



# Enhancing Employment for Low-Income Women

Lessons learned from the third round of the  
**Collaborative Fund for Women's  
Economic Development**



## The Collaborative Fund for Women's Economic Development

The Ms. Foundation established CFWED in 1991 to support organizations helping low-income women start and grow microenterprise, community-based, and cooperative businesses. Since 1991 CFWED's accomplishments include:

- mobilizing \$10.5 million to help low-income women find the means to support themselves and their families;
- bringing together 40 individual, corporate and foundation donors over three grantmaking rounds in one of the first true national funding collaborations;
- contributing knowledge to the field of enterprise development through the publication of research and training manuals.

CFWED's goal is to support and refine enterprise development practice and to improve the policy and economic environment in which programs operate. In addition to funding, CFWED provides organizations with technical assistance, training and networking opportunities.

### Acknowledgments

FIELD staff thanks all the hard-working CFWED grantees who embraced the task of data collection, provided valuable feedback on collected data, and suggested improvements to the systems and tools FIELD uses for both performance monitoring and outcome tracking. We appreciate your contribution towards making our work pleasant and rewarding. We hope you find this report enjoyable and informative and that you will provide us with your thoughts and reactions.

Thanks are also due to the many women who took time away from their families and businesses to respond to a survey designed to uncover key "client outcomes."

We would like to extend a special thanks to Anna Wadia, Yma Gordon and Caroline McAndrews at the Ms. Foundation Collaborative Fund for Women's Economic Development (CFWED) for their ongoing assistance and support.

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For the Ms. Foundation by the FIELD program of the Aspen Institute

**Jeremy Black**  
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## Introduction

What is a social entrepreneur? And, what is a social-purpose business? Today, many have heard about social entrepreneurship in one form or another. It encompasses an array of activities that straddle two worlds and reflects those that attempt to combine an interest in social causes with a profit-making business model. The enterprises these social entrepreneurs create are forprofit businesses that substantially integrate concerns about the welfare of their employees, or the well-being of their communities, or their own effect on the natural environment, with their pursuit of profit. A few exceptional businesses have gone so far as to establish the lion's share of their good will around their concerns for social or environmental justice. As an example, Ben & Jerry's value statement illustrates their commitment to social issues:

*"We have a progressive, nonpartisan social mission that seeks to meet human needs and eliminate injustices in our local, national and international communities by integrating these concerns into our day-to-day business activities. Our focus is on children and families, the environment and sustainable agriculture on family farms."*<sup>1</sup>

One form that social entrepreneurship can take is a social-purpose business – defined as “a discrete division, subsidiary or related corporation of a nonprofit or forprofit company that deliberately pursues financial and social returns within a specific industry segment in the commercial marketplace.”<sup>2</sup> Social-purpose businesses seek to pursue a “double bottom line” by creating both a social and financial return through their business activities.

Although the term “social-purpose business” is relatively new, these businesses in fact have a long history in the United States. For over 100 years both the Salvation Army and Goodwill Industries have run thrift stores that support their organizations' social-service and employment missions. The stores serve as training grounds for their employees – helping them learn and practice important employment skills – and generate revenues that pay employees' salaries and support their social services.

This report is about a set of nine social-purpose businesses funded by the CFWED. Each of these businesses shares a common social purpose: to create better jobs for low-income women. These businesses are in a range of industries in which low-income women are typically employed. Where these firms differ from traditional firms is in their interest in locating in low-income communities, and/or in creating jobs that pay higher wages, offer cooperative ownership opportunities, and/or provide better hours and benefits. In addition, many of the CFWED grantees also seek to pursue additional social outcomes, such as: providing a higher quality of care to the ill, elderly or children; building businesses that support and reinforce the cultures and skills of key ethnic communities; or providing

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<sup>1</sup>Ben and Jerry's, *Our Company*; available from [http://www.benandjerrys.com/our\\_company/our\\_mission/index.cfm](http://www.benandjerrys.com/our_company/our_mission/index.cfm); Internet.

<sup>2</sup>Social Enterprise Alliance, *Social Enterprise Lexicon*; available from [http://www.se-alliance.org/resources\\_lexicon.cfm](http://www.se-alliance.org/resources_lexicon.cfm); Internet.

their services in an environmentally sensitive way. This report provides insight into the employment outcomes and business performance of these nine firms.

The table below offers a snapshot of the CFWED grantees and the social-purpose businesses each operates.<sup>3</sup>

<b>CFWED Grantee Organization</b>	<b>Name of Social-Purpose Business</b>	<b>Location</b>	<b>Business Sector</b>	<b>Number of Employees or Contractors</b>
<b>Appalachian By Design, Inc. (ABD)</b>	Appalachian By Design, Inc.	Lewisburg, W. Va.	Clothing	45
<b>Childspace Cooperative Development, Inc.</b>	Childspace Cooperative Development, Inc.	Philadelphia, Pa.	Child Care	28
<b>El Puente Community Development Corporation</b>	Rayito De Sol	El Paso, Texas	Child Care	8
<b>El Puente Community Development Corporation</b>	El Puente Mercado	El Paso, Texas	Retail Sales	4
<b>El Puente Community Development Corporation</b>	Café Mayapan	El Paso, Texas	Restaurant	18
<b>New Hampshire Community Loan Fund</b>	Quality Care Partners	Concord, N.H.	Home Health Care	42
<b>Paraprofessional Healthcare Institute</b>	Home Care Associates	Philadelphia, Pa.	Home Health Care	253
<b>People Incorporated of Southwest Virginia</b>	Appalmade	Abingdon, Va.	Arts and Crafts	n/a
<b>Women's Action to Gain Economic Security (WAGES)</b>	EcoCare	Mountain View, Calif.	Cleaning Services	9

<sup>3</sup>Although this report presents data on nine firms, ten social-purpose businesses were supported through the CFWED. The tenth business, a cleaning cooperative called Emma's, received assistance from WAGES. After reporting data for FY 2000, Emma's spun off to become an independent cooperative, and no longer reported data to FIELD. As this report reflects data for FY 2001 and 2002, data on Emma's is not included.

## Background of the Learning Assessment

In the summer of 2000 the Ms. Foundation approached the FIELD staff of the Aspen Institute to participate in a learning assessment with it and the social-purpose businesses funded for three years under the Collaborative Fund for Women's Economic Development (CFWED). While the Ms. Foundation expected to manage key components of the learning process – including convenings, peer exchanges and site visits – it sought help in collecting data from grantee programs that would provide consistent and accurate information about grantee performance and about outcomes for program clients. FIELD staff developed a data collection system as well as a set of training and technical assistance services to build the capacity of the grantees themselves to collect and use data for management, accountability and advocacy (see page 10 for a description of the data collection tools used by the grantees). This data has helped the Ms. Foundation to assess grantee performance and to learn more about how to promote the economic well-being of low-income women.

## Highlights from the Learning Assessment

This paper highlights key findings and lessons learned about the performance of nine social-purpose businesses that received support from CFWED in 2002 and 2003, and about the outcomes experienced by the individuals who worked for these businesses. It reviews results of two years of data on nine businesses, focusing on key accomplishments and challenges.

### Characteristics of the Social-Purpose Businesses

The nine businesses are in a range of sectors, and include: two home health care businesses, two child care businesses, two manufacturing businesses, one cleaning business, one retail store and one restaurant. They are also diverse in size, though half are quite small. They include:

- One very large business (more than 100 employees, almost \$3 million in sales)
- 4 medium-size businesses (25-50 employees, median sales of \$382,000)
- 4 small businesses (less than 20 employees, median sales of \$170,000)

This diversity of business type and size makes an analysis of aggregate data for the group as a whole somewhat delicate.

Below, the report considers both the employment outcomes for social-purpose business employees (full and part-time employees of the business as well as contractors paid on a per-job basis) and the performance of the businesses against key measures of outreach, productivity, and self-sufficiency.

## Methodology and Sample Issues

Using a common survey methodology developed by the Aspen Institute specifically for the social-purpose businesses, staff at the businesses conducted a set of interviews with their clients to assess key outcomes of their employment.<sup>4</sup> The following summary of client outcomes represents data from the second round of surveys conducted by the grantees' staff (the first round of surveys took place in early 2002 and helped to test and refine the survey methodology).<sup>5</sup> A total of eight businesses conducted these surveys and reported outcomes data to the Aspen Institute.<sup>6</sup> Based on these surveys, a set of aggregate outcomes results is presented below.

## Characteristics of Outcomes

### Sample Population

In early 2003, the eight businesses that reported outcomes data surveyed 150 clients out of a potential sample of 252, for a response rate of 60 percent.<sup>7</sup> The median length of time clients had worked for the business was almost 3 years. A very high majority (88 percent) of surveyed clients had gone through a substantive training program at the business prior to or during employment. Almost all of those surveyed (89 percent) had worked for the business at some point in 2002, and most (77 percent) still worked for the business at the time of the survey.

## Social-Purpose Business Outcomes

### Social business jobs provided solid employment for those surveyed

A strong majority of surveyed social-purpose business employees worked full time (74 percent) in 2002 and most also worked year round (59 percent), though an important minority (41 percent) of surveyed employees worked on and off throughout 2002. Just 15 percent of surveyed employees also worked a second job outside the social-purpose business (though typically at a somewhat lower hourly wage rate than that offered by the social-purpose business), indicating that for most employees the social-purpose business was their main source of personal income. The median hourly wage at the social-purpose business for those surveyed was \$7.85. About 45 percent of employees received health insurance from the social-purpose business, and the business was the most common source for health coverage among those employees who reported being insured. Seventy percent of all surveyed employees had health insurance coverage.

<sup>4</sup>“Employees” include individuals who worked for the firm as either employees or contractors, as well as the worker-owners of the cooperatively-owned firms.

<sup>5</sup>In several cases, the grantee was the nonprofit organization that was the parent organization or technical assistance provider to the social-purpose business.

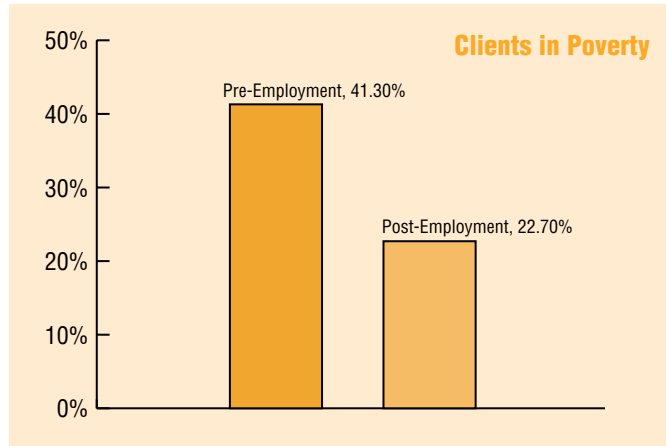
<sup>6</sup>The eight businesses that contributed outcomes data include: Appalachian By Design; Childspace Cooperative Development, Inc.; El Puente's Café Mayapan, Mercado and Rayito Del Sol; Quality Care Partners, Inc.; Home Care Associates, Inc.; and EcoCare.

<sup>7</sup>This response rate is higher than that achieved in the first round of outcomes surveys (51 percent) in early 2002.

### **Social business jobs play a key role in providing income to poor families**

Those surveyed had a median household income of \$18,000 in 2002, which is 44 percent higher than this group's median household income at the time employment with the social-purpose businesses started. On average, about half of total household income came from wages earned at the business (\$10,887 of \$21,348).

Additionally, while over 40 percent of surveyed employees were below the poverty line at the start of their employment with the social-purpose business, just 23 percent of employee households fell below that benchmark of economic insecurity at the time of the survey.



### **Social businesses have a range of important effects**

Beyond these important measures of increasing economic security through social-purpose business employment, employees expressed a range of other important benefits associated with their jobs. While more than half of the surveyed employees said they had more income to cover household expenses, 81 percent said that their support network (a qualitative measure of the employees' social capital) had become stronger as a result of their employment. For many, employment at the social-purpose business had inspired them to become more involved in their communities (49 percent), and to take on new leadership roles either at work or in their communities (47 percent).

### **Job quality appears to grow over time**

Seventy-three social-purpose business employees were surveyed in both years of the outcomes survey process. Examining their trend data allows us to see how the quality of their employment improved over time. This group's median annual earnings jumped from \$7,111 in 2001 to \$11,116 in 2002. Because the median hourly wage rate remained relatively constant for the group, the increase in annual earnings resulted from more full-time, year-round employment. In addition to the increase in income, those surveyed in both years were also more likely to mention that their employment at the social-purpose business was improving their social support networks.



## Social-Purpose Business Performance

In addition to conducting a survey of their employees, the social-purpose businesses supported by CFWED also engaged in an annual exercise with the Aspen Institute to assess their businesses' performance against a range of key indicators. These indicators capture issues of outreach to disadvantaged populations, employment quality, sales and profitability of the business. Each of the nine social-purpose businesses reported performance data to Aspen for their fiscal years ending 2002. Some of these businesses also reported to Aspen on their FY 2001 performance, but the focus of this summary is on FY 2002 performance.

### Social-purpose businesses engage in strong targeting

Overall, social-purpose businesses achieve strong outreach to disadvantaged individuals, including women, persons of color or racial/ethnic minorities, and low-income households. Of 483 total employees served during 2002 by all the businesses, 94 percent were women, 72 percent were persons of color or racial/ethnic minorities, and 56 percent had household incomes below 150 percent of the poverty line.

Outreach Measure	Overall Employees Reached
Percent women employees	94%
Percent persons of color, racial/ethnic minority employees	72%
Percent low-income employees	56%

### Performance data reinforces the finding that businesses provide solid jobs

The median wage rate the nine businesses offered in 2002 was \$7.56 (slightly lower than the median wage rate earned by the sample of outcomes clients), and the median annual compensation per client provided by the nine businesses was \$8,205. This figure appears somewhat low because some of the social-purpose businesses hired clients on a part-time basis.

Because the larger social-purpose businesses supported by CFWED offer health insurance, 45 percent of all employees had health insurance coverage. However, five of the nine social-purpose businesses have fewer than 20 employees, and like many small employers, are unable to afford health insurance.

### From 2001 to 2002, maintaining employment and wage levels was a struggle for some social-purpose businesses

The performance data on employment and wage levels reflect the challenges that these businesses have undertaken in seeking to improve the quality of low-wage jobs. Among the six businesses that reported employment and wage data in both 2001 and 2002:

- Average hourly wages declined at three businesses, increased at two, and stayed level at one.
- Average employee compensation increased at three businesses, but declined at the other three.
- Employee turnover increased at three businesses (substantially at two).
- The percent of full-time workers remained constant or increased in all but one business.

Several factors contributed to the challenges that the social-purpose businesses faced between 2001 and 2002. First, the overall U.S. economy was in a difficult recession. Second, several of the businesses are located in highly competitive and struggling sectors: notably, health care and manufacturing. Finally, in some cases changes in the public reimbursement rules for businesses in care-giving sectors posed real management challenges. These realities influenced what social-purpose businesses were able to achieve from 2001 to 2002 with respect to improving employee compensation levels.

### **While challenged to reach profitability, businesses are progressing toward self-sufficiency**

Given the variety of types and sizes of social-purpose businesses it is not surprising that there is a broad range of performance with respect to sales and profitability. Several of the social-purpose businesses achieved relatively strong levels of sales in FY 2002: the largest business had almost \$3 million in sales for the year.

While just a few of the social-purpose businesses reported positive net income (profitability), many were clustered around the median net income figure shown below – not far from break-even, in fact. Five businesses financed at least 93 percent of their operating costs with sales revenue (operating self-sufficiency), and seven businesses covered at least 80 percent of all normal operating as well as extraordinary “social” costs of extensive employee training activities (total self-sufficiency). Within this sample of businesses, it appears that the smaller firms in less competitive industries have shown the greatest progress towards profitability.

<b>Business Measure</b>	<b>Median of 8 Businesses</b>	<b>Minimum to Maximum</b>
Net sales <sup>8</sup>	\$302,106	\$74,000 to \$2.8 million
Net income <sup>9</sup>	(\$29,632)	(\$580,340) to \$29,495
Operating self-sufficiency <sup>10</sup>	93%	36% to 165%
Total self-sufficiency <sup>11</sup>	80%	34% to 111%

<sup>8</sup>Net sales: annual gross sales less any allowances and returns.

<sup>9</sup>Net income from operations: total income from operations (excluding grants) less operating expenses (excluding training expenses). It is a measure of the profitability of the business before taking into consideration any extraordinary income or expenses related to the social mission of the business.

<sup>10</sup>Operating self-sufficiency: total income from operations divided by the sum of cost of goods sold plus operating expenses after taxes. This ratio expresses the percentage of business expenses covered by the business’ operating revenues.

<sup>11</sup>Total self-sufficiency: total income from operations divided by the sum of cost of goods sold plus operating expenses after taxes plus training and worker ownership-related expenses. This ratio describes how much of the regular operating as well as the extraordinary “social” costs the social-purpose business is able to recover through operating revenues.

## Most social businesses showed improvement on other key business performance measures

Despite the challenges they faced between 2001 and 2002, the social-purpose businesses showed improvement against most measures of business performance. Among the seven businesses reporting on these measures in both years:

- Six of seven firms reported an increase in net sales.
- Five of seven firms saw an improvement in net income.
- Five firms achieved an increase in operational self-sufficiency, one stayed constant and one declined.
- Revenues per employee, a measure of productivity, increased at six of the seven firms.

## Summary of Observations

The data collected by these social-purpose businesses illuminates the important and difficult challenges that these social entrepreneurs have undertaken. These businesses have achieved important social outcomes, reaching out to low-income women who face many challenges in the workplace, and providing them with jobs that play a key role in improving their households' economic situations. Women who remain employed at these businesses see their earnings grow over time.

These findings also illustrate the challenges that social entrepreneurs can face in seeking to pursue both better quality jobs for low-income women, and profitability. From this data, it appears that the sector in which a social-purpose business is located influences its ability to make progress toward both of these goals. In most cases, the social entrepreneurs' choices regarding the types of businesses to create were driven by mission and by the skills and employment needs of the women that they were trying to benefit. In some – perhaps most – cases, low-wage industries are highly competitive in nature, and managers must make daily choices regarding how to balance their goal of moving toward profitability with their desire to create better jobs. Size may also be a factor, as growing a social-purpose business can require increasing absolute levels of subsidy to support outreach and training activities as well as a more sophisticated management structure. Within this sample of firms, the smaller and more sheltered social-purpose businesses appear to be more profitable. On the other hand, smaller social-purpose businesses do not have the same degree of employment impact in a local economy, nor can they typically afford important employee benefits, such as health insurance. Making these trade-offs is clearly a challenge, yet the fact that the businesses profiled here are both creating social outcomes, and making progress on many measures of business performance is testament to the fact that their managers truly are entrepreneurs.

## Data Collection Tools for Social-Purpose Businesses

**F**IELD created two data collection tools for CFWED's social-purpose business grantees to use in measuring their business performance and client outcomes. These two tools provide evaluative data on the grantees as a whole, as well as useful management information to the grantees themselves.

**SocialBizTest**, an Excel-based workbook, provides a set of measures that employment-focused social-purpose businesses can use to describe and report on key aspects of their performance. The measures fall into four categories: Reaching Target Groups, Training Program Quality, Employment Quality and Business Performance. Grantees report on these measures annually, based on activities undertaken during their businesses' fiscal year. FIELD staff help to ensure consistency and clarity in the reporting of data. Once the workbook is completed, FIELD prepares for each grantee a custom report on their data that facilitates reflection on the performance of the social-purpose business. CFWED grantees also have received summary data on the other social-purpose business grantees at annual meetings of the CFWED grantees.

**The Social-purpose businesses also employ a survey tool** to track the employment outcomes clients experience as a result of their training and employment. CFWED grantees interview their clients about their employment experience, family income, and other key outcomes experienced over the past year. FIELD staff developed and refined this tool for the CFWED social-purpose grantees, and has provided assistance in sampling, training of interviewers, and data cleaning and analysis. Upon receiving the client surveys, FIELD staff also provide a custom report to the grantees at the end of the annual data collection process that summarizes their clients' outcomes.

## Sample Measures for Social-Purpose Business Data Collection Tools

Category	Sample Measures
<i>SocialBizTest</i>	
Reaching Target Groups	<ul style="list-style-type: none"> <li>■ Percent women clients</li> <li>■ Percent low-income clients</li> <li>■ Age of clients</li> </ul>
Training Program Performance	<ul style="list-style-type: none"> <li>■ Number of trainees</li> <li>■ Training graduation rate</li> <li>■ Employment rate</li> <li>■ Cost per trainee</li> </ul>
Employment Quality	<ul style="list-style-type: none"> <li>■ Number of employees/contractors</li> <li>■ Average wage rate</li> <li>■ Average compensation to line workers</li> <li>■ Employee turnover rate</li> </ul>
Business Performance	<ul style="list-style-type: none"> <li>■ Net sales</li> <li>■ Gross profit margin</li> <li>■ Operating self-sufficiency</li> </ul>
<i>Client Outcomes Survey</i>	
	<ul style="list-style-type: none"> <li>■ Hourly wage</li> <li>■ Family income</li> <li>■ Health insurance coverage</li> </ul>

Within the social enterprise/social-purpose business field, there is an emerging body of work regarding how to calculate the combined return on investment – both financial and social – for these types of ventures. Through this type of data collection and monitoring effort, FIELD hopes to assist social-purpose businesses to collect the types of data needed to complete an analysis of return on investment.

### **About the Ms. Foundation for Women:**

The Ms. Foundation for Women supports the efforts of women and girls to govern their own lives and influence the world around them. Through its leadership, expertise and financial support, the Foundation champions an equitable society by effecting change in public consciousness, law, philanthropy and social policy.

### **Also Available from the Ms. Foundation for Women:**

*Enhancing Economic Opportunity through Entrepreneurship*, this report is about women entrepreneurs who have traditionally been left out of the financial and workplace mainstream yet who, with the help of microenterprise development programs, continue to create small businesses and jobs in their communities. It looks at results from a group of nine microenterprise development programs that received funding from CFWED to help disadvantaged women enhance their economic opportunity through entrepreneurship.

*Building Businesses, Rebuilding Lives: Microenterprise and Welfare Reform*, this paper focuses on the challenges facing, and strategies being employed by, microenterprise programs today as they work to help women on welfare to achieve self-sufficiency. Specifically, the paper represents an overview of the experiences of ten organizations that operate microenterprise programs whose clients include women on welfare. The information collected is anecdotal, based on interviews with women heading the organizations and programs, and with several women on welfare served by the programs.

*Accessing Lucrative Markets: Growing Women's Businesses in Low-Income Communities*, this paper focuses on the challenges organizations face in making their businesses or their clients' businesses viable and profitable in our rapid-paced, sophisticated economy.

*The Collaborative Fund Model: Effective Strategies for Grantmaking*, increasing numbers of funders, committed to a field and intrigued by the benefits of collaboration, are putting their heads together and figuring out new ways to work toward a common goal. The Ms. Foundation for Women was one of the first funders to establish a true collaborative fund in which donors pooled resources and made all decisions collectively. Collaborative grantmaking is becoming especially attractive in emerging fields where the ability to leverage resources, educate donors, document lessons and build capacity is crucial. In this paper, the Foundation shares aspects of its collaborative grantmaking model.

*Kitchen Table Entrepreneurs: How Eleven Women Escaped Poverty and Became Their Own Bosses*, journalist Martha Shirk and Ms. Foundation program director Anna S. Wadia celebrate women who went from low-income employees to small business owners. Their stories are inspiring and each of the women received assistance from nonprofit organizations supported by the Ms. Foundation for Women.

Other Ms. Foundation for Women publications can be ordered or downloaded from the Ms. Foundation Web site ([www.ms.foundation.org](http://www.ms.foundation.org)).

### **About FIELD:**

Created in 1998, the Microenterprise **Fund for Innovation, Effectiveness, Learning and Dissemination** (FIELD) is a program of the Aspen Institute. FIELD's mission is to identify, develop, and disseminate best practices in the field of microenterprise, and to broadly educate policymakers, funders and others about microenterprise as an anti-poverty intervention. For more information about FIELD, please visit: [www.fieldus.org](http://www.fieldus.org).

### **Also Available from FIELD:**

*Research Report No. 3 - Microenterprise as a Welfare to Work Strategy: Two-Year Findings*, this final report on FIELD's study of 590 TANF recipients pursuing self-employment describes a set of key personal, household and business outcomes experienced two years after TANF recipients enrolled in microenterprise programs. The publication also presents issues for consideration by welfare agencies interested in supporting self-employment for TANF recipients, and by microenterprise programs that provide services to welfare recipients.

*The Informal Economy Series*, FIELD collaborated with the Institute for Social and Economic Development (ISED) to illuminate the characteristics, needs and circumstances of a variety of microentrepreneurs operating in the U.S. informal economy. This research also aimed to determine how these entrepreneurs might be assisted to improve their livelihoods. Three reports drawing from this research and documenting the experiences of these entrepreneurs are available from FIELD – *Making it in Rural America*, *Latino Enterprises at the Margins* and *Experiences of African Americans*.

*A Measure of the Microenterprise Industry*, this report from Microtest draws on three years of performance data to offer a succinct description of trends in the microenterprise industry. The publication highlights what top performance looks like among industry leaders in such areas as scale, program quality, sustainability, etc. for practitioners who want to compare their performance with top-performing programs.

*Microenterprise and the Poor: Findings from the Self-Employment Learning Project Five Year Survey of Microentrepreneurs*, this publication documents the experiences of 138 individuals who attempted to escape poverty through entrepreneurship. Results from the Self-Employment Learning Project are presented describing the outcomes of poor entrepreneurs and their businesses over a five-year period.

Other FIELD publications can be ordered or downloaded from the FIELD Web site. From the homepage ([www.fieldus.org](http://www.fieldus.org)) simply click the Publications icon.







