Technology companies e.g., telcos, social media, e-commerce, online delivery, fintech / digital payments | ● Funder of initiative  
● Jointly develop collaborative business and go-to-market models (e.g., with financial institutions) for win-win product / service delivery at scale  
● Support outreach of digital products / services to the MSMEs (e.g., in their extended value chain) | ● Business opportunity  
● Improve position amongst MSME segment through better engagement  
● More effective an efficient collaborative go-to-market models  
● Enhanced brand and reputation through social impact |
| Banks, MFIs, insurance providers | ● Funder of initiative  
● Access to MSME networks for outreach  
● Jointly develop collaborative business and go-to-market models for win-win product/ service delivery at scale | ● Meet MSME recovery and resilience objectives at scale through a more effective way by mobilization of stakeholders |
| Government, development institutions, international aid | ● Funder of initiative  
● Regulatory support, endorsement and propagation of digital products and services  
● Participant and support with delivery of on-ground training / outreach / adoption |  

## Scaling Up Digital Adoption

### Step 3: Defining the Common Agenda, Shared Metrics and Key Activities

**Hypothesized Impact Goals and Logical Framework**

<table>
<thead>
<tr>
<th>Impact Goals (Common Agenda)</th>
<th>Outcome Goals</th>
<th>Outputs</th>
<th>Strategic Inputs</th>
<th>Priority Initiatives</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Over the next 3 years, a significant number of MSMEs (e.g., 250,000+), especially sari-sari stores and carinderias, adopt relevant digital solutions for their business, making them more productive and resilient</strong></td>
<td>Accessibility and adoption of e-commerce and digital marketing solutions</td>
<td>Usage of digital payments for at least 1-2 key business transactions</td>
<td>Adoption of digital credit and banking services</td>
<td>MSME retail/food service outlets become digital hubs for various products/services in their communities</td>
</tr>
<tr>
<td></td>
<td>Research output to understand barriers to adoption</td>
<td>Relevant digital solutions/collaborative business model development</td>
<td>Pilots of relevant digital solutions/business models including value propositions and incentives for adoption</td>
<td>Scale launch of digital solutions by stakeholder partners</td>
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<td>Digital players and their products/services/solutions, access to MSME networks and funding</td>
<td>Other Stakeholders provide access to MSME Networks and Funding</td>
<td>Access to Relevant expertise (e.g., subject matter experts, research)</td>
<td>Support from MSME training/capacity building service providers for digital solutions</td>
</tr>
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**Backbone organization**

- **E-commerce and digital marketing solutions**
- **Digital Payments for business**
- **Digital credit and banking services**
- **MSME digital hub solutions**
CASTER: Collective Action Secretariat to Enhance Resilience among MFIs and MSMEs

Scaling Up Digital Adoption

Step 4: Setting up the Collective Impact Governance / Operating Model

Steering Committee
(Stakeholder Champions and Other Experts)

Backbone Organization
(Collective Impact Secretariat)

Partnership with relevant stakeholder champions

Funders

E-commerce and digital marketing solutions

Digital payments for business

Digital credit and banking services

MSME digital hub solutions

Stakeholder Facilitation, Socialization, Monitoring and Communication

Priority Initiative Working Groups

Lead role of backbone

Other Stakeholder Partners and MSME Community
Scaling Up Digital Adoption

Step 5: Sustained Implementation, Monitoring and Evaluation

Organize for impact

~3-4 months

Step 1:
- Identify the backbone organization to manage the Collective Action initiative

Step 2:
- On-board stakeholder champions, i.e., the initial set of anchor stakeholders, who are willing to make a medium-term commitment to the initiative
- Secure initial funding for the backbone organization to work with the stakeholder champions to develop the common agenda, metrics and activities

Step 3:
- Develop the common agenda, shared metrics, key activities and milestones which are aligned on by the stakeholder champions
- Secure funding for the initial phase of the initiative (e.g., for operationalizing key activities, supporting the backbone organization), usually for 1-2 years

Step 4:
- Establish governance and operating model for the Collective Impact initiative (e.g., Steering Committee, Initiative Working Groups etc.)

Sustained, Committed Implementation

~1-2 years (for initial set of activities)

Step 5:
- Priority initiative working groups to guide implementation of activities related to their initiative
- Backbone to facilitate ongoing research, monitoring, evaluation to track progress, convene the working groups, share learnings and make adjustments to the implementation blueprint
- Periodic review with the Steering Committee to report progress, update strategy, governance mechanisms and add new activities/onboarding of additional stakeholders
- Ongoing communications, reporting to stakeholders and community to celebrate successes, build momentum, as well as highlight failures and learnings

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