

CARE Regional Applied Economic Empowerment Hub

# Uptake Preneur

Model for Uncovering & Accelerating  
Social Enterprises & Social Market  
Solutions in Fragile Settings

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**Uptake**Preneur

This UptakePreneur Guide is published by the **Regional Applied Economic Empowerment Hub in the MENA region** (the Hub), in collaboration with practitioners and thought leaders from CARE globally. In October 2017, CARE International members, CARE's MENA Regional Management Unit, and several country offices supported the establishment of the Regional Applied Economic Empowerment Hub in the MENA region. The Hub supports CARE country offices (COs) with technical assistance, applied innovation and ground-up thought leadership to advance CARE's impact in close proximity to our impact groups, in particular in

relation to Nexus programming, women's economic empowerment, and leveraging market and business forces for social impact. Recent publications from the Hub include the **Doing Nexus Differently Guiding Principles**.

UptakePreneur is a Social Entrepreneurship Lab designed, tested and led by the Hub, which aims to promote and diffuse knowledge, approaches and tools around social entrepreneurship and social market solutions that are adapted to fragile and conflict affected settings (FCAS). This is done through three core pillars:

- Thought leadership through sharing

evidence, producing knowledge products and stimulating collective learning in the NGO sector, and through partnerships beyond this sector

- On-demand technical support to clients and scalers who wish to adapt the UptakePreneur model for their own context and impact groups (country offices, (I) NGOs, donors, private sector etc.)
- This UptakePreneur Guide consisting of tools, case studies and practical insights, including the 4D model outlining four phases that can transform the needs of vulnerable producers/farmers/small-holders or people in poverty, into social enterprises or social market solutions.

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# Abbreviations

|                        |  |
|------------------------|--|
| <b>COs</b> .....       | Country Offices                                |
| <b>CBOs</b> .....      | Community Based Organizations                  |
| <b>FCAS</b> .....      | Fragile and Conflict-Affected Settings         |
| <b>GBV</b> .....       | Gender-Based Violence                          |
| <b>IGA</b> .....       | Income Generating Activity                     |
| <b>(I)NGOs</b> .....   | (International) Non-Governmental Organizations |
| <b>MCC</b> .....       | Milk Collection Centers                        |
| <b>MENA</b> .....      | Middle East and North Africa                   |
| <b>MSMEs</b> .....     | Micro, Small and Medium Enterprises            |
| <b>SE&amp;MS</b> ..... | Social Enterprises and Market Solutions        |

**The following thought leaders from CARE International around the globe have been crucial for the development of this UptakePreneur Guide:**

|   |                                      |
|---|--------------------------------------|
| Salam Kanaan - CARE Palestine (West Bank & Gaza)          | Rasha Hawash - CARE Palestine (WBG)  |
| Mark Malhotra - CARE Innovations                          | Saaed Madhoun - CARE Palestine (WBG) |
| Elana Berkowitz - CARE Innovations                        | Vivian Thabet - CARE Egypt           |
| Ahamed Rislán - Chrysalis                                 | Fidaa Haddad - CARE Syria            |
| Osama Abdou - CARE Egypt                                  | Anne-Thuy Stricher - CARE France     |
| Joseph El Feghaly - CARE Lebanon                          | May Abdelhadi - CARE Palestine (WBG) |
| Antoinette Stolk - Research Analyst, Applied Learning Hub |                                      |

In addition to the case studies from CARE Palestine (West Bank and Gaza), the Guide is enriched with case studies from CARE Jordan, CARE Caucasus, and CARE Egypt.

# List of Case Studies

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This document contains nine case studies that show how entrepreneurial approaches are used to address concrete social needs. When discussing the business planning of these interventions, the team has often provided approximations to respect and protect the confidentiality of the investors and business partners.

Underlined words will contain an internal clickable link to reference relevant case studies or Annexes.

# Part 1:

# Setting the Stage

A great shift inside the development and humanitarian sectors is taking place towards a much deeper understanding of how market-based approaches can provide more sustainable and efficient paths for poverty reduction, relieving needs and achieving social justice.<sup>1</sup> The value of private-public/non-profit partnerships is re-emerging on the agenda for good reasons: current global needs require much more entrepreneurial action and mixed sources of finance in order to be addressed. A relatively new wave of innovation shows how these tools/approaches can also be relevant for fragile settings, after or even during times of crises.<sup>2</sup>

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<sup>1</sup> See for example resources on platforms like [BEAM Exchange](#), [MarketLinks](#), [Agrilinks](#), [SEEP Network](#), the [Cash Learning Partnership](#) and [Leveraging Economic Opportunities by USAID](#).

<sup>2</sup> Such as learning from the [Market Development Facility](#) that works in fragile / thin markets, and other ongoing sectoral learning pieces available through e.g. [the BEAM Exchange](#).

## 1.1 Purpose and Content of this Guide

CARE's Regional Applied Economic Empowerment Hub based in the Middle East and North Africa (MENA) wants to contribute to this shift (from traditional charitable approaches to more entrepreneurial programming) by equipping more teams and stakeholders with insights, case studies and tools. This is done with a particular eye for fragile settings, which counts for a high percentage of the current MENA region. Case studies and learning are drawn from interventions inside MENA, yet the Guide has high relevance for fragile and conflict-affected settings (FCAS) anywhere. By stressing the value of partnerships in an entrepreneurial approach, this Guide is bringing together the best of both worlds: business and non-profit. It shows that (I)NGOs can transform their presence, engage in mutually beneficial partnerships that build local systems and local capacities and target social goals in a more financially sustainable way.

This publication presents a model - tried and tested in several fragile

settings in the MENA region - named the **UptakePreneur model for uncovering and accelerating Social Enterprises and Social Market Solutions (SE&MS)**. This Guide avoids heavy business terminology but some familiarity with market tools will enable teams to independently implement these actions.

This Guide contains the following sections:

- [Part 1: Setting the Stage](#)
- [Part 2: Key Concepts](#)
- [Part 3: UptakePreneur Model](#) for promoting Social Enterprises and Social Market Solutions in fragile settings.
- [Part 4: Thematic Learning Briefs Based on Practitioners' Insights](#) on 1) Private Sector Engagement and Stimulating Impact Investment in FCAS, 2) Gender Transformative approaches in fragile settings and 3) Monitoring, Evaluation and Learning (MEAL) systems for social enterprises and social market solutions in fragile settings.

**The UptakePreneur model** aims to make **a bridge** between the for-profit

and not-for-profit worlds, combining expertise and resources to address current global challenges.

It aims for **sustainable social impact** (such as addressing challenges in value chains, markets or communities for vulnerable target groups, especially women, refugees, small-scale farmers), as well as **sustainable financial impact** (such as creating income generating activities (IGA) that will increase the sustainability of the initiative, allowing it to break-even with possibly even profit margins).

This is only possible through **localized partnerships**, listening to the voices of the target groups and including private and public stakeholders for co-creation and shared success.

Key **differentiators** are the strong integration of **women's economic empowerment (WEE)** and **adaptation to the fragility** in post-conflict settings or ongoing protracted conflict.



## Purpose

The purpose of this Guide is to inspire and equip humanitarian and development actors with practical, field-based insights, models and approaches to uncover and accelerate social entrepreneurship opportunities (enterprises and market solutions) to address pressing social, economic needs, in a way that will lead to self-reliance and more sustainability. The spirit of this Guide is to also bring together actors from the business and the humanitarian/development world to co-create solutions that solve complex challenges in a locally rooted way. The Guide contains a 4-step model, case studies and guidelines but is not meant to be an instructional manual. The model and insights allow practitioners to see their context, markets and impact groups with a new lens and use their local data on opportunities and constraints to build entrepreneurial interventions that fit their own context.



## Audience

Practitioners and management levels of the (I)NGO sector along with the whole humanitarian, development or governance spectrum.

This Guide is all about creating beneficial partnerships with (untraditional) actors and can therefore be used to speak to a wide range of actors – from private sector actors, investors and financial institutions to public bodies, ministries and service providers.

This Guide is written with the understanding that the implementing organization or team should have at least some business/market experience to design and implement the UptakePreneur model. Teams without market/business experience can still benefit, seeking additional tools as referred to in this Guide or working with the Regional Hub or consultants for extra guidance.

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## 1.2 Problem and Vision

Globally, poverty as a whole is decreasing but the concentration of global poverty is increasing in fragile settings. More poor people than ever live in fragile settings, with currently more than half of the world's poor concentrated in fragile states. This is expected to rise to more than 80% of the global poor in 2030<sup>3</sup>, whose needs cannot be met through traditional aid. In the Middle East and North Africa (MENA) alone, at least 115 million people are affected by crisis and fragility as entrepreneurs, producers or as consumers due to disrupted or damaged value chains and market systems (caused by displacement, destruction of assets and productive capacity, discontinuation of services and market activities).<sup>4</sup> Women and girls are doubly disadvantaged during times of crises or fragility, with practices such as child, early or forced marriage, gender-based violence and lack of acceptance of women in public places increasing. A crucial question for the UptakePreneur Guide is: **how can community members and local actors** (whether they are individuals

*such as farmers, producers or women, or informal groups, micro, small and medium enterprises (MSMEs), community based organizations (CBOs), or private sector actors*) **be drivers of their own recovery, transition and resilience?**

In the dominant vision and approach of doing humanitarian and development work, there remain concrete gaps for people to really drive their own recovery and resilience. Most actors struggle with the right approaches and tools and lack an entrepreneurial spirit that can build on existing social and market potential – especially in FCAS. A key reason is that humanitarian and development actors still function in a false dichotomy between humanitarian and development responses; too few linkages and little learning takes place that could enable more effective prevention and resilience-building. The sector continues to rely heavily on traditional practices such as hand-outs and livelihood activities unrelated to local market dynamics, ignoring women's position or gener-

ating information that is rarely being shared nor translated into entrepreneurial opportunities (to name a few of the sectoral challenges).

Many examples in this Guide, starting with Wafaa's story from Gaza in Figure 1, demonstrate the power of tapping into local market potential and income-generating opportunities outside the traditional line of thought. In this approach, activities do not take place in silos but are building on local capacities through local partnerships and have an entrepreneurial spirit to ensure long-term social and financial sustainability. Through this way of working, communities and individuals themselves become drivers of change and prosperity, with greater ownership and resilience when faced with future social, economic or political shocks.

<sup>3</sup> OECD, States of Fragility, report published 2018.

<sup>4</sup> World Bank, 2018 on their website: <http://www.worldbank.org/en/topic/fragilityconflictviolence/overview>



The Gaza Strip is marked by years of conflict and closure. Women like Wafaa, who survived three wars and need to provide for their families, often continued to depend on reoccurring handouts and external support. By herself, as a home-based pastry producer, she was not able to create a more sustainable income. Through the presence of CARE, the Dates Palm Social Enterprise could be set up, that combines the power of individual producers into a social enterprise that is better connected with local markets and consumers. Now 120 women are employed and 35 farmers are producing date paste, date molasses, date jam, Ma'moul and biscuits with dates.

Figure 1 Story of Wafaa from the Gaza Strip and the Date Palm Social Enterprise (full case study in Annex 4, [Case study 7](#))

This is where the UptakePreneur model comes in, an innovative social entrepreneurship package piloted by CARE International in the MENA region **that brings together the best from the business world, as well as the humanitarian and development world**. The evidence coming from CARE's application of this approach in more than 100 communities in fragile settings, presented in this Guide, shows that millions of farmers, producers and entrepreneurs worldwide can drive their own recovery and transition from dependency on aid to self-reliance. Not only this, but in our vision, this approach can also improve a community's resilience in face of vulnerabilities, shocks and conflict and their access to basic services and inputs in sectors such as agriculture, food, WASH and health, education, housing, and energy. In fact, the SE&MS can be developed to fill specific value chain needs and gaps, as shown in several of the case studies. The model focusses on restoring the functions of local markets and optimizing local market systems and value chains for the impact groups, especially women and female producers. This might seem impossible in settings of fragility or protracted conflict, but the Guide shows that many opportunities can be found even during times of fragility.

UptakePreneur takes a holistic approach to understand the root causes of needs, opportunities, strengths and challenges for impact groups, with a strong emphasis on gender dynamics.

UptakePreneur takes a market system/ecosystem approach, viewing the larger systems around impact groups and understanding the root causes of their disconnection to profitable livelihood opportunities.

UptakePreneur turns the existing data and presence of Humanitarian and Development actors into entrepreneurial opportunities and thus brings their added value into private/not-for-profit partnerships.

UptakePreneur stresses on a localized partnership approach that advocates to include CBOs/cooperatives/women groups, as well as private sector actors, investors and financial institutions, in mutually beneficial partnerships, where each actor brings their added value for higher social and economic impact.

**In the first 6 years of the active application of the UptakePreneur model, over 100 successful cases of social enterprises and market solutions have been uncovered**

- ✓ Social Enterprises turned the needs of 26,500 producers into business opportunities that have been invested in by local social or business actors. More than half of these SEs (40) are women-led enterprises, showing the huge potential of this model for women's empowerment.
- ✓ Around USD \$20 million of monetary production value has been generated out of social enterprises and market solutions.
- ✓ All CARE Country Offices (COs) in MENA saw the relevance and applicability of this model to their contexts, especially given the high levels of fragility. Several CO's have already tested and implemented parts of this entrepreneurial approach, some examples of which are presented in this publication as ongoing learning.

# Part 2:

# Key Concepts

This section will discuss the two main concepts of this Guide, with additional definitions discussed in [Annex 2 Additional Concepts](#).

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## 2.1 Social Enterprise (SE)

A social enterprise in this context is an entity that is making a sustainable income or profit while addressing the social or economic needs of vulnerable groups and – in some cases - applying their profits to address social needs. The goals of the SE are to address social problems (and possibly even value chain constraints or market system bottlenecks) and at the same time to ensure an income generating activity (IGA) that is essential to the financial sustainability and independence of the project. This entrepreneurial model can be applied by a range of actors (CBOs, (I)NGOs, for-profit company, private sector actor or investor) and different legal registrations are possible, also depending on the local context.

According to the UptakePreneur model, such SEs will be based on the needs of and opportunities available to the target group, making sure their needs/restrictions/wishes are addressed in the design and implementation of the business. Often such an entity comes into being through co-creation with

local cooperatives, private sector actors or other local actors. The impact group (beneficiaries) of these projects can be customers (who are sold essential products at a lower price or higher quality), or employees (who in addition receive better working conditions, stable work etc.), suppliers (who are offered stable outlets at a fair price, (re)building/structuring their value chains), or external persons (who are offered products and services or a share of the profits). Ideally, the SE in crisis and fragile settings also addresses wider needs or constraints in a value chain that will impact more producers, entrepreneurs or consumers like food availability in the context of destroyed food value chains or innovative delivery of other services like education/ clean water/ energy etc. To give a concrete idea of this concept, [Case study 1](#) is discussed as an example of a Social Enterprise. Other examples are the Seed Bank ([Case Study 4](#)), the Embroidery Collective in Jordan ([Case study 6](#)), the Date Palm Social Enterprise in the Gaza Strip ([Case study 7](#)) and the Milk Collection Centers in Egypt

and Palestine ([Case study 3](#) and [Case study 5](#) respectively). It is important to realize, however, that many of the social enterprises uncovered through this approach do not label themselves (by their beneficiaries/partners) as an enterprise, so this is not a necessity.



## **Case study 1: .....** **Seedling Nursery in the West Bank** **CARE Palestine (WBG)**

This Social Enterprise brings together a large group of farmers, who collectively address some of the key challenges of their community. This Seedling Nursery is located in the fertile northern Jordan valley of Palestine, close to three agricultural communities. These communities suffer from a lack of mobility due to the ongoing occupation of these areas, lack of access to strong, resilient inputs for their farms and few connections to other market system actors like private sector and extension service providers. To address these restrictions, three cooperatives grouped together to set up and invest in the Seedling Nursery. This Nursery started in 2011 with an initial investment of about \$ 125,000, which came from the three local cooperatives as well as CARE Palestine (WBG), to start with the infrastructure, seedlings equipment, irrigation system etc. The local partners, as well as CARE, were collectively determining and designing the most suitable solution for the community's needs. CARE Palestine (WBG) phased out its support in 2015 and the Nursery continues still in a profitable manner for its members and has even been able to expand their capacities. The gross-profit margin is about 35% and net profit margin is about 20%, while the pay-back period was realized after 2.5 years.

The main income-generating activity (IGA) for the Nursery is the growing of seeds into seedlings, which are sold to more than 250 farmers from the whole province (at similar or sometimes lower-than market prices through the collective purchasing power of the Nursery). The seedlings for vegetables like cucumbers, tomatoes etc. are more climate/soil tolerant and lead to higher yields, while the farmers can buy their seedlings much closer to their farm compared to the pre-project situation (reducing transportation costs and loss). The Nursery's collective strength through its many members also made it a focal point for the Ministry of Agriculture and their extension services, better connecting farmers with services and information. Moreover, its collective power leads to a strong negotiation position with the private sector, giving the Nursery farmers lower input costs and higher quality.



Figure 2 The Seedling Nursery is a Social Enterprise providing farmers with high-quality inputs. (Photo credit by CARE Palestine (WBG))

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## 2.2 Social Market Solutions (MS)

A social market solution is the second type of social entrepreneurship solution promoted in this Guide. It presents a market-orientated and profitable product/service etc. to solve/mitigate/reduce a need or gap for impact groups. This can take various shapes such as a new product, service or network, e.g. a new tool or technology introduced to the country/area that enhances quality, productivity or climate change adaptation. A social market solution will almost always rely heavily on private sector partnerships and often looks only at one aspect of the puzzle, but still an impactful part for the impact group. In order to build confidence and promote investments in social market solutions, CARE has created investment cases, business cases, and sometimes, implemented prototypes and pilots with private sector actors and communities to attract business partners and address lack of confidence for investing in underserved sectors or in fragile settings. Social market solutions can take place in any sector (agricultural,

health, energy, financial services, housing and many more) and can be implemented with existing private sector actors or start-ups, cooperatives, government or any local or international actor. These processes have often proven to be of interest for the private sector actor as well, as a way to reach new markets or uncover innovations. Together with Social Enterprise, this forms the term Social Enterprise and Market Solution (SE&MS) promoted through the UptakePreneur model.

Figure 1 shows some of the many examples of Social Market Solutions that were already applied using localized partnerships with universities, research centers, ministries, CBOs, NGOs and, of course, private sector actors. In [Case study 8](#), placed in [Annex 4](#) the example of the E-wallet in Jordan is discussed in detail. The [Thematic Learning #2](#) on Gender Transformative Approaches also contains the social market solution Semi-Processors for Cheese Production.

Other terms that are of importance in the UptakePreneur model are mentioned in brief here and discussed in more detail in [Annex 2 Additional Concepts](#). **Social Impact Investment** refers to an investment that aims at generating social impact as well as financial return, bringing together capital and knowledge/experience from both public, private and not-for-profit sectors to achieve a social objective and (measurable) social or environmental benefits. The **value chain** represents all the steps taken to get a product or service to its customers, going from raw products to the customer and beyond (e.g. maintenance). A **market system or business ecosystem** is the network of individuals and entities - including suppliers, distributors, customers, competitors, government agencies and so on - involved in the delivery of a specific product or service through both competition and cooperation. The **Gender Transformative Approach** refers to program approaches or activities that move beyond treating symptoms of gender inequality and seek to build equitable social norms and structures in addition to individual gender-equitable behavior.

## **New Fodder Rations - Palestine**

- Changing the diet of livestock can have a tremendous impact on their productivity. So CARE partnered with the local private sector to support the roll-out of more productive fodder rations.
- To address the lack of availability of more productive fodder for farmers, CARE partnered with fodder manufacturing companies, farmers and the Ministry of Agriculture to pilot a new recipe/ration.
- A clear financial investment case was co-developed and co-piloted at the farm level to increase confidence and showcase incentives for all.
- The New Fodder Rations is profitable for both smallholders (who increase milk production) and companies (who put a new product on the market, relevant to smallholder farmers).

## **Zero Tillage Machinery - Palestine**

- Zero Tillage is a way of growing crops or pasture from year to year without disturbing the soil resilience, and consequently less need for water and/or fertilizers.
- To address causes of vulnerability for the impact group (such as limited access to water) through innovation, CARE partnered with a private sector company and local NGOs and CBOs.
- Pilot implemented by CARE Palestine (WBG) and private company.
- Financial investment made by company after they were convinced by the know-how and business case.
- This investment brought Zero-Tillage machinery to Palestinian farmers, which has both financial and environmental benefits for the farmers.

## **E-wallet for the unbankable - Jordan**

- Partnership between Central Bank of Jordan, GIZ, CARE Jordan and other local actors.
- Financial investment made by GIZ, Bank of Jordan and others.
- Technical and advocacy role for CARE Jordan, who also led the pilot and early adoption process in Jordan.
- E-wallets (working through an application on smart phones and smart-ATM cards) give vulnerable groups like Syrian refugee women access to financial services without needing a bank account.

Figure 3 Examples of Social Market Solutions implemented by CARE

# Part 3:

# UptakePreneur Model

Below is an overview of the UptakePreneur model, which is designed to uncover and accelerate social enterprises and market solutions. It is a practical model that can inspire other (I)NGOs and can be adopted and adapted by them to meet the needs of their contexts and impact groups. After setting out the 4D-model, the Guide will explore three additional sections that global consultations and regional experience have established to be priority areas for growth and increased impact.

The first section discusses in more detail the case for Private Sector Engagement and Stimulating Impact Investment in FCAS, while the second section shows how the Gender Transformative Approach is integrated into the UptakePreneur model. Lastly, the importance of setting up the Monitoring, Evaluation, Accountability and Learning system for your program will be discussed.

**4D Model**

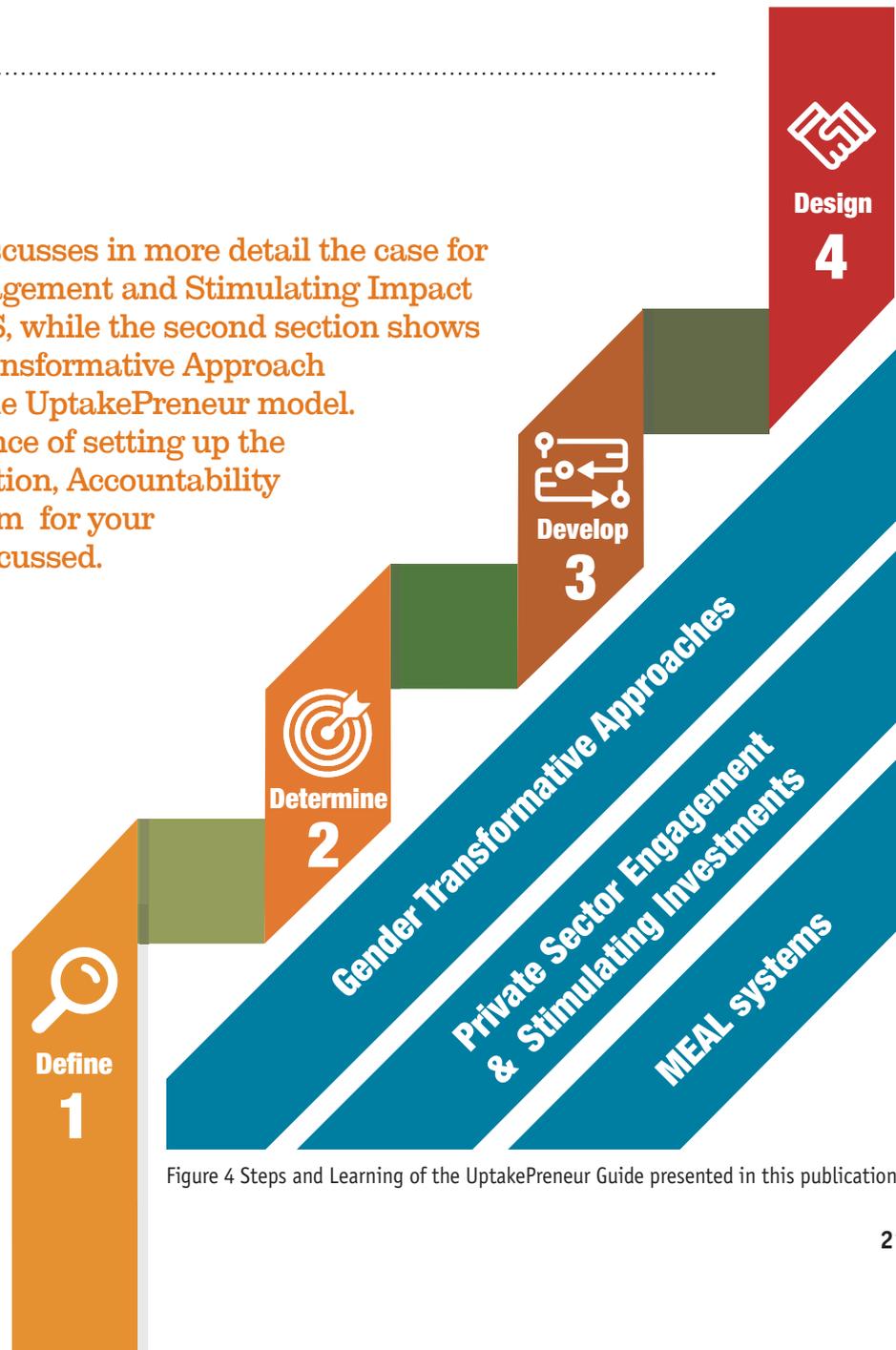


Figure 4 Steps and Learning of the UptakePreneur Guide presented in this publication.

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## 3.1 Outline of the 4D model

CARE's pioneering UptakePreneur model can be easily adapted in many different contexts because of its simple and adaptable foundation. But even though the model is simple, it will ask many actors to innovate and step out of their comfort zone; *it is in this place of creative tension that new solutions with high impact can be uncovered*. This document, however, is a guide, not a detailed operational manual that signposts complete implementation in any context. On the contrary, the following steps will show that it will be the local and organizational context that will determine which practices are to be adapted in the intervention. The model stresses the fact that the (I) NGO does not necessarily have to be involved in all of these four phases, nor does it have to be the leading actor in each phase. It can share responsibilities (and is encouraged to do so) with other actors, and only add value where the (I)NGO has the highest value to add. This can be in the Define stage, during analysis and consultations with the impact group, but its added value can also be during a pilot in the Design/Develop phase. In many cases though, the (I) NGO will be heavily involved in the

first three phases, as there often lie the most significant gaps. This model brings to life [CARE's Doing Nexus Differently principles](#) and builds on research that shows how more impact can be reached if needs are addressed holistically, through bottom-up, combined efforts, removing unnecessary barriers (of communication, management, support structures where relevant), while making the best use of each actor's additional value.

In short, the UptakePreneur model follows four simple "4D" phases, namely:

1. **Define** and analyze the local constraints/needs/opportunities and context
2. **Determine** and prioritize systemic or ecosystem constraints/bottle-necks/openings
3. **Design**, which heavily integrates social and business modeling to prioritize highest potential (social and commercial/business) models for further acceleration.
4. **Develop** the SEs or social market solutions, which includes the actual

acceleration and Exit phase that is potentially integrated in a larger program or network.

Women and girls occupy an important place in this Guide and 4D model for several reasons:

- In line with CARE's **core principles and values**, the Guide stresses the intrinsic right of women and girls to a life free of violence and discrimination, and the attainment of their full human rights.
- Women and girls are **key catalyzers of change** and development in their communities and countries.
- They represent **untapped potential** and a "black spot" for many in the (I)NGO and business sectors.

Therefore, specific attention to gender is given in this 4D model, but even more so in the [Thematic Learning #2](#). This model is purposely adjusted to fragile contexts, with the understanding that each conflict-affected context has opportunities and additional challenges. This is explored further in [Annex 3](#).

This whole document contains nine case studies that show how entrepreneurial approaches are used to address concrete social needs. When discussing the business aspects of these interventions, the team is often giving approximates or averages to protect the confidentiality of the investors, business partners and enterprise. In addition, the regional cases provided in this document show a promising picture of the variety of actions possible with such an entrepreneurial vision and non-profit and private localized partnerships. Much of this learning however is still ongoing, and they should not be read as “best practices” but rather as examples of what worked well in these specific contexts.

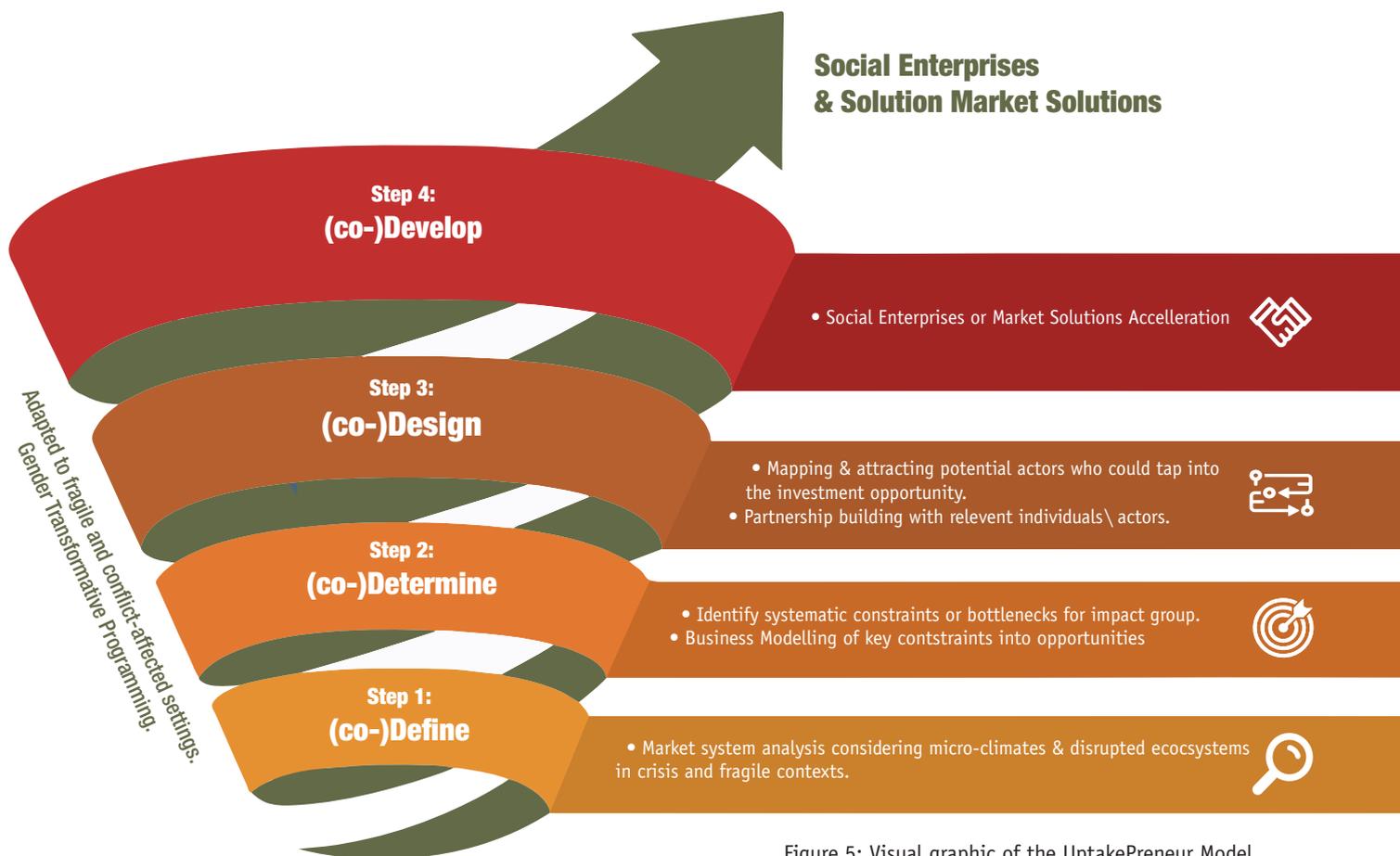
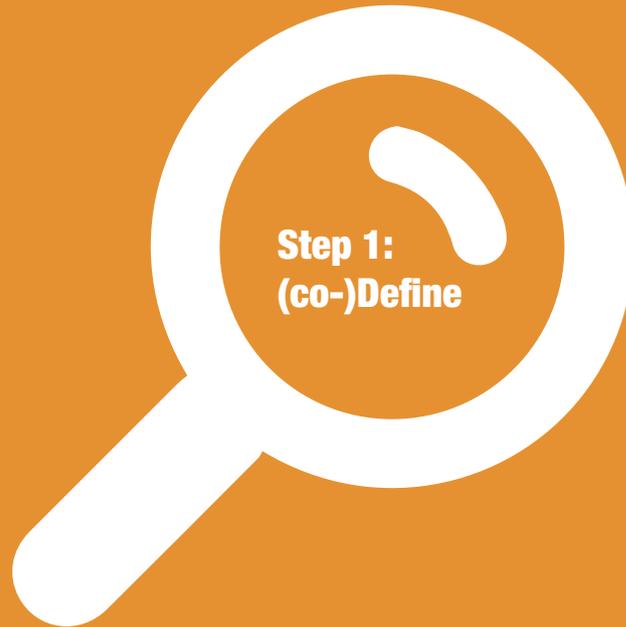


Figure 5: Visual graphic of the UptakePreneur Model, leading from analysis to acceleration of SE&MSs.



## **Step 1: (co-)Define**

### **Time Frame**

Diverse but generally 1 to 6 months on average. Ideally happens thoroughly and ongoing (especially given the dynamics in fragile settings).

### **Involved actors**

(I)NGOs will have a lot to contribute to this step, thus are most likely leading. Including local actors (impact groups, private sector etc.) is crucial though.

### **Outputs**

A common understanding of needs and opportunities.

## Step 1: (Co-)Defining & Analyzing

The model starts with coming to a good understanding of the context surrounding the foreseen impact groups, as well as defining their specific needs, pain points and issues. The starting point can be a specific target or impact group (e.g. livestock holders in one area) or a specific value chain (sheep and goat dairy value chain) or start with a specific challenge (e.g. no financial access for women/refugees). This often depends on your organizational presence and experience in a certain context but many starting points can lead to sound analysis and a successful SE&MS. The depth and length of the analysis will be guided by the urgency of the situation, the funding available and other conditions, but ideally, a significant effort should be made to look at key aspects and linkages. These activities can also be done continuously throughout the other steps.

Below are some of the tools/components that can make up the analysis

in a fragile setting but other tools are out there that could be relevant for your team. The aim is to get as good of an overview as possible with the resources available – while the list below can also guide teams to see where their “blind spots” are when looking at a context, encouraging teams to use multidisciplinary tools and viewpoints. **for understanding the context/system include:**

- Among the best tools for understanding the context include *needs assessments at the community and impact group level stressing on root causes*, problem and contextual analysis, *ecosystem/ market system/ value chain analysis*. Gender analysis should be integrated into all of these tools, ensuring that the specific constraints/obstacles for women become clear. The importance of participatory processes at this stage should also be underlined.

- A second key part of this phase is to understand the *level of fragility/*

*crisis* and how it impacts the *impact group's livelihood and most importantly their access* to inputs (e.g. seeds, fodder), technology (e.g. machinery, equipment), infrastructure (e.g. transportation, a cool chain for dairy), resources (e.g. electricity, water), services (e.g. financial service, extension services), and markets (inside their country and for exporting).

- The Define stage should also include a *look at possible negative consequences or risks* of working in the targeted sector or area (such as risks for increasing GBV on women); this can inform choices made in the design and development stages, as well as assist with a stronger MEAL system that can pick up on these trends at an early stage<sup>5</sup>. For this, it might be useful to also look at earlier interventions in the sector and observe why they did not reach the expected results (what did not work?).

- Understanding how/if the area has *micro-climates*<sup>6</sup> or different ecosys-

<sup>5</sup> Such as risks of increased GBV, or a program to formalize work for women that is currently informal could drive women out of the sector. If the implementing organization is aware of the risks, any early signs of this can be picked up through the MEAL system and adjustments made in activities.

<sup>6</sup> In Jordan alone, CARE works in more than 4 micro-systems: refugees in camps; refugees outside camps; Jordanian communities hosting refugees; and communities not directly impacted by displaced people. The same holds true for CARE Palestine (WBG); within the same tomatoes value chain there are at least five micro-systems with different legal, security and political measures. These are the different legal/economic/social systems on the West Bank in Area A, Area B, Area C, Jerusalem and the Gaza Strip.

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tems due to differences in its legal, political, administrative, conflict, environmental etc. characteristics.

- *Conflict sensitivity analysis, do-no-harm analysis* and (every day/ongoing) *Political Economy analysis* are all powerful tools that can tell a lot about how the system functions before, during and post-crisis and what the (formal/informal) political realities are that will shape and impact solutions.

- An essential part of gender transformative approaches is conducting or *leveraging gender analysis* at various levels, such as ecosystem level, entrepreneurial system, value chain level, community level and household level.

At the very least, you need to conduct gender analysis within your impact group's needs assessment (understanding how those needs/opportunities are different for women; how social norms impact women and girls; how gender roles and norms are

changing during crisis; and to have a good understanding of the root causes of inequalities from secondary research).

- *Stakeholder analysis* should be integrated into these steps, looking at the other players in a value chain, market system or community that have an impact on the target group/target sector and see where possible partnerships can be established. Other stakeholders, especially private sector actors should also be engaged to see why certain challenges currently exist and what the perceived risks/disadvantages are for the private sector actors (e.g. to identify root causes like lack of trust, no cooperation in the value chain/market system and design interventions to address these root causes.) This includes innovative thinking about the role(s) the (I) NGO and other partners can possibly take (this can be out of the comfort-zone for established actors, but very beneficial.) In addition, adjust-

ed SWOT analysis might be a useful tool in certain contexts.

Finally, an industry and market forces analysis is often the most overlooked tool in the NGO sector but highly beneficial for building a strong SE&MS case. Whether this tool is applied during your Define stage (as part of market system analysis or needs assessment) or during business planning at the Design/Develop stage, you need to form a good understanding of the market forces, including the power of buyers and suppliers from the perspective of your impact groups (e.g. for grain farmers, suppliers include vendors of seeds, fertilizers, pesticides etc. and buyers include companies or actors that buy producers' harvest of grains); level of competition in the market; threats or opportunities of new entrants; rivalry of companies and threat/opportunity of substitutes. While industry analysis is common for private sector companies, (I)NGOs can use this tool to better understand how these forces affect the impact

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groups and the potential to transfer power to them through a successful social acceleration model. To understand markets in crisis settings different tools are available in the sector, such as [Emergency Market Mapping and Analysis \(EMMA\)](#) and [the Minimum Economic Recovery Standards \(MERS\)](#).

Several cases where CARE played a major role in the Analysis step that led to successful SE&MS being uncovered are captured in this report. One of them is the case study on CARE Egypt's project Circles of Change ([Annex 4, Case study 9](#)) where the team applied an ongoing analysis and a strong MEAL system to realize that their Gender Transformative activities had market potential. Another example is [Case study 2](#), where the team was building on many years of country presence and a 4-year project with a very elaborate end evaluation, serving as the basis for the design of the entrepreneurial vision.



## **STEP 2: Determine**

### **Time Frame**

Once or repeated, depending on context and dynamics. In several of the examples, this step took 1 to 2 months on average.

### **Involved actors**

(I)NGO might lead and can have an added value here but other (local) partners should be included where possible to enable localized partnerships.

### **Outputs**

An idea of the systemic constraints that are most impactful, scalable and potentially able to be commercialized.

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## Step 2: (Co-)Determining & prioritizing systemic constraints & bottlenecks

Based on a solid understanding of the context at a macro, market system and impact group level, the team will determine a list of constraints. Tackling all is almost impossible. As such, you and your teams, which should also include local market/business staff or experts, should *prioritize those constraints that are most impactful, scalable and potentially have a commercial solution*, meaning that they can be tackled through entrepreneurial and business solutions. This does not require a deep understanding of the business planning/feasibility analysis, but rather an idea of possible commercial or business incentives that can incentivize new or existing actors to address needs/challenges/constraints.

### Give priority to the ideas that will have the biggest impact on women and women's economic empowerment.

It should also be understood that the level of fragility and density of the market actors and connections among them will all have an impact on the success of possible interventions, and this should guide the combination of interventions applied (facilitating / networking / investing / input-delivery/ capacity-building and so on). Here again, the value of partnerships comes in, where the additional constraints that are harmful can possibly be addressed by other actors present in the area (both from (I)NGOs,

governments or private sector) or through additional programming by (I)NGOs. The example from CARE Caucasus ([Case study 2](#)) shows how complementary actions are taken to address other priorities (such as the need for collective organization among farmers and cooperatives that was addressed through capacity building activities), while the most impactful and scalable solution (access to finance) is approached in an entrepreneurial way.



## Case study 2:

### Entrepreneurial vision for agricultural CBOs by CARE Caucasus

CARE Caucasus is supporting and spreading an innovative, entrepreneurial vision for the challenges in the agricultural sector in the East European region. Years-long experience in the region and strong market ecosystem analysis led to a system of repayable loans, that gives small-scale farmers access to funds in a way that is sustainable and can reach many. Loans are the basis of the Cooperative Fund that continues to revolve accumulated funds among cooperatives. In this way, each invested dollar is used not only once, but many times for many cooperatives. This initiative is strongly rooted in lessons learned and the context/market analysis of a 4 year-long project that led to a detailed picture of the market ecosystem of farmers and agricultural SMEs and the common challenges. This development program supported by the EU already worked on collective structures such as cooperatives to improve the productivity of the farmers and their connections with markets. However, the project revealed that access to finance remained a key obstacle for small farmers and cooperatives to expand and increase rural development.

To further develop cooperatives' businesses, the Cooperative Fund does not only provide financial resources to agricultural cooperatives to apply innovations or expand their activities but also offers technical assistance. Some of the additional capacity-building activities will be funded through a membership-fee or through connections with other development programs run by (I)NGO's like CARE Caucasus. As a non-commercial member-based entity, with high social responsibility, the Cooperative Fund is equipped with a democratic decision-making mechanism, where the member cooperatives are not just customers but also have reasonable ownership and control over the resources and the Fund's management. CARE Caucasus is supporting the initial operations of the Cooperative Fund set up in 2018, including supporting the search for more start-up funding, but the main decision-makers are the members of the cooperatives. Currently, around 32 agricultural cooperatives, meaning more than 480 farmers are united in the Cooperative Fund. Loans are around \$ 8000 and are generally paid back within 2 years. Different from a typical financial institution, the Cooperative Fund focuses on the financial welfare of its members, offering affordable lending conditions and individual payment schedules.

The Cooperative Fund is set up in such a way that only in the first 4 years of operation, an investment by social investors/donors is needed to cover the costs of running the fund and the initial loan-portfolio. After that, the fund will be fully financially stable and the income from interest paid by the loan-takers will be more than the operational costs (which is less than 10% of the total budget).

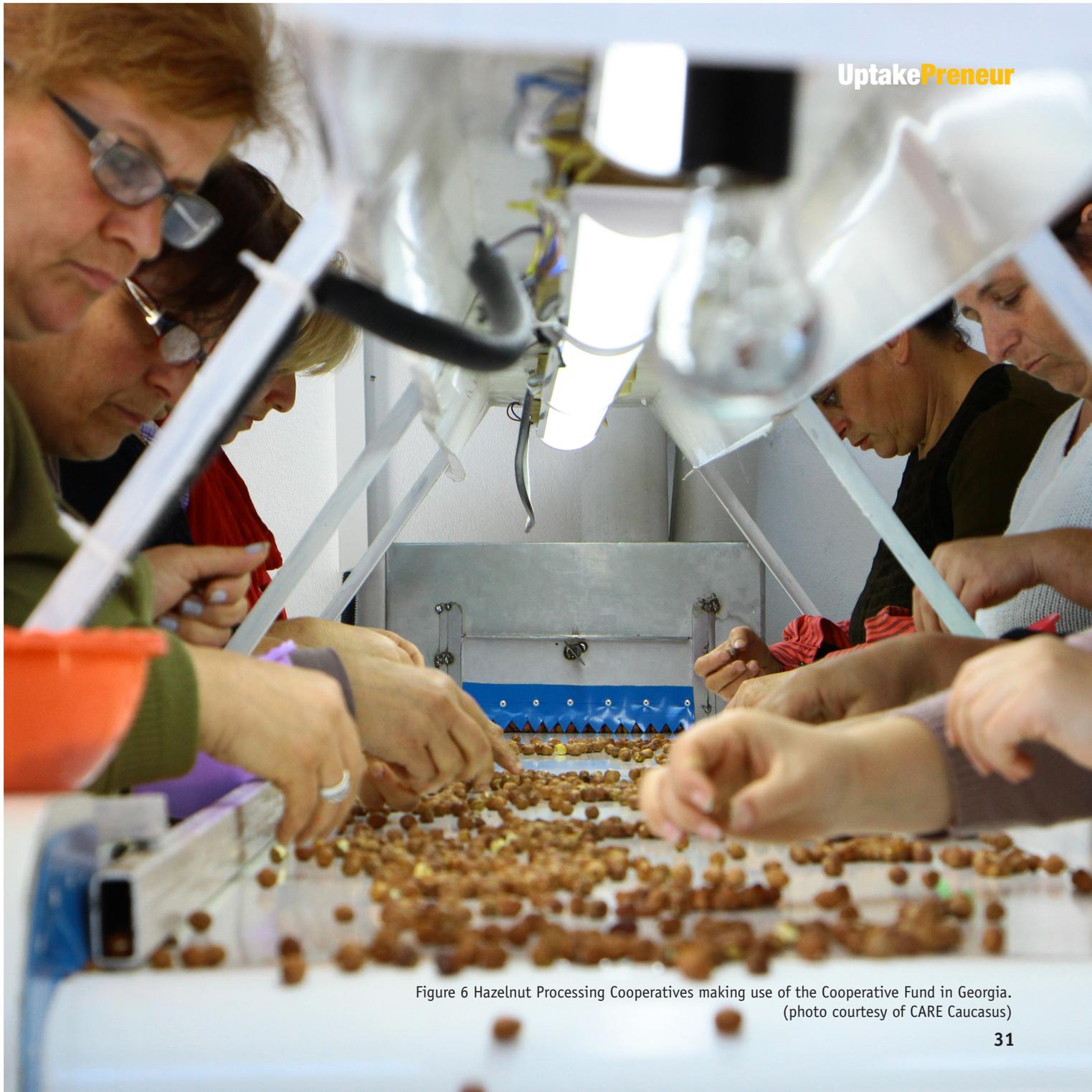
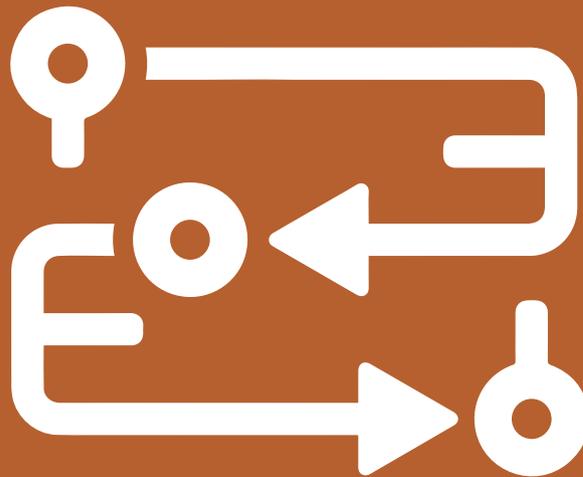


Figure 6 Hazelnut Processing Cooperatives making use of the Cooperative Fund in Georgia.  
(photo courtesy of CARE Caucasus)



### **STEP 3: Design**

#### **Time Frame**

Greatly depending on the case and specific situation. In many of the examples, this step took 1 to 3 months on average.

#### **Involved actors**

Ideally a partnership between (I)NGO(s) and other private/public actors.

#### **Outputs**

Investable model(s) that address social challenges.

## Step 3: (Co-)Design: Business modeling to prioritize the highest potential social and business models for further development/ acceleration

Based on the list of constraints that have solutions that are potentially able to be commercialized, the top two to three options can be further defined, validated and prioritized (or where no list was used, the team continues with the selected idea). This is where you need to get to *the social and business models of suggested solutions/interventions*. As a minimum standard, you need to conduct a workshop(s) with your team(s), which should include team members who understand the problem and the context, impact groups (especially women) or representatives of them, as well as relevant business/market experts. In many cases, the presence of (potential) partners and wider ecosystem actors (e.g. a national research center, government, other private sector actors) is needed or highly recommended. Alternatively, external actors could be engaged in a separate workshop to validate results and *encourage co-creation/cooperation* from the design phase onwards.

Additionally, other tasks to guide the design of the solution(s) should focus

on conducting a business model or pre-feasibility assessment to inform decisions. In some cases (e.g. when a new Social Enterprise will be set up) a complete business model will be extremely useful to ensure that a realistic estimation is made of the project. In other cases, a market assessment can be relevant (when e.g. a new product/tool/technique is to be developed). All this information will be crucial to discuss with any stakeholder/partner interested to make a (financial) investment in the initiative. To give a better idea of what kind of information is needed at this stage, the following points are relevant for the design of any social enterprise or social market solution.

### A. High level/pre-feasibility of the business model

- Scale of impact, measured by the number of end clients (impact group), which might equal the number of customers or suppliers to the social enterprises in most cases, keeping in mind the scalability of number of beneficiaries (future, potential reach) and especially looking

at the possibility to include women in the impact group.

- The volume of sales, production etc. of the SE&MS, which sometimes equals the volume of demand/potential of your impact group.
- Potential cost streams; hard and soft (start-up) investment needed and core operational requirements (e.g. operational and set-up requirements etc.).

See [CASE study 3](#) below for an example of this business planning applied by CARE Palestine (WBG). More tools for business modelling are available, e.g. in the [Business Model Canvas](#).

This information will be crucial for all partners to make informed judgments about the operational, business and social feasibility of the top solutions/intervention models. Additional information (following the optional points below) will give even stronger insights and specific angles to decide on the most suitable solutions and can inform adaptation to increase social and financial impact and sustainability.

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## **B. Women's empowerment and impact on gender roles**

When the design is building upon a gender analysis (or a gendered market/value chain analysis) this information will naturally follow. A clear understanding should be created about how the intervention should impact women, and what specific activities/services will be aimed at women (in community, value chain or market). This is discussed in more detail in [Thematic Learning #2](#).

## **C. Design for Resilience**

Does/can the model enable the impact group to be more resilient to shocks and crisis? How can the model be tweaked to enable resilience (e.g. the model can be set-up to replace external inputs with local production)? Does the model depend on one revenue stream or does it have a diversified revenue model? The design should take into account the kind of shocks/crisis people are most likely to face and how the SE&MS can equip families with the right tools to protect or reinvest their livelihoods.

In conflict affected systems, especially with restrictions on movement and access, a key resilience mechanism can be to diversify or replace products and services that impact groups need to source from outside of their micro-climate (context or direct environment) with ones from within their own micro-climate (thus removing barriers and decreasing transaction costs). Certain examples included production inputs (e.g. fodder, seeds, seedlings, etc.), technology, skills, and end-products (food). Another strategy for resilience is diversifying the risk profile of livelihood income, applying different income streams for SEs, appealing to different markets (local vs. external) etc. See also how resilience was integrated in the Seed Bank example in [Case Study 4](#).

Further information on the importance of resilience can be found in CARE's publication on [Resilient Market Systems](#).

## **D. Social cohesion and reducing local tensions**

Ideally, the assessments can also look at the opportunities the initiative has in reducing social tensions and contributing to social cohesion in society. This could be done through (depending on context) consciously including specific social/demographic subgroups in the impact group or ensuring that natural resources are better managed as part of the initiative.

## **E. Ecosystem partners' willingness and incentives to engage**

In case no previous stakeholder analysis was done, it is crucial at this stage to connect and scan actors in the local ecosystem or national/regional actors that could be partners or key actors in the proposed initiative. Analysis should consider their willingness and capacities to participate, including both positive and negative engagement.

Two other crucial aspects for consideration in the Design phase (and/

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or Develop phase – as these can overlap) are the *actual establishment of partnerships* as well as the *pilots/prototypes* stages.

1. When partnerships have not formed earlier on in the process, it is crucial *to engage with potential partners* such as businesses, investors, financial institutions, incubators, universities/research centers, CBOs/cooperatives or governmental actors. Up to this point, enough information is collected to prepare investment cases for potential investors or connect with private sector actors with a potential interest to invest/co-create. More on engaging with Private Sector actors in [Thematic Learning #1](#).

2. In many of the successful large SE&MSs, the acceleration model started with some prototyping and piloting. Some failed during the pilot (e.g. generating biogas energy from livestock waste in a specific context) and some grew to be large models of SE&MS. In the example of the Seed Bank ([Case Study 4](#)), the project distributed high-quality seeds during

an emergency phase with an eye to pilot local multiplication of seeds and leveraging the CBO that would become a Seed Multiplication Bank.

Building on the collected information, the establishment of partnerships and initial testing/piloting/business planning, the SE&MS business model is now ready to be implemented and developed.



### **Case study 3:**

## **Milk Collection Centers for small-scale livestock holders in MENA**

CARE has invested with communities in setting up dairy collection hubs and centers that would resolve a key systemic constraint (scattered farmers with no access to a cold-chain or transportation, preventing them from connecting with markets or large private sector milk-processors). This has been the case for decades, limiting the commercial development of the sheep and goat dairy sector.

In 2017, CARE and its partners looked at the social-business model for establishing Milk Collection Centers (MCC), where about 25 to 50 farmers would bring their milk to a close-by community-owned collection center for a large private sector processor (like al-PINAR in Palestine) to buy milk from farmers. Based on a quick feasibility assessment in Palestine, it was evident that the initial start-up investment for a small collection center would be about \$ 20,000 (to cover the cost of equipment, rehabilitation of a large room to be hygienic and a trainer to set the quality system and train local employees). Operational expenses per year

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were around \$ 13,500. Costs of goods sold (to purchase milk from farmers based on a fair deal) was about \$ 1.25 per liter and a selling price to private sector processors and distributors of about \$ 1.45/liter. This means that the dairy collection center would make a profit of about \$ 0.2/liter of milk. For a production capacity of 500 liters per day (which is a small collection center), the net profit would exceed \$ 20,000 per year. This also means that a small version of the collection center in Palestine (e.g. 500 liters a day that connects about 25-50 livestock holders with a flock of 25 or more) is feasible with a payback period in less than a year and a half – if communal resources are leveraged.

Of course, this is NOT to generalize the model as the same was not feasible in another community due to location, no interest from private sector processors to buy the milk, no trust between farmers and those who run the collection center. This case study stresses the importance of using business planning and piloting to come to a well-designed business case.



## **STEP 4: Develop**

### **Time Frame**

Depends on context and case. In many of the given examples, this step took 2 years on average.

### **Involved actors**

Ideally a partnership with investors, private sector and/or other local stakeholders.

### **Outputs**

A social enterprise or market solution creates social impact in a financially sustainable (or profitable) way.

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## Step 4: (Co-)Develop the SE&MS and Exit: The acceleration phase

This last phase focuses on the acceleration of the SE&MS, as well as the exit strategy. As discussed under the Design phase, partners should have been engaged to co-create or partner, to deliver the solution. In specific cases, the intervention will be fully implemented by the (I)NGO but in many cases, the intervention will be co-implemented with other partners. Using *mutually beneficial partnerships*, the Social Enterprise or Market Solution can be developed, implemented and/or accelerated.

### Partnerships between Businesses and (I)NGOs

Let's underline again that the (I)NGO and their partners can take different roles in this process. The (I)NGO does not have to be the full implementer or funder/investor in this initiative. Partnerships that allow (I)NGOs and other stakeholders to add value to the steps where they are most needed are highly encouraged. This often means that teams from (I)NGOs will be heavily involved in the Define and Determine phases, given the wealth of data they often already have on local context and needs, as well as their proximity to the problem and the potential solution. In the Design and Develop phases, partnerships are even more strongly encouraged to harness the beneficial experience/added value of investors and/or private sector actors.

It is important to look for localized, grassroots (or national/regional) actors with a very suitable profile who will be the practical owners/leaders/starters of this SE or partners in the market solution. As an (I)NGO you will likely be working with local (or national/regional) partners who are co-creating the business success. Practical examples have already been shown throughout this Guide, such as collaboration with a local CBO that is well-placed to implement the business idea that will serve its community, or setting up a council/collective among the target group who are well-placed to start a SE following your guidance to serve their collective needs and fill a gap in society, or to sign a partnership with an existing private sector actor who will pilot/implement a new technology/business model serving the target group. Many other forms are possible and your context will show which partners are best placed to collaborate with on this road to social business solutions.

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With partnerships firmly in place (in any form that suits the context and solution), it is likely that a more *complete business plan and/or feasibility assessment* should take place. This step can be either done by the (I)NGO or shared with/done by the local (private sector) actor/CBO/investor involved. But be aware: when implementing the actual SE&MS, it depends heavily on the local partners, so they should also “own” this business planning to set them up for successful ownership of and responsibility for the SE&MS.

Thirdly, using the information from the business plan and a needs assessment of the stakeholders involved, a *tailored entrepreneurship acceleration package* can be designed. This can contain capacity-build-

ing activities that are provided to implementing partners (such as CBOs and/or local businesses) but can also be supporting services such as gender-awareness activities among investors/private sector actors, for example, to build the capacity of engaged financial service providers to be more inclusive when dealing with smallholders/women/refugees. It can be useful in some contexts to connect with existing incubators/accelerators if available in the local area during this phase. It is important, however, to be innovative in this step and include empowering activities (such as guided negotiations among stakeholders, brokering deals, field visits, role modeling programs etc.) that will increase stakeholders’ connections, inclusivity and collaboration.

### Selecting Partners or Implementing Actors for Social Enterprises

In situations where the designed SE&MS will be implemented by local actors, such as a cooperative, CBO or local private sector partner, the success of the initiative rests on the capacities and skills of this local partner. It is therefore crucial that this partner is carefully selected and equipped to take a leading role in the development of the new enterprise, new service or new product. The below characteristics are important for local actors to possess/develop and should be encouraged by the (I)NGO leading the action:

- The entrepreneurial will/ attitude to lead the initiative and desired skills and experience
- Willingness and ability to work with women and support WEE
- Calculated risk takers with an instinct/aptitude for business
- Strong sense of ownership of and commitment to the intervention
- Willingness to share in the risks and investments (can be non-financial, e.g. time, energy, in-kind resources)
- Proximity to the communities they serve
- Ability to build trust with the customers, producers, farmers, shareholders etc. of the social enterprise
- Ability to build and leverage partnerships with various stakeholders in the ecosystem (government, private sector etc.).

The acceleration plan should have specific attention for 1) *the sustainability of the action* and 2) *the exiting of the (I)NGO* (in most cases). Business planning will give the stakeholders information on expected profit ratio or breakeven point (when the investments are equal to the income into the SE&MS), and this can inform the sustainability plan. This should, of course, be done with a sound understanding of the fragility of the markets/context in which the SE&MS will be functioning, realizing that other obstacles or challenges will remain present in the sector or market. Other parameters highly depend on the nature of the SE, the vision of the stakeholders (how important are profit margins?) and the market sys-

tem in which these SE&MS need to function. The Exit phase is extremely important to plan for from the start of the acceleration of the SE&MS. Ideally, the Exit strategy should include a year forecast that will estimate the profit-making capacities of the business, how they are expected to develop and when sustainability will be reached (such as breakeven point or when activities will lead to profit).

Expected tasks and responsibilities of the (I)NGO should be looked at and the ideal way of phasing out support for the SE&MS, as well as suggesting connections with networks/other service-providers who could assist the SE&MS when the (I)NGO starts phasing out.



## **Case Study 4: Seed Multiplication Bank in the Northern West Bank – CARE Palestine (WBG)**

The Seed Multiplication Bank case study gives an end-to-end view of the UptakePreneur process, following each step of the model. The Seeds Multiplication Bank was set up in 2006 by CARE, in partnership with local CBOs/cooperatives in the Jenin province of the West Bank, to multiply local seed varieties and assist vulnerable farmers with seeds during emergency periods and keep a community seed bank of strong seeds. There was the shared vision among all partners, however, to grow this Seed Bank into a stronger and more sustainable Social Enterprise. Therefore, they wanted to expand their services while still offering high-quality seeds in an affordable way to their members. The current Seed Bank's social-business model is based on a "freemium" model, where seeds are lent to farmers free of charge (on average about 300kg per farmer per season) and farmers would return the same amount the following season. This builds on the fact that seeds multiply. For instance, one kilogram of wheat seeds would be multiplied after planting and harvesting to 20kg of seed and other by-products (hay/straw). Around 3000 farmers make use of this service every season. This business model did not only build on market assessments and business plans but even more so was strongly influenced by the partnership with the local CBO through which it became clear that the freemium model was the more acceptable (and successful) model for the farmers.

The Seed Multiplication Bank provides additional services for a fee that creates an income and sustains the Bank financially. The Seeds Multiplication Bank offers services like purifying seeds for farmers and renting out tractors and other heavy equipment. Through the Seeds Multiplication Bank, farmers have significant bargaining power over suppliers and processors, enabling them to negotiate lower prices and cheaper services on behalf of thousands of farmers. The Seed Bank is also multiplying 10-15% of their seeds in the lands of the National Agricultural Research Center (NARC) for selling. In addition, the

Bank combines farmers' production of Freekeh and Maftool to sell locally and internationally, which became possible through their collective power. The investment needed to deliver these services was provided by the Seeds Multiplication Bank, farmers and CARE between 2012-2015 and consisted of about \$ 88,000 to buy the required equipment such as a filling and packaging machine, a Freekeh mill, a sieve and a large electronic dryer. The gross profit margin of the SE is about 35% with a net profit margin of 10%. The Bank accepted this lower return in order to keep a higher social value for its farmers, for example, through keeping an Emergency Seeds Fund (for distributing seeds for free in cases of disasters like loss through floods or droughts), as well as continuing to lend seeds free of charge.

In the design of the enterprise, it was also taken into consideration that the Seed Multiplication Bank had the potential to expand. The initial number of farmers that it was estimated would join the Seed Bank was set at 300. But it was noticed that around 3,500 farmers are active in the wider region, thus their business planning expected several hundreds of farmers to join as beneficiaries/customers in the years to follow. Now the Seed Bank serves around 3,000 of them. CARE Palestine (WBG) slowly phased out its support over a period of six months. The many capacity-building activities with the CBO and farmers paid off and now ensured a SE that could continue to function independently without external support.

This model shows how local concerns can be successfully and affordably addressed while creating an entrepreneurial structure that takes an important role in the market system. The partnership between CARE and the cooperatives was a long-term and dynamic one, where both actors contributed to the prioritization of problems and the design and development of solutions and investments in the SE.

# Part 4:

# Thematic Learning Briefs Based on Practitioners' Insights

This section includes three Thematic Learning Briefs that focus on key cross-cutting issues in the UptakePreneur model. These thematic areas have been prioritized based on regional consultations, organizational learning while piloting the UptakePreneur model, and by capturing lessons through CARE's Monitoring, Evaluation, Accountability and Learning system, building on field cases and evidence of impact:

- 1) [Thematic Learning #1 Private Sector Engagement and Stimulating Impact Investment in FCAS](#)
- 2) [Thematic Learning #2 Gender Transformative Social Entrepreneurship](#)
- 3) [Thematic Learning #3 Monitoring, Evaluation, Accountability and Learning \(MEAL\) Systems](#)

## Thematic Learning #1

### Private sector engagement & stimulating impact investments in FCAS

Fragile and conflict-affected settings (FCAS) present a contradiction: private sector development is often more restrained and riskier than ever but at the same time, more needed than ever. This UptakePreneur Guide shows the value of taking an entrepreneurial approach in programs, but it also underlines the need to engage constructively with private sector actors to come to inclusive, non-profit/private partnerships that are creating sustainable impact in a financially sound way. It has already been noted that the current needs and challenges worldwide with regards to fragility, poverty, humanitarian crises and other causes of underdevelopment cannot be met with the same, traditional approach. The 4D-model offers a practical way for organizations to start to stimulate a more purposeful and entrepreneurial approach and market-based programming. This Thematic Learning brief will focus

more on how (I)NGO's can constructively engage with private sector actors, given the existing gap between these actors. This often requires (I)NGOs to adjust their language and methods, in order to come to a mutually beneficial partnership. This section focuses, in the first place, on localized (local or regional) partnerships that are taking place inside the target country and/or region.

Firstly, it should be noted that even in fragile and conflict-affected settings, there is a private sector willing and ready to contribute to restoring life and markets, and very often, it is already doing exactly that, even before external actors come in. Markets for several products and services exist, despite fragility, and are potentially expanding because of high demographic growth in these areas – thus market opportunities can be found. But they are restrained on

many levels by fragility and conflict (disruption, loss or displacement of workers or consumers, high risk etc.) and external actors should be aware of this.

The private sector, as well as the investment environment in fragile settings, faces many challenges that require a well-designed approach. It is clear that social impact investment, public-private partnerships and social enterprises will face the same challenges as commercial investments and commercial enterprises, in addition to challenges related to their specific social mission and goals. Among the challenges faced by both social and commercial investments/businesses in fragile settings are:

- 
- High transaction costs due to increased time and effort needed for transactions during times of crisis and/or fragility.
  - Lack of capable or suitable human resources, exacerbated by conflict-induced migration
  - Gaps in the regulatory and financial enabling environment (weak state actors, weak or non-existent regulations, weak or absent financial services and no access to finance)
  - Lack of market data available to guide investment decisions (also caused by large informal and invisible sectors/markets)
  - Weak supply chains supporting enterprises because of their lack of scale and cooperatives (this

is both a problem for medium to large private sector actors wanting to connect with small-scale input suppliers and for the small-scale farmers/producers themselves as they miss collective (negotiating power).<sup>7</sup>

In addition, social entrepreneurs or investors face a set of additional challenges, conditions and opportunities which are unique to enterprises/investments looking to make a positive social change in the region, such as gender norms, absence of trust or cooperation, cultural dynamics, possible lower profit margins and higher economic risks. Especially for (I)NGOs/actors who have not been engaged with the private sector before, these questions of market forces, risks and obstacles can present a big challenge. But the big potential

and bleak alternatives increasingly drive the development sector to collaborate and promote the local private sector as a more sustainable, localized way out of poverty towards social justice. Importantly, well-designed actions can mitigate some of these challenges discussed above and address the obstacles of private sector development in fragile settings.

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<sup>7</sup> See for example DCED Synthesis Note: Private Sector Development in fragile and conflict-affected environments, September 2018



## Case study 5: Milk Collection Centers – CARE Egypt and Danone

CARE Egypt collaborated with Danone – a multinational private sector actor with a strong position in Egypt - to strengthen the dairy value chain and link smallholders of livestock better to dairy processors. With different investment models (grants, or co-investments from the private sector), Milk Collection Centers (MCCs) were set up in several locations in agricultural communities. The centers collect fresh milk from farmers and smallholders of livestock. The milk is weighed, tested and stored in a cooling system until it is collected by a milk truck from a private sector actor. The business is able to test the milk upon arrival of the delivery and, when accepted, will transfer funds for the milk to the MCC. The MCC will pay the farmers on a weekly basis for the amount of milk that they are bringing to the center.

Currently, there are 11 MCCs active in Egypt, either established with an investment from Danone and CARE or through co-investment with other private sectors actors. Management of the unit is often a combination of representatives of a local agricultural cooperative with CARE staff. The private sector is eager to make such investment as the national demand for fresh milk and dairy products is growing in Egypt, and market players want to grow with this market. The MCC charges a fee of around 10% of the liter price to cover its operational costs and can function financially independent after the start-up funding. The hard investment required for start-up of an MCC is around \$ 40,000, for an MCC with a capacity of 5 tons.

The MCC does also serve other collective purposes that are benefitting the farmers and improve their productivity (and thus income), such as extension services, awareness workshops or training, or collective access to inputs at a better price (such as subsidized fodder or veterinary services). To increase the successful position of the MCC in the value chain, it is crucial that milk is being tested upon arrival and of high quality, to decrease the amount of trucks being rejected. The rate of rejected milk can be lowered through support services on animal health, animal fodder and hygienic practices. The initiative is also aiming at vertical expansion by establishing more (mobile) collection points; increasing the inclusion of farmers and the quality of the milk. This stresses again the importance of complementary activities aimed at improving the position of the small-scale producers and the benefits of private & not-for-profit partnerships.

In Figure 8, five tested, practical strategies are set out that can kick-off successful private/non-profit partnerships and attract more private sector actors/social investors. Many of them are used in the cases discussed in this Guide (see e.g. [Case study 5](#)), noting that this is an area of ongoing learning and more methods and case studies are sure to be added to this initial list.



Figure 8 Uptakepreneur tested strategies to engage the private sector/investors with social SE&MS.

## Thematic Learning #2

### Gender Transformative Social Entrepreneurship

In the work of CARE, women and girls are a clear primary target group as the catalyzers of change and the ones who are disproportionately affected by poverty, conflict and fragility. Women have an untapped potential to contribute to economic growth<sup>8</sup> when freely chosen and enabled to do so. Many cases have also provided evidence of how SE&MSs can be successful in leveraging social and economic dynamics to open up spaces for women and remove social/cultural/practical limitations for them. Caution is needed, however, to understand that an initiative could also increase the burden on women. While recognizing the huge negative impacts of conflict on society, there are also windows of opportunity to support the position of women and move towards cultural, social and economic change. In this way, social enterprises and market solutions can be an entry point to support societies, economies, markets and value chains to become more inclusive of women.

**CARE's Gender Equality Framework (GEF)** is an overarching approach in all of CARE's work. It was developed to assist CARE staff in conceptualizing and planning gender equality work. It builds on existing CARE frameworks and tools, in particular, the **Women's Empowerment Framework** that defines women's empowerment as the sum total of changes needed for a woman to realize her full human rights in:

- **Agency:** her own aspirations, skills and capabilities
- **Structure:** the environment that surrounds and conditions her choices
- **Relations:** the power relations through which she negotiates her path.

The GEF updates CARE's previous Women's Empowerment Framework to capture learning that our women and girls' empowerment approaches must be synchronized with and

complementary to how we engage men and boys for gender equality. CARE's **Women's Economic Empowerment (WEE)** work is informed by and built on the foundation of the Gender Equality Framework, recognizing the need to work on all three aspects (agency, structure and relations) to make sustainable change in the socio-economic situation of women.

Building on the experience of many of CARE's WEE programs, there are many linkages found between this approach and the 4D model. Specific attention to gender transformative work can be integrated at each step of the model and this section is an illustration and starter for teams to consider how Gender Transformative Approaches (GTA) can be applied in their own context.

<sup>8</sup> UN Women, undated, <http://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures#notes>

## Phase 1: Define



**Gender Analysis:** Understand gender roles, tasks and workload. This can be done through gender analysis that include: root causes behind gender inequity and women's socio-economic disempowerment (at various levels); within specific ecosystems, especially the entrepreneurship ecosystem; within value chains and market systems; within enterprise structures; power relations and holders at the community etc.)

**Gendered Fragility Analysis:** Recognize and understand the different constraints/obstacles for economic empowerment for men/women. This includes understanding gender-specific needs and issues they face in their environment, market systems and value chains. Understand the level of fragility/crisis, and how it impacts groups' - especially women' - livelihoods and most importantly their access to information, services, inputs, technology, infrastructure, resources (water, energy) and markets (within their micro-climate; in-country; and for exporting). Also, you can include perceptions of private sector actors on women and markets and their risks.

**Female Participation in Analysis stage:** Engage & analyze directly with both male and female members of the impact group and aim to involve (value chain/market system) stakeholders that serve women or are women-led. Understand both women's and men's skills/abilities and beliefs/attitudes.

**Gendered Risk / Do-No-Harm Analysis:** Include do-no-harm and risk analysis that protects women from potential community backlash due to social norms (including an increase of restrictions on women's mobility) or other negative consequences (both economic/social). This should be looked at at household level (changes in workload, financial spending) and at value chain level (risks such as formalizing work might move women out of sector).

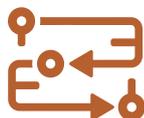
## Phase 2: Determine



**Equal voice and participation:** Include both men and women in the prioritization phase to ensure that selected priorities are most impactful, scalable and potentially able to be commercialized from a gender perspective.

**Set bold examples:** Encourage solutions that allow women to play non-traditional roles where they can succeed as business actors and role models.

**Phase 3:  
Design**



**Design with an eye for women:** When designing SE&MS ensure that any capacity-building package is inclusive to women, considering building their agency (skills and capacities) and where possible, including innovations that reduce women’s workload and increase their health/position/profitability.

**Engage Men and Boys:** Even if a selected SE&MS is women-led, engage with male stakeholders by assessing their needs and vulnerabilities, and ensure their buy-in and support. This can give openings for further discussions around women-related issues like inheritance rights and gender-based violence in a constructive manner. This will reduce any potential risks and backlash that should have been identified during phase 1 assessments.

**Change market actors’ perspectives:** Map value chain & market actors’ (i.e. private sector and investors) perceptions of women and incorporate components to address their concerns and incentivize them to explore working with women as equal market actors. This could be done through a simple business case or through a pilot/prototype to demonstrate and document evidence with market system and value chain actors to work with women and youth.

**Phase 4:  
Develop**



**Partners for Gender equality:** Select partners (CBOs, groups, investors, incubators, private sector actors and governmental organizations) also based on their skills and willingness to work with and for women as socio-economic partners. Where possible prioritize female entrepreneurs, women-led initiatives or partners.

**Capacity building:** Consider capacity-building activities where possible, either focusing on the women (building agency as entrepreneurs, producers, smallholders, farmers or other value chain actors, e.g. through the Agency Building package) or on the other stakeholders who can increase their capacities for gender equality.

**Stimulate networks and exchange:** Bring female and male role models to the community to demonstrate successful examples to be incorporated in similar SE&MS. Connect women in similar roles, or connect them to existing networks to expose them and their communities to successful examples of WEE.

**Gender in business plans & MEAL systems:** ensure the right indicators/goals are set related to the empowerment of women and that all partners are aware of how the impact on women will be measured.



Figure 7 Agricultural communities benefiting from the Seed Multiplication Bank, a Social Enterprise established in Palestine.  
(Photo credit by CARE Palestine (WBG)).

Gender transformative change means we are addressing the structural causes, as well as the symptoms of gender inequality, with the aim of achieving lasting change in the power and choices women have over their own lives, rather than just a temporary increase in opportunities. Take the example of Wafaa, a female producer from Gaza ([Case study 7](#)). Applying some of the principles in the 4D-model, this means that an intervention does not only build her skills (soft, technical, business) but also supports her to take up a more empowered position in the value chain or business she is part of, impacting her connections with her family/support system and service providers. In her case, this meant supporting a women's collective inside the business, connecting Wafaa with other female producers to enable them to advocate collectively for their specific social (mobility, participation etc.) or economic needs or concerns. Such actions allowed her not only to have more power/control over her assets but also to be heard and involved in decisions at home and in the community/sector/business. The intervention also contributed to positive social norm

change that helped open up space and recognition for women and girls in her society. This was enabled through engaging men and boys to reduce gender equality gaps, and using role models and community advocacy campaigns on issues like inheritance rights or work outside the home.

The two main elements of this approach as integrated in the UptakePreneur model are the holistic agency building for the partners of the SE&MS, which could be a women-led implementing actor, female participants or other partners/stakeholders (see [Case study 6](#)) as well as the positive engagement of men and boys throughout, whether the main partner/implementer is mixed, men-led or women-led.

### Agency Building for SE&MS

CARE, building on the evidence and experience of several CARE country offices (COs) including the UptakePreneur's implementation by CARE Palestine (WBG), has developed an agency building framework that can be a crucial building block of a women's empowerment strategy that has also been applied

through the UptakePreneur model. It includes not only technical and practical **skills** (related to the sector in which the project works), but also **soft skills** (crucial to improve women's position socially, improve their relationships and mitigate any pushback or discussions coming from social norms/culture), business/entrepreneurial skills, increasing women's aspirations (unlocking women's **aspirations** can be a starting point for unlocking women's full potential that they might not see unless they get exposed to new experiences/role models), **rights awareness** on GBV and inheritance rights, and increased connections with and support from social, economic and political networks. All these aspects of Agency Building are presented in Figure 8. This package builds on the close relation of personal power (accessing this through skill-building and unlocking aspirations through role modeling) with relations and structures (the other two elements of CARE Gender Equality Framework), as it gives women the tools and power to work on positively changing the relations she has, as well as the structures surrounding her (individually and collectively).

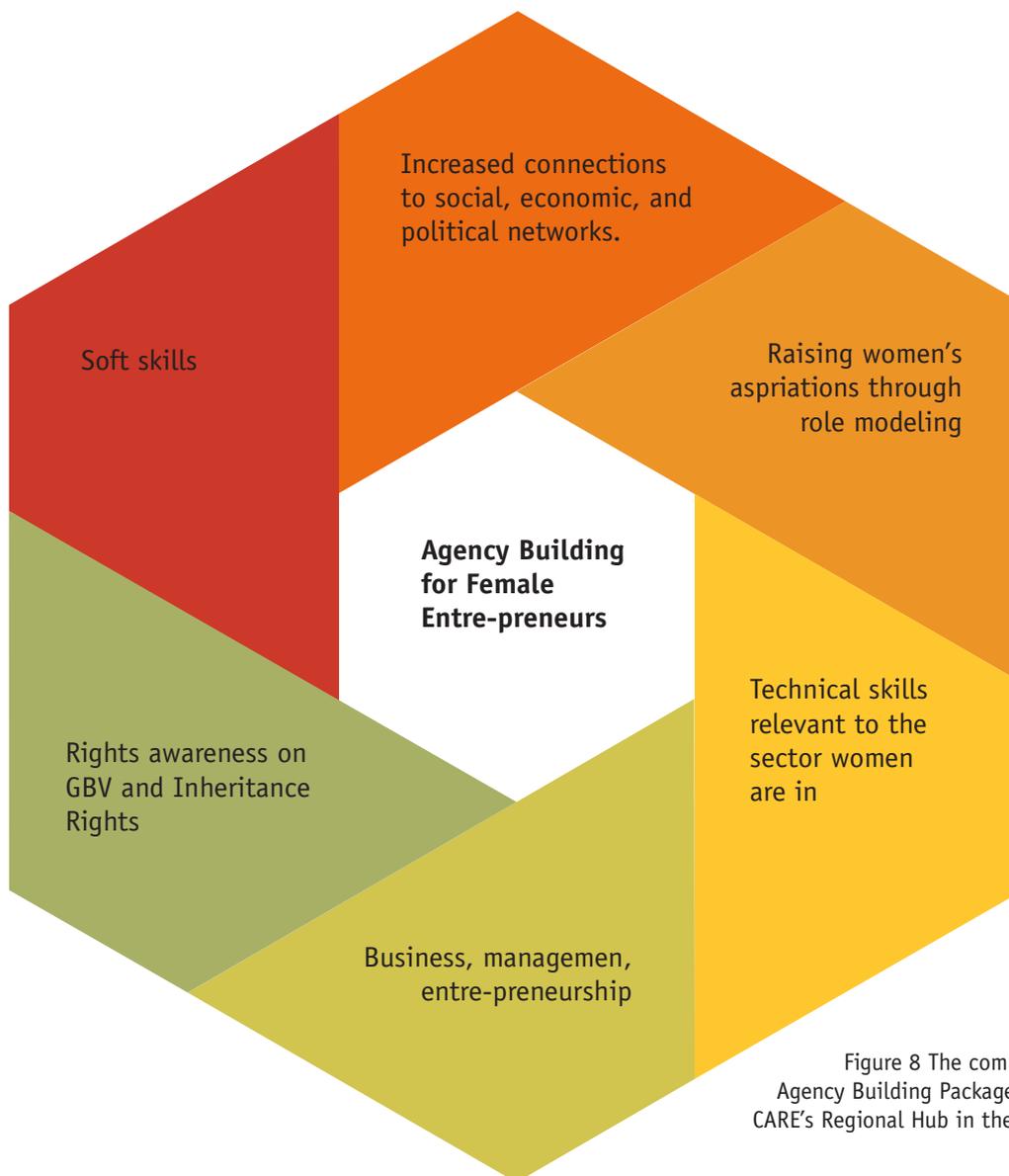


Figure 8 The components of the Agency Building Package developed by CARE's Regional Hub in the MENA region.

The agency building framework adopts a learner-centered approach that does not only provide technical and theoretical data but also practical and experimental space for different actors to test their potential and think/act out of the box. It provides targeted women with real-life learning spheres that go beyond what society accepts for women and that deal with them as main actors playing non-traditional socio-economic roles. The agency building material that was adopted with women in social enterprises is available upon request, noting that the package would need to be customized based on the need and target groups.

### Engaging Men and Boys

Engaging men and boys is a crucial component of Gender Transformative work in the UptakePreneur model, as this will contribute to more sustainable, long-lasting improvements at the different levels that impact women's lives. It is more than just securing the "buy-in" of male members at different levels, it is about showing how men and boys have as much to gain from gender equality as women and girls do. Building on years of learning

and evolving, CARE has adopted a framework that covers the key aspects of a successful strategy for engaging men and boys in women's economic empowerment programming. The four principles below are important to take into account on four different levels of engagement with men and boys, namely: household, community, value chain and policy.

- **Do no harm:** context and gender analysis should bring insights on how and why men's attitudes and behaviors influence women's lives, in order to contribute to positive change and avoid doing harm. This should be part of the inception and design stage, as results might shape the final selection of projects activities.
- **Gender/family dynamics:** when working with women it is crucial to understand their family dynamics and the perceptions of their fathers/husbands/brothers/sons prior to the actual implementation of the activities. Project teams can sensitize male family members to the projects' ideas, explain the impact on women, assess barriers within families and smartly address the same in the implementation.

- **Men's different roles:** men having a wide range of roles should be incorporated as supporters and sometimes as role models and champions. This includes community leaders, fathers/husbands, policy makers, market actors, local business owners, owners of means of production and land, but also influential personalities like religious leaders, artists and others.

- **Men's vulnerabilities:** these should also be part of the project's analysis, both economically, financially and socially. This is especially important when women's roles change either during crisis, at early recovery stages and even during resilience and developmental programming. Being aware of how men and boys are affected by social expectations/norms is crucial to ensure the wellbeing and protection of both women and men (reduce GBV, backlash from the community and even male competition). Working with men and boys also allows projects to contribute to social norms change and improving the enabling environment. Challenging stereotypes and contributing to **social change** can be reached by promoting women as successful economic and **community change**

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**agents**, as opposed to being dependents: changing the perception that women are **only caregivers**; that women's **place is in the house or backyard** (her economic activities do not go further than work in/around the home); and that women are **unsuccessful entrepreneurs**. These social norms are not only restrictive in communities but are also common among private sector actors, service providers etc. Other important aspects of improving the enabling environment around women as social entrepreneurs include: removing/reducing structural barriers such as access to information, inheritance, services, finance etc. by working with other actors and/or linking to women's rights organizations.

**More on CARE's work with Engaging Men and Boys can be found in the [Engaging Men and Boys for Gender Equality series](#).**

### **Working with the Private Sector for Gender Transformative Impact**

With the right lens and focus, a huge potential can be found in improving the position of women through social enterprises and mar-

ket solutions that are inclusive of their needs. Some of the many successes of private sector engagement have already been shared in this document, where specific solutions assisted women in reducing their workload and tasks or particularly improved the productivity or mobility of women.

- **Technologies that can greatly impact** the workload of women might not be the most appealing or prioritized cases for private sector actors, who might not see its market value at first sight. (I) NGOs can facilitate in that case through pilots or studies, proving the market value of interventions that will make a big difference for female farmers. For example, the newly introduced Semi-Automated Presser for Dairy focused on reducing the workload and physical effort of women through a simple and affordable solution. A private sector actor was engaged to produce semi-automated pressers that assisted the women in the cheese-making process by taking out some of the heavy lifting previously needed. While the (I) NGO supported only the pilot and demonstration phase, the private

sector actor then took over to produce this tool independently, making it available in the market for farmers to apply in their daily work. This solution greatly improved the working conditions of the female farmers, which was one step in the whole set of holistic interventions to improve the productivity and position of both male and female small-scale farmers.

- **Developing the right business case is crucial:** some issues deeply affecting women might not look like an investment case at first sight but can surely be so. For example, the issue of Gender Based Violence (GBV) has a high cost for women, but can also have costs for their employers (so the business case can encourage business to invest in activities that reduce GBV for their workers, domestic violence caused by changing roles in the household and/or workplace violence) or can open up new market possibilities (such as the Tuk-Tuk drivers from Egypt ([Case study 9](#) in [Annex 4](#)) who positioned themselves as GBV-free services and thus became the preferred service provider for women).



## **Case study 6: Embroidery Collective Khoyoot empowering refugee women - CARE Jordan**

This example shows how (I)NGOs can leverage their existing programs to support existing initiatives with market potential transform into stronger and more profitable Social Enterprises. It also underlines that (I)NGOs do not have to be the main actor in each phase of the 4D model. Sometimes more value is added through building on existing structures or collectives. Such was the case with the collective of Palestinian seamstresses who were already producing a range of clothing items with unique embroidery when CARE got in contact with them through their programming in Palestinian refugee camps in Jordan. The enterprise was established to empower women (e.g. improving their position in the household and community) and provide a source of income for their families. Individually, each woman was not well-connected to markets, (I)NGOs or other support services. But through the collective, training was offered and different product lines could be developed and marketed around the globe, allowing the women to start selling (both locally and internationally). The visionary and leader of this collective was engaged in CARE's capacity-building program to build her capacities as a business manager and leader of social change. Through this, the collective was able to expand, including more women as artists and creating an income for more families.

A strong Monitoring, Evaluation and Learning (MEAL) system is crucial for high program quality, even more so when it concerns programs that are supporting social enterprises and social market solutions. Results in such programs can be diverse, project activities untraditional and impact distributed, requiring teams to have the right tools to measure any intended and unintended results on the impact group, community and markets.

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## Thematic Learning #3

# Monitoring, Evaluation, Accountability and Learning Systems

Programs need this information to facilitate responsive management and allow project staff to respond to changing contexts or new opportunities to increase project impact. In non-profit/private partnerships a common MEAL system will be another tool to keep all partners on the same page around targets and intended results (both financially and socially). Lastly, a MEAL system is also important so that actors can contribute to a growing body of evidence and data on the efficiency and impact of such market-based approaches compared to the traditional approach.

With a wide range of project activities possible under Social Enterprises and Social Market Solutions, a wide range of MEAL frameworks can also be developed. While monitoring generally keeps track of outputs and outcomes (and allows project teams to redirect if activities are missing targets), more and more programs are also including results management to allow the team to direct the program in an adaptive manner. Evaluation generally also looks at the project's impact

and short and long-term effects. This means a systematic assessment of impacts, which includes positive and negative, primary and secondary long-term effects produced by the intervention, directly or indirectly. The size and complexity of the project should guide the size and complexity of the MEAL system, but at a minimum SE&MS projects should look at the (intended and unintended) impact on the social and economic aspects at the following four levels:

**1) Participant level:** for example (better) access to key inputs, increased agency and skills, increased income, increased connections with other market/value chain actors and attainment of their needs. In addition, indicators are needed that focus on the level of women empowerment beyond increased income, such as increased mobility, decision making in the household or community level.

**2) Community level (and/or household level):** for example increased resilience to shocks; the

role and benefits of cooperatives or CBOs if applicable; connections with other market actors; increased income; changes in gender roles at household level or gender-based restrictions, changes in perceptions around the role of women, risks of GBV; social cohesion and other social indicators.

**3) Enterprise level:** for example, lower costs, increased productivity, increased income, position in the value chain and/or market system, access to inputs and resources, the potential for expansion, social policies, improved working conditions and impact on female workers. Know that this would require access to detailed information about the functioning of the business, which could sometimes be harder to obtain, but would be very useful.

**4) Market (and/or value chain) level:** changes in availability, quality and accessibility of services and inputs (e.g. do people have better access to food; do farmers have better access to inputs etc.); more

inclusive or more efficient market connections, more connections or networks to link producers with markets/processors; private sector investment leveraged; changes in gender roles or gender-based restrictions; changes in market actors' (governmental, private sector etc.) behavior (such as more responsive to smallholders' needs) and so on. Use this information also to validate (or adjust) initial assumptions about the functioning of the market system and use new information to adapt interventions. This must include information from actors who are not part of the intervention but also external market sector actors.

Additional points to take into account when setting up the MEAL system include:

- Participatory Monitoring and Evaluation: MEAL will serve its purposes better if the involved partners, implementing actors and/or impact groups have an active role in capturing the change that the initiative is having.

- MEAL should start during the pilot phase (or the inception phase where no pilot takes place).
- Especially with an eye on the Exit phase, the MEAL system should be adjusted in such a way that it will stay relevant for the partners when the (I)NGO is phasing out. Ideally, MEAL would continue in a way that remains relevant to all actors involved.
- Again, the gender and social inclusion vision should also be integrated into MEAL activities, especially focusing on using different sources to validate information, making an effort to include a diverse range of women as participants in evaluations.

### **Monitoring & Evaluation of Social Impact Investments**

Projects that work with investors or private sector actors will particularly look at 1) the financial impact and 2) the social impact of investments.

Assessing the financial performance of an investment can be new for many (I)NGOs or actors in the humanitarian/development sector but is relatively straightforward for business actors. It is therefore crucial for (I)NGOs to be aware of the data that is relevant for investors to monitor. In general, the gathering of data will focus on measures like profit, cash flow and balance sheet strength. Investors may track financial ratios including those that measure profit margins, break-even period and liquidity.

Measuring social impact can be more difficult but is generally more familiar for (I)NGOs. Public and private partners will typically include in the investment agreement key programmatic or social indicators that investees must regularly report on. Examples of key indicators include (depending on the aims of the social impact investment) jobs created, affordable housing units financed, numbers of individuals accessing financial services, and so on. It is important all partners have a common understanding of what the social indicators are and how they are measured/valued.

# Part 5: Conclusion

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Thank you for joining CARE's Regional Applied Economic Empowerment Hub on this journey towards entrepreneurial solutions to some of the most pressing challenges we face globally. If this Guide has shown the reader a glimpse of the potential of social entrepreneurship and localized non-profit/private partnerships for addressing pressing needs among our impact group, its most important goal has been reached. The team aimed to present a convincing case for greater use of SE&MS models and approaches, and more partnerships with the private sector to reduce and eventually remove impact groups' dependency on aid.

At the heart of the Guide is the 4D model that outlines four phases to set up the right social enterprise and/or market systems solution for your impact group. The outcomes can be diverse but they all share the utilization of market forces and commercialization for the benefit of the farmers, producers, smallholders or micro, small or medium-sized enterprises we work alongside. This model has been tested and piloted firstly in Palestine and then the wider

MENA region, specifically in fragile and conflict-affected settings. Documented here are guidelines and case studies to demonstrate its proof of concept. But the Guide is not intended to serve as a detailed instruction manual. More tools and learning are available. Already included here are learning briefs on integrating gender transformative work, working with the private sector and impact investors, and monitoring and evaluation, as three of the key areas for learning and impact prioritized based on global learning and consultations with practitioners.

Given the unprecedented levels of fragility globally, and the ongoing inequality and poverty, donors, NGOs and the non-profit sector in general, need to innovate and test new approaches that can close the global gaps of injustice. UptakePreneur aims to be a step in that direction.

The Regional Applied Economic Empowerment Hub warmly welcomes communications, questions or requests from practitioners for technical support to adapt the Model to their own context.

# Part 6:

# Annexes

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## Annex 1 Value Proposition of UptakePreneur Guide

UptakePreneur's direct audience and potential scalers are humanitarian and development actors, especially (I)NGOs and donors with programs or funding mechanisms in fragile settings. They will leverage their data and presence to uncover and incentivize local business opportunities and accelerate social entrepreneurship solutions, applying the UptakePreneur model and learning with the aim that these SE&MSs will support or benefit their impact groups (or the end clients of UptakePreneur). However, the SE&MS uncovered or designed might not be implemented directly by the (I)NGO, and different roles can be taken by the (I)NGO as explained in detail in Step 4: (Co-)Develop the SE&MS and Exit: The acceleration phase.

This Guide is written with the understanding that the implementing organization or team (INGO) should have at least some business/market experience to design and implement the complete UptakePreneur model (4D model and related steps). For actors who lack experience in market-orientated planning, more guidance and tools might be needed to successfully implement the UptakePreneur model, in which case the Hub is able to give more support. End clients of UptakePreneur are usually farmers, producers, entrepreneurs or micro-small or medium enterprises (MSMEs) in crisis and fragile settings.



Figure 10 Value proposition of the UptakePreneur model for direct adopters and impact groups



Figure 9: UptakePreneur Customers and End Client Chain, the Regional Hub, 2018

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## Annex 2 Additional Concepts

### Social Impact Investment

This refers to an investment that aims at generating social impact, as well as a financial return by bringing together capital and knowledge/experience from both public, private and not-for-profit sectors to achieve a social objective and (measurable) social or environmental benefits.

Social impact investments can take the shape of monetary or non-monetary funds or resources to prototype/pilot, start-up, grow or sustain social enterprises, companies with social goals, or social market solutions. Investments can come from any partner, company, organization or fund. The conditions of the impact investment are set by the partners in the initiative, some require a repayment and others do not.

The terms of Social Enterprise, Market Solution and Social Impact Investment are not mutually exclusive and can in some contexts overlap. [Case study 8](#) shows how private sector actor Danone collaborated with CARE in Egypt to invest in rural communities and optimize the dairy value chain.

### Market System or Business Ecosystem

A market system is the network of individuals and entities — including suppliers, distributors, customers, competitors, government agencies and so on — involved in the delivery of a specific product or service through both competition and cooperation. This includes support services and legal, institutional, social and environmental conditions affecting the value chains. This concept shows that each entity in the ecosystem affects and is affected by the other entities in the system, creating a constantly evolving relationship in which each entity must be flexible and adaptable in order to survive (like in a biological ecosystem). For the UptakePreneur model, this means that during analysis, design and implementation, enterprises or solutions should interact with the wider market system functions and actors to ensure that all bottlenecks are both noticed and considered, and the best is made of the relevant market forces and (possible) partnerships.

### Gender Transformative Approach

A Gender Transformative Approach (GTA) refers to program approaches or activities that seek to build equitable social norms and structures in addition to individual gender-equitable behavior. This approach moves beyond treating the symptoms of gender inequality, to addressing relevant social norms and structural barriers (including attitudes and behaviors, power relations and existing social institutions). This approach is discussed in detail in the [Thematic Learning #2](#) on Gender Transformative Approaches.

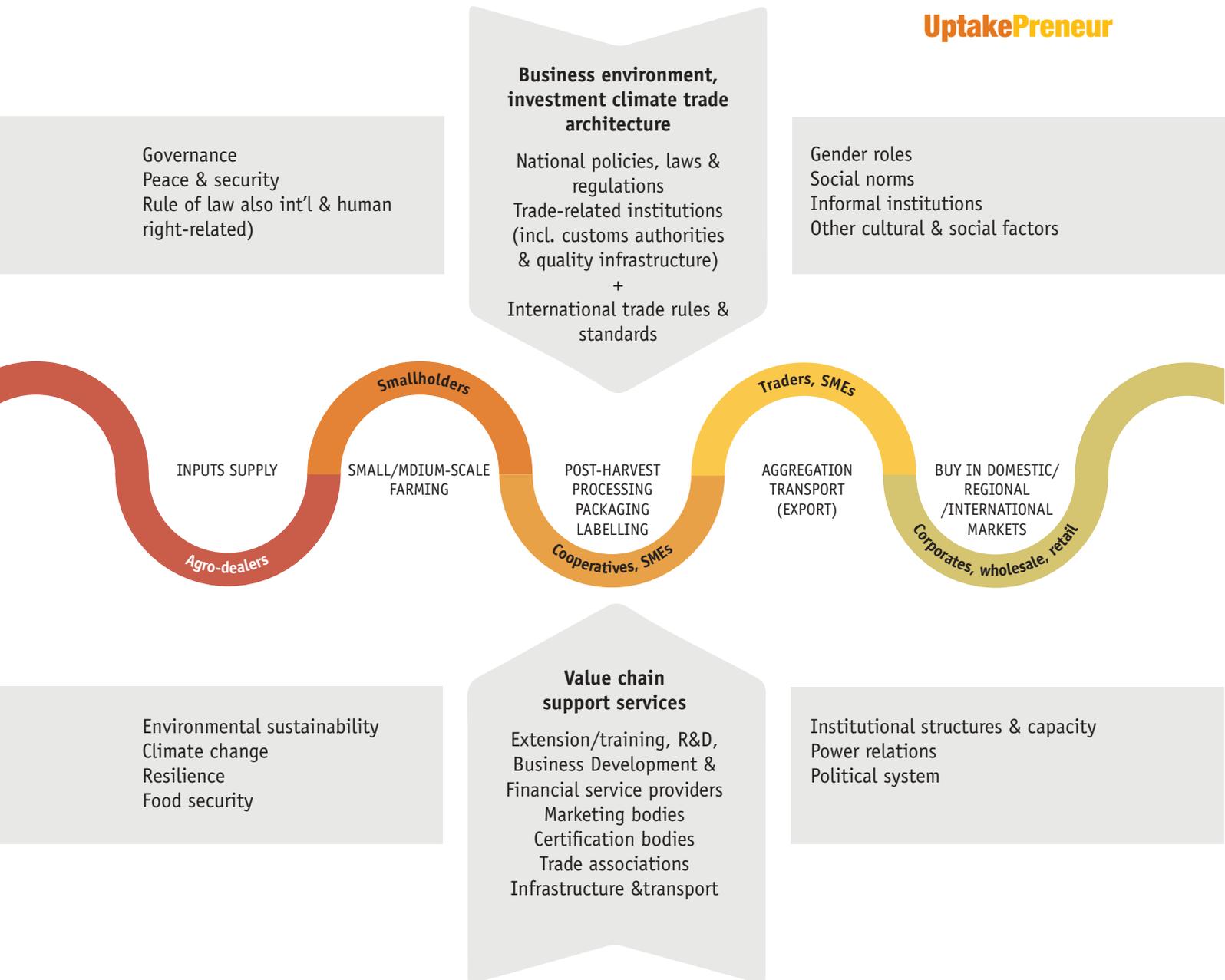


Figure 10 Market System with its different component, CARE 2006



Figure 11 Entrepreneurship development among vulnerable Jordanians and Syrian refugees in Jordan.  
Photo courtesy of CARE Jordan.

## Annex 3 Applying the UptakePreneur model in fragile & conflict-affected settings

The UptakePreneur model is highly adapted to fragile and conflict-affected settings. Contexts marked by fragility present additional challenges when programming an entrepreneurial vision and applying market-based approaches. Fragility has economic, social, political, environmental and security considerations. Fragile and conflict-affected settings (FCAS) are characterized by persistent cycles of conflict, tensions and often violence. The lack of stability - and often the lack of effective, democratic governments - prevents fair economic growth and job creation. However, there is also potential in FCAS that is crucial to tap into, especially through understanding that local market structures and private sector actors are present and either already contributing to local development or often eager to do so. Ongoing fragility and the lack of success with previous (traditional) approaches might also underline the need for engagement with the private sector to ensure that markets are ready to serve the affected populations and steps towards sustainable liveli-

hoods and jobs are made. CARE's UptakePreneur model believes that social entrepreneurship is a powerful tool that can uncover needs, transform them into solutions, as well as leveraging local social and market forces for sustainable social and economic impact.

The following realizations are key to work in fragile settings:

- Interventions should build on an ongoing analysis of fragility and weaknesses in livelihoods and markets (including weaknesses in the supportive/enabling environment, disruptions in access etc.).
- Interventions should build on local capacities where possible, but this might mean including good capacity building programs to equip local partners.
- The role of (I)NGOs is not just about a product or business development but also about stimulating social capital, trust and communication among all value chain/market system stakeholders, as this is often

a huge gap in fragile (or post-conflict) settings.

- Capacity building packages for the partners of the initiative (SE or MS) will assist them to overcome fragility and increase their resilience.
- Many SE&MS have proven to be able to integrate elements for increased resilience for communities in the face of social/economic/political shocks and this can be taken into consideration during the design.
- Interventions should also analyze social and cultural norms, and find the entry points for safe, sustainable change - especially with regards to the position of women.

In short, this approach is highly adapted to fragile and conflict-affected settings and with good use of analysis, can increase the long-term resilience of communities. Depending on levels of fragility and vulnerabilities, this approach can leverage additional services, capacity building activities or networks to reach the most vulnerable populations and value chain actors.

## Annex 4 Case studies 7-9

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### **Case study 7: Date Palm Social Enterprise in the Gaza Strip** **How an entrepreneurial approach makes a difference to our impact group**

The Gaza Strip is marked by years of conflict and closure, greatly limiting the development of the local economy and local livelihoods. Women like Wafaa, who survived three wars and needs to provide for her family, often continued to depend on reoccurring handouts and external support. By herself, as a home-based baker/pastry producer she was not able create a more sustainable income. Through the presence of CARE, a collective effort could be set up, namely the Dates Palm Social Enterprise that combines the power of individual producers into a social enterprise that is better connected with local markets and consumers. Now 120 women are employed and 35 farmers are connected to high-value markets through the factory that produces date paste, date molasses, date jam, Mamoul and biscuits with dates.

The Dates Palm Social Enterprise, established in 2016 in the Gaza Strip, is made up of 41 farmers and (mostly female) producers as shareholders in a private sector company. Under its social-business model, the Dates Palm Social Enterprise sources dates from 35 farmers and employs about 120 women. The Enterprise sources high-quality dates to process, quality-check, package and locally sell various products such as date paste, date molasses, date jam, Mamoul and biscuits with dates (which use dates as a key ingredient).

In addition to the need for creating employment and income opportunities for women in one of the harshest contexts, the limited availability of food-products in the Gaza market (especially due to reduced local food production capacities after recurring wars causing destruction in the food supply chain) was a key reason behind the whole social-business model. Now, Wafaa and the enterprise are producing about 15% of Gaza's local production for dates and date-filled sweets and pastries.

The Enterprise was established through funding brought together by CARE, another INGO and women shareholders, while full ownership of the company currently lies with the women shareholders. CARE Palestine (WBG), in addition, provided the Social Enterprise with a capacity building program, including training of management, development of the business plan, business

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coaching and mentoring, development of the production unit and support with the required tools and equipment. Now, after 2 years of functioning, the SE is running independently from CARE Palestine (WBG). The profit margin was estimated to be about 30% and the payback period was realized within in 2 years of its establishment. Not only is this solution more sustainable financially than traditional approaches, it also gives a stronger voice and more dignity to the impact groups – treating them as self-reliant individuals as opposed to dependents. Now 155 women and men are employed and even more are connected to sustainable livelihood opportunities, with the same budget (investment) that would otherwise be spent on 1 to 2 emergency support distribution for the same amount of people. (approximate number for indication only). This investment has a lasting positive impact on the local market system and builds on local capacities instead of ignoring/disrupting them.

### **Case study 8: E-wallet to support financial inclusion of the unbankable in Jordan**

Through partnerships with GIZ, the Central Bank of Jordan and other NGOs, CARE has successfully contributed to the creation of a new financial service for the most vulnerable, in particular for Syrian refugees. This e-wallet was piloted, evaluated (in 2018) and now implemented (in 2019) on a wide scale by CARE Jordan. GIZ and the Central Bank of Jordan are key investors in this cash modality. CARE has played a crucial role from the beginning in the technical development, as well as advocacy efforts to allow the inclusion of non-nationals (so as to allow refugees to also access this service). They are now the first INGO implementers through CARE Jordan's cash-based assistance program, as well as work-for-cash programs.

The e-wallet supports the financial inclusion of Syrian refugees without the need for a bank account, while respecting their privacy and limited mobility. Women who are under threat of GBV (e.g. domestic violence) can now safely receive and spend their cash assistance (88% of its female users say security concerns decreased for them with the e-wallet). The e-wallet uses an application on a smart phone (as smart phones have near 92% coverage among refugees), which can be used for paying bills (electricity, water etc.), school/university fees, as well as many other businesses or service providers. An alternative is for the recipient to use the smart ATM card they receive, which can be used at any bank to take out the money, or the money can be securely saved in the e-wallet. At the same time, it is expected that this solution can

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increase the efficiency of INGO programs by reducing transaction/operational costs and frauds (especially with reoccurring payments such as monthly cash-based assistance programs). Moreover, certain features of this cash modality are very useful for CARE Jordan, such as real time transaction reports, the ability of the system to scale up easily, wide range of agents, easy deployment of new agents, instant updates and usage is very safe. Also, to better benefit the beneficiaries, the support system is available around the clock.

This social market solution stresses the use of partnerships and the complementary use of actors; with CARE contributing as technical expert, networker/advocate and early adopter/piloting. Without the technical involvement and advocacy of the INGO, the inclusion of vulnerable target groups like refugees was likely to be missed! CARE was able to make the case that this investment is profitable and sustainable for its investors and was contributing through piloting and evaluating this new service to support future much wider application.

### **Case study 9: Finding market value for GBV activities in Egypt**

This example from Egypt shows how CARE's work on Gender Based Violence (GBV) and changing social norms and practices can also have a positive impact on the market position of participants. The project Circle of Change engaged men and boys to change the practices of GBV of women and girls, especially in public spaces. Specifically, Tuk-tuk drivers were engaged to address the sexual harassment women experience when they use the services. By giving the Tuk-tuk drivers who successfully completed the training an emblem on their Tuk-tuk, the trained drivers were easily recognizable to their customers. The emblem was also used to spread awareness in society and consumers started to use word-of-mouth to recommend drivers who were putting their training into practice. As awareness spread, the emblem became a market differentiator for trained Tuk-tuk drivers who became the preferred service provider for many women making use of such services. Now the Egyptian model for engaging men and boys, specifically adapted to the Arab context, is spreading to other actors and more than 45 NGOs are trained in its application by CARE Egypt. Connecting EMB with market approaches might not be relevant for all contexts, but it definitely shows that social impact such as prevention of GBV, can also be translated into a positive market value.

This model stresses the importance of continuing analysis that is able to take advantage of openings in markets and value chains to further its social goals.





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