

Resilient Market Systems Standards

A Compendium for Practitioners



CARE Egypt's dairy value chain initiative



Authors & Acknowledgements

This Compendium was authored by CARE's Regional Applied Economic Empowerment Hub for the Middle East and North Africa ("MENA Hub"). The MENA Hub works with CARE global practitioners and thought leaders to produce and advocate for practical learning and applied innovations in proximity to our impact groups.

In October 2017, CARE International members, the MENA Regional Management Unit, and several country offices supported the establishment of the MENA Hub, focusing on three core pillars:

- 1) Ground-up Thought Leadership on: Nexus programming; Gender Equality Approaches for women's economic empowerment; and leveraging market and business forces for social impact (e.g., through resilient market systems in fragile settings, social entrepreneurship)
- 2) Applied Innovation, building on the diverse expertise of COs in the region and beyond.
- 3) Technical Assistance with program design and capacity building on specific themes (demand-driven).

***Key publications to date from the MENA Hub include:**

[Doing Nexus Differently](#) and [Gender Equality Approaches for Women's Economic Empowerment](#).

You are welcome to connect to the Hub's work through [SharePoint](#) or by emailing ee-learninghub@care.org

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Acronyms

COs	Country Offices
CVA	Cash & Voucher Assistance
FNS	Food Water Systems
GBV	Gender Based Violence
MEAL	Monitoring, Evaluation, Accountability & Learning
MENA Hub	Regional Applied Economic Empowerment Hub
PSE	Private Sector Engagement
RMS	Resilient Market Systems
WEE	Women's Economic Empowerment

Background to this Compendium

The Resilient Market Systems (RMS) standards evolved over a long process that saw the coming together of practitioners and thought leaders from many regions and sectors across CARE. Earlier publications that have paved the way for a more structured approach to RMS are the [Resilience and Market System Learning Brief](#) (2016) and the [Resilient Market Systems Workshop Report and Emerging Framework](#) (2016).

This Compendium has also benefitted greatly from discussions during a workshop organized by the global FWS (Food Water Systems) team and the MENA Hub in Palestine in July 2019, that focused on market systems in fragile settings. In addition, the draft version has been circulated among a range of CARE teams and sectors, building on global feedback, experience and cases from more than 20 CARE experts and practitioners.

After reading this Compendium... you will be more apprised of the different opportunities that exist in your context to design women's economic resilience programs in crisis settings. You will gain knowledge about Market Systems and be able to better structure your programme design in an appropriate way to best deliver on your women's economic resilience objectives, and you will have knowledge of how to implement and monitor this type of programming. You will have a greater understanding of CARE's work to date on this topic, and will be connected to other parts of CARE's Confederation addressing economic resilience and market systems.



[CARE Ethiopia's GRAD Programme](#)

Executive Summary

This document builds on insights and experiences from over 20 CARE offices, across three geographical regions, and practitioners who've been piloting women's economic empowerment programs using "market systems" approaches in fragile settings. More learning will be added and co-authors are encouraged to continue to share new learning and evidence.

Predictions are that, by 2030, people living in poverty in fragile settings could rise to 620 million people, or more than 80% of the world's poorest¹.

Additionally, in every country of the world, the existing structural inequalities, which discriminate against women and girls in all facets of society, show no significant signs of changing.

In fragile settings, and contexts prone to crisis, women remain far less able than men to absorb the shocks brought on by conflict or by natural disasters. Through the current Covid-19 pandemic, this trend is continuing.

We must acknowledge that environmental threats are a major source of instability and are dominating the top 10 global risks in our time², but that, in the first half of 2020, it is the stark implications of the Covid-19 health pandemic that has been temporarily eclipsing all other risks.

There has never been a more pertinent time for CARE to align its resilience programs.

Key Findings

- The Covid-19 pandemic has proven that no country and no citizen is free from the effects of crisis but that, as with so many other historical norms and circumstances, women and girls in developing countries are at most

risk from each new crisis - social, environmental or political - that unfolds.

- Concurrently, CARE's experiences in several countries has proved that, with the right type of interventions and overall approach, many crises can provide opportunities for vulnerable groups, and in particular for women and girls.

Key Recommendations

- CARE's mission to empower women and girls must remain central to all RMS work, however it is through the intervention of women's *economic* empowerment that we believe some of the most effective routes can be found to deliver women's empowerment.
- That CARE practitioners adapt existing tools and techniques used to improve women's economic empowerment, in crisis settings, in order not only to improve the economic resiliency of the female impact groups being targeted, but also the wider market system itself.
- That CARE practitioners work more collegially across CARE's multiple regions and country programs, in order to turn more of the related learning about resilient market systems into practice.
- That CARE practitioners seek to influence the thinking of peers and donors about the opportunities that exist in crisis settings to enhance resiliency outcomes.

¹ For further information see OECD report on: [OECD, 2018, Global State of Fragility Report](#).

² See for example the [World Economic Forum's Global Risk 2019](#)

[report](#) where extreme weather, failure of climate-change mitigation and adaptation and major natural disaster are the top 3 of current risks by likelihood in our time.

Introduction and Context Setting

Predictions are that, by 2030, people living in poverty in fragile settings could rise to 620 million people, or more than 80% of the world's poorest³. Additionally, in every country of the world, the existing structural inequalities, which discriminate against women and girls in all facets of society, show no significant signs of changing. In fragile settings, and contexts prone to crisis, women remain far less able than men to absorb the shocks brought on by conflict or by natural disasters.

And yet, under more favourable conditions, market fluctuations can also present new economic opportunities for everyone.

These predictions were made *before* the Covid-19 pandemic, based on existing global trends, and paint a worrying picture of the underlying causes of poverty and injustice. The predictions echo some of the reasons why traditional humanitarian and development assistance hasn't always reduced people's vulnerabilities, nor left them better prepared for the next crisis.

With the advancing implications of Covid-19 to factor into the equation, the impacts of these trends on the world's most vulnerable population groups are only likely to be worsened⁵.

The MENA Hub has engaged CARE's global teams, co-piloting different approaches to address many of these trends and complexities – particularly where they integrate humanitarian assistance with development approaches (CARE Nexus programming⁶).

One of CARE's tested approaches was Resilient Market System (RMS). While RMS is not a replacement for humanitarian action, it does promote a more integrated view of humanitarian and developmental needs, and is also being used by CARE teams in (double/triple) Nexus programming⁷.

As CARE takes a rights-based, systemic approach to eliminating poverty and social injustice, it has been important that RMS proves the hypothesis that **addressing poverty and social justice** (including climate change, gender equality and inclusive governance) **whilst working on market systems** (including value chains and social entrepreneurship) **results in strengthened resilience of households and communities, over a sustained period of time.**

CARE's RMS work can be a catalyst for improvements that make crisis affected market systems more resilient, inclusive, and profitable. And it does so in a way that addresses previous inequalities preventing women from benefiting from markets on the same footing as men.

This document aims to provide thought leaders and practitioners - from humanitarian and development programming - with insights and guidance for strong market system approach, customized for fragile and conflict affected settings and targeting women and girls.

Section A provides a general overview of RMS;

Section B lays out CARE's core programming principles related to RMS (gender equality approaches; increasing resilience; private sector engagement; and market system governance);

Section C houses an 8-Step guide to designing, implementing and measuring RMS programs.

Combined, these Sections comprise CARE's current advice and recommendations on how practitioners can support the standardizing of our RMS portfolio. Lastly, the **Annex** section houses a dozen CARE RMS related Case Studies.

³ For further information see OECD report on: [OECD, 2018, Global State of Fragility Report](#).

⁵ <https://www.weforum.org/agenda/2020/04/coronavirus-pandemic-half-a-billion-people-into-poverty/>

⁶ For further information on Nexus programming (integration of humanitarian and development approaches to address multi-layered complexities in fragile and conflict affected settings) please see [Doing Nexus Differently](#).

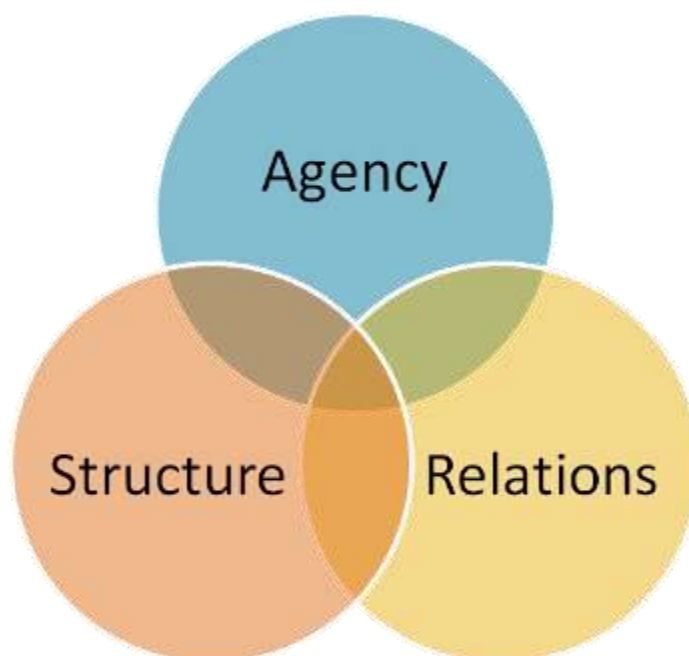
⁷ Where the RMS approach is very complementary with market-based humanitarian efforts such as Cash and Vouchers support, as well as VSLAs in emergency etc. Some of the earliest work on markets by USAID's LEO Program already stressed the importance of vulnerable households' access to functioning markets in times of fragility. This is important for 1) increasing income, 2) increasing food availability and 3) reducing risks by diversifying income earning opportunities, facilitating access to different services and assets and smoothing consumption.

CARE's Women's Empowerment Framework

At CARE, we view women's empowerment through the lens of poor women's struggles to achieve their full and equal human rights. In these struggles, women strive to balance practical, daily, individual achievements with strategic, collective, long-term work to challenge biased social rules and institutions

CARE defines women's empowerment as "the sum total of changes needed for a woman to realize her full human rights – the interplay of changes in:

- **Agency:** her own aspirations and capabilities,
- **Structure:** the environment that surrounds and conditions her choices,
- **Relations:** the power relations through which she negotiates her path⁸."



Women's empowerment is a process of social change, and we only capture part of its richness when we assess the process of empowerment in terms of its outcomes. Furthermore, the nature of gender power relations, and the triggers for empowerment, differ from culture to culture and context to context, and from crisis to crisis.

No standard list of impact indicators can be relevant in all places and times, for all kinds of women. For that reason, our RMS work requires each practitioner and CARE team to build a process for exploring gender power relations in context, with the affected stakeholders.

In [Section B](#) and [Section C](#) of this Compendium you will find more detailed advice on how to best incorporate CARE's Women's Empowerment Framework into the design and delivery of your RMS work.

⁸ <https://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>

Section A: Concepts and Definitions



1. What is a Market System?

At the heart of a Market System (see diagram below, page 10) exists goods and services value chains, running from production to consumption, and linking up national, regional and global markets. From essential services (such as banking or health) to the production of a range of consumable goods, the roles of the many stakeholders that participate in this chain, and who are affected by each of the various external environmental, political and societal influences, are all *inter-related*.

CARE's Market System approach does not just look *inside* - but also *around* the value chain - in order to

understand the *system* within which it is embedded. This then enables CARE to determine how to best address the issues of exclusion and access that women typically face in terms of benefiting from the system itself.

This involves analyzing a variety of enabling (or disabling) factors or issues, including: **regulatory functions** (business environment, governance, rule of law) **support functions** (services, infrastructure), plus other **key elements** that are on the boundary of the system but nevertheless very important as well (including gender, environment, and governance.)

Based on CARE's RMS piloting, there are some important principles to adhere to when assessing CARE's role within any Market System, and in relation to the opportunities which can be gained from that Market System for women and girls:

- We aim for **systemic change**, looking at and understanding the whole system in which our impact groups are participating. Even if our resources do not cover all components of a market system we can influence changes through networking, partnerships, and advocacy.
- We work in **complex and dynamic systems**, with often (but not always) many players and different influences at play. These systems can be inherently unequal – particularly in terms of their access to women and girls – and in this way they reflect societal power structures that are not neutral. This underlines the importance of flexible approaches and ongoing learning and adaption in our programming. The discussed RMS approach in this document consists of guidelines to follow, rather than a fixed recipe for any given context, as this is only harmful for fragile contexts and vulnerable groups.
- We aim to improve the inclusivity and **resilience of market systems as well as of our impact groups** inside these market systems. Therefore, we want markets to thrive and recover in times of crisis, and communities to increase their anticipatory and adaptive mechanisms during (reoccurring) shocks. Functioning, inclusive markets are crucial for impact groups to increase their resilience e.g. through increasing income, creating jobs, augmenting local production and productivity, accessing crucial basic goods and services as end-consumers, improving food security and nutrition, reducing dependency on aid etc.

If CARE is to design and implement impactful RMS programs that bring benefit to women and girls, then we must seek to explore upfront the many options which exist across the Market System that our programme is addressing.

Furthermore, we must contextualize our programme design to a range of different crisis contexts, from which different Market Systems are themselves vulnerable to disruptions and change.

2. What is CARE's RMS approach?

Market systems are multi-faceted constructs. People buy from markets, sell to them, gain employment via them, receive essential services from them and, for every market transaction, however small, there are connected reactions and impacts that have implications on the many different stakeholders inside a market system.

The diagram (page 10) sets out examples of the different types of components which comprise a market system, and which influence the value chain sequencing that runs from the “input dealers” stage through to “post consumption” stage.

As such, market systems are volatile and can both **positively** diversify income earning options for households, as well as **negatively** restrict income earning options. Market systems, for example, that are *not* resilient can collapse or become highly distorted in the event of a shock.

This can then negatively impact individuals, households and communities whose income earning depend on those markets. CARE's RMS approach, on the other and, seeks to *increase* household income, and enhance food

availability and access to services and different resources. To do this, the primary goal of CARE's RMS work is to empower women and girls in fragile and crisis affected settings.

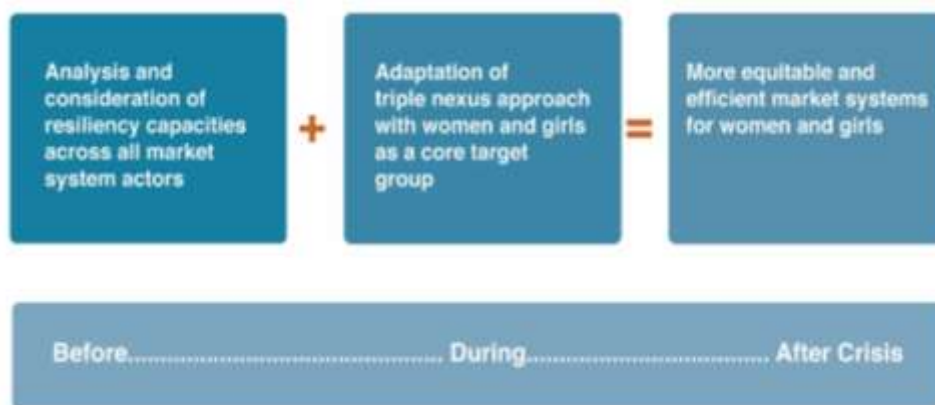
CARE's 'Value-Add'

As stated above, CARE's RMS work sets out to trigger a range of improvements that make crisis affected market systems more resilient, inclusive, and profitable in such a way that addresses the previous inequalities which prevented women from benefiting from markets on the same footing as men.

In addition, our goal is to bring about gender equality outcomes through our work. With RMS work, therefore, we strive to ensure that improvements made will result in women's equal participation in market systems, before, during and after shocks have passed.

Whilst CARE prioritises ensuring improvements are felt by women and girls, they can also benefit other actors in a market system and, over a longer term, they can benefit the overall resiliency of the market system itself.

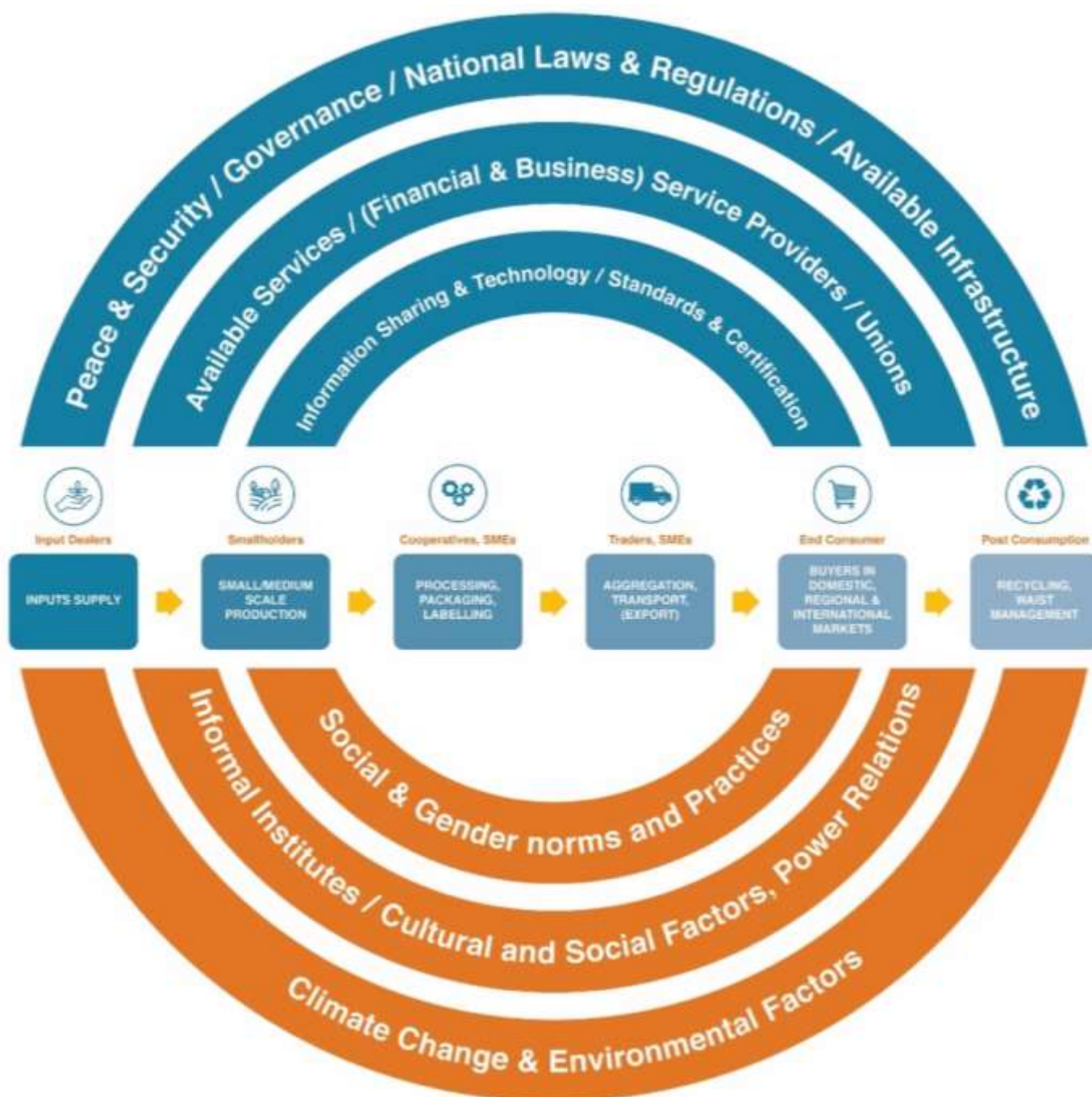
The unique approach CARE pursues, therefore, incorporates the following hypothesis (also illustrated in the diagram below): *If the resiliency of **all** actors and stakeholders within a single market system is taken into consideration throughout, CARE's action to enhance the capacities of women and girls, in fragile and crisis-affected contexts, to sustainably participate in market systems during and after shocks, will be **more** impactful – for the women and girls, as well as for the wider market system itself.*



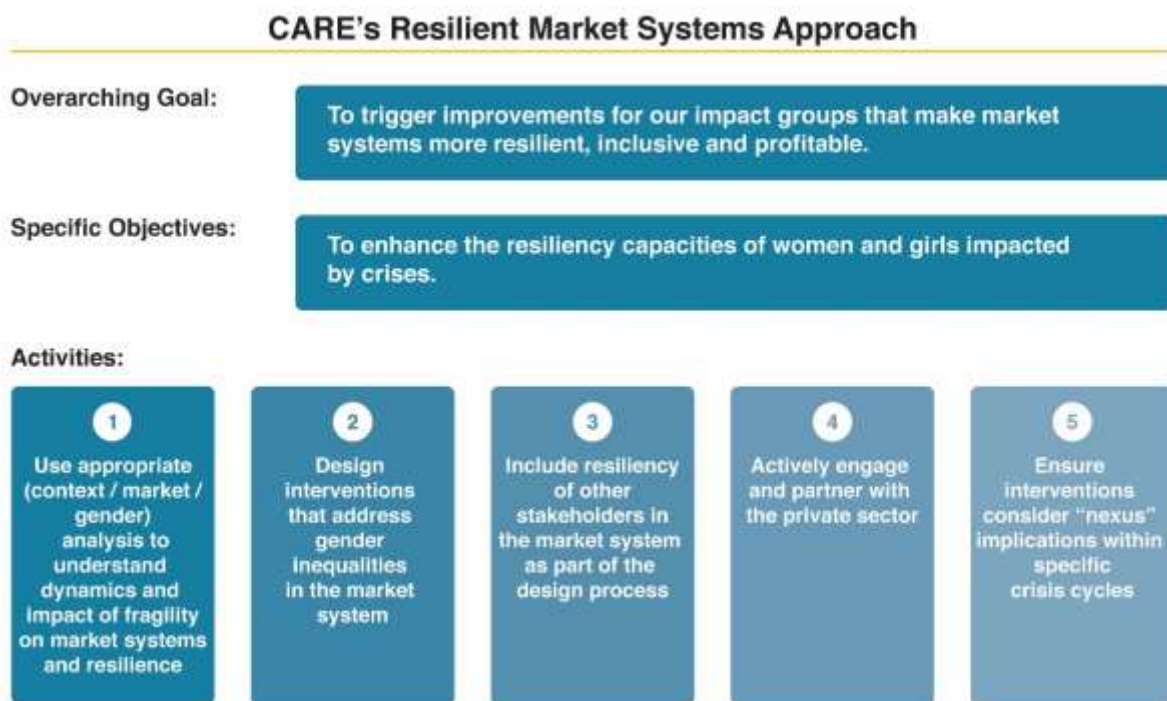
There are two features to CARE's RMS approach which stand it out from others. The first is CARE's **programming commitment to gender equality**, which is deeply integrated at each phase of our market systems work.

The second is CARE's **understanding of how crises and fragility relate to market functioning, gender relations and (market) resiliency and adapt our programming to this**. This is in order for our approach to be able to work for the most vulnerable in fragile and conflict-affected settings.

An illustrative diagram of a typical Market System:



The diagram below captures CARE's RMS approach as a schematic:



As will be outlined in Sections B & C, the different components illustrated in the diagram are an important starting point for any RMS design process. The stated Activities link directly with CARE's core programming principles and ladder up to outcomes that seek to improve the resiliency of women and in doing so also of the Market System itself.

When this Theory of Change is used in a crisis context, or in anticipation of a predicted crisis, there are specific considerations to factor in as you set about designing and implementing your RMS work.

The Table below highlights some of the different ways that fragility and crisis can impact across a market system:

Crisis 'impacts' within a market system
Destruction of critical infrastructure and productive resources and capacities
Displacement/migration of value chain participants, and changes in consumer demands and trends
Skills irrelevancy due to displacement and loss of work opportunities
Impact of weakened institutions/rule of law, actors' ability to absorb shock, provide services & needed items
The distortion of different private sector entities, loss of property rights
Increase of gender based violence
Impact of fluidity of social norms and culture on women's position in market systems
Distortion of normative private sector relational dynamics – ie between large, medium and small enterprises

CARE's resilience building approach breaks down into the capacity of people to better anticipate and foresee risks, absorb shocks in the short term, and adapt in the longer term.

Throughout phases of a crisis, in seeking to transform the enabling environment CARE addresses the drivers of risk, in order to remove threats as much as possible. Transformation work can be done in conjunction with work supporting

individuals and markets to survive and thrive through crisis. *For further information, please visit this [CARE Resilience Guidance Note](#) and also review the [Increasing Resilience](#) guidance.*

In adapting a Market System approach to fragile settings, and assisting our impact groups to anticipate, absorb, adapt and transform in the face of crisis, CARE makes four important contributions, namely:

- **Brings together and harmonizes different "lenses" of risk management and vulnerability** analysis by covering the whole spectrum of risks and vulnerabilities ranging from man-made (political, social, gender norms, GBV) to natural (environmental) and economic;
- **Integrates short and long-term thinking**, looking at immediate risks and shocks as well as medium and long-term strategies for reduction of vulnerabilities and increased capacities;
- **Looks at different levels of the system for sources of vulnerability and opportunities** for increased resilience (namely the individual/household level, communities and markets);
- **Enables teams not to miss the crucial contribution RMS can make to women's positions** in fragile settings because of our strong gender integration, from the design stage to mechanisms for scale, and from advocacy to learning.



[CARE Syria's nexus programming](#)

Section B: CARE's Core Programming Principles for RMS



1. Ensuring Gender Equality Approaches through the Resilient Market Systems approach

Gender equality is a core objective in all CARE's work. Women's social, political and economic empowerment are crucial aspects of this. Moreover, CARE's commitment to gender equality programming pushes teams to contribute to structural change in the rules, practices and norms surrounding women, wherever they find themselves along a value chain. As such, gender considerations are strongly interwoven into RMS, allowing teams to prioritize women's needs, understand the market systems from their perspective, and organize stakeholders around the empowerment of women.

Analysis and Understanding

When designing RMS programs CARE practitioners should facilitate participatory and inclusive analysis that asks women what success (and "empowerment") looks like for them. This interaction is core to a localized and bottom-up approach to gender equality in RMS and, in addition to posing questions to women about their inclusion and earning potential in any given value chain, practitioners must identify other underlying causes of discrimination and vulnerability faced by women. Using CARE's [Women's Empowerment framework](#) as a guide to these enquiries, analysis should gain an understanding about related enabling or disabling factors that take into account social and cultural normative behavior and practices. In particular, understanding the levels of GBV experienced by target groups.

To access more tools on GBV analysis it is worth reviewing the advice in this [CVA and GBV](#) Compendium, and also this [GBV integration guidance](#).

This can take place during design/planning of activities as well as during MEAL activities. The analysis should also build on an understanding of the many roles women take up in society (reproductive, care-taking, productive) and how this might look like in the local context.

Pathways of Change

The following tips are suggested when designing and implementing your RMS work, in terms of ensuring the resulting activities and impacts are supporting gender equitable goals:

Break gender stereotypes in the ways you engage women. Interventions shouldn't fall into the trap of reinforcing traditional or restrictive gender roles in their design. Activities shouldn't keep women limited to specific activities, locations or roles where women are culturally expected to be. Supporting new gender roles (whether that means female wage workers taking up management roles, or female livestock holders engaged

in breeding activities outside the home) can contribute to transformative change, when successfully and intentionally done to change practices and social norms.

Aim to increase control as well as access. Gender equality approaches go beyond objectives of "increased access" for women to inputs, markets, etc. Project design should focus on women's increased

agency, ability to exercise control over resources, and participate in decision-making on all levels.

Provide options to maximize goals other than profit.

Design the model without assuming that all women are entrepreneurs. Participants have diverse motivations, aptitude, and considerations when developing their income earning activities. While all participants will

benefit from a more inclusive market system, there might only be some women interested in becoming entrepreneurs, and leading SMEs. Targeting *non-entrepreneurial* women for *entrepreneurship* development can lead to the enterprise's failure, and can be harmful therefore to women, re-enforcing stereotypes that women are not successful economic actors!

2. Increasing Resilience

CARE's approach to increasing resilience, in different types of crisis context, is part of its mission to empower women and girls, and is built on a clear theory of change. That theory of change would state that:

If women and girls' **capacities and assets** to deal with crisis (where crisis can = different types of shock, stress or uncertainty) are built and supported
+
If **drivers of risks** are reduced
+
If these actions are supported by an **enabling environment**
THEN
Resilience is increased.

In this equation, the capacities and assets referred to are that of individuals, households, communities, value chains and market systems. In fact, we can break this down further into; the capacity of women and girls to better **anticipate** and foresee risks, **absorb** shocks in the short term, and **adapt** in the longer term.

CARE also seeks to address the drivers of risk to remove the threat as much as possible by supporting **transformation** by behavioral and structural changes that structurally change a system or enabling environment to be more inclusive for women and girls.¹²

A key tool developed by CARE is the **Resilience Marker** that can help guide teams on the integration of Resilience into their programs. Key questions include:

Is the project informed by an analysis of vulnerabilities to shocks? Does the project strengthen capacities and assets to deal with vulnerabilities (following the AAAT model)? Does the project address the most significant drivers of risk? Does the project influence the enabling environment to increase the resilience related to main stresses identified? Does the project take into account potential (unintended) harmful impact that could intensify or create new risks?

Understanding and Analysis

Key for practitioners is to forge an understanding of the drivers of vulnerability, not differentiating between environmental or power-related sources of vulnerabilities. To help with this, CARE has developed

several tools for the analysis of environmental vulnerabilities that might be used next to other tools of analysis mentioned earlier, most importantly the [Climate Vulnerability and Capacity Analysis](#) which also integrates gender equality and inclusive governance aspects.

¹² More in [CARE's Increasing Resilience Guidance Note](#), 2017

It is crucial that long and short-term weather and climate scenarios are taken into consideration, given their high impact on income earning options.

The Resilient Value Chains Toolbox developed by CARE France¹³ is the first attempt to integrate the environmental aspect more strongly into a value chain

Risk Management

Participatory risk management can be a capacity- and resilience-building activities for target groups. Risk management is not only crucial for project management but can be an integral part of the intervention, to equip households, communities and market actors with better tools and insights to manage risks surrounding them. One tool CARE developed to facilitate community ownership over analysis, risk understanding and design of pathways of change is the Community-Based Adaptation approach¹⁵, which includes participatory risk planning.

Pathways of Change

Some guiding suggestions for practitioners on the following detailed learnings from CARE's work on designing for resilience:

Using new capacities and assets for environmental and social sustainability. Impact groups should use their (new) capacities and assets in a way that will protect and promote people's rights and safeguard the environment.

In the same way, impact groups (and other participating stakeholders, networks) use their (new) capacities and assets in a way that will not exaggerate causes of conflict, or lead to exclusion of certain social groups and where possible even contribute to greater horizontal and vertical trust in society. Teams are sensitive to power dynamics and causes of tension in society, diffusing where possible.

Building on the environmental analysis of value chain activities, interventions should **be aware of the**

analysis tool. Understanding of drivers of peace and conflict in a given context will open up opportunities of interventions to contribute to community's resilience to (violent) conflict.¹⁴

environmental impact of end-businesses participants will engage in or with to minimize the pressure our programs place on the environment.

Where possible, interventions integrate activities **that reduce the environmental footprint** of the value chain or economic activities the impact group will be/are participating in.

Invest in **climate smart solutions** that combine market based approaches with adaptation to climate change and avoiding harm to the environment. One illustrative intervention of this in CARE are the [SuPER Food Systems](#) principles, that combine profitability with resilience and sustainability. See also the case of the [Adaptation Learning Programme \(ALP\)](#).

¹³ <https://www.carefrance.org/>

¹⁴ [Interpeace, 2016, Resilience and Peacebuilding](#). It is important to underline here that Interpeace in its application of the resilience concept in conflict-affected societies highlights that resilience in their observations is a neutral concept that can either have a positive or negative impact on peace in society. It is important to understand the sources of resilience and their potential impact on or contribution to peace. As example they give "violent youth gangs", which show high resilience to shocks but can have a negative influence on peace in society. Careful resilience/fragility

assessments can uncover the (potential) negative manifestations of resilience and explore how to build on these existing capacities and solidarity networks while focusing on mitigating or eliminating the violent tactics employed.

¹⁵ <https://careclimatechange.org/community-based-adaptation-in-practice/>

3. Engaging the Private Sector

CARE cannot afford to operate alone in our mission to empower women and girls. Much of the time it is our partnerships with (non-traditional) actors that give reach and scale to our impact. Private Sector actors, whether they are local service providers or multinational companies, can be key partners, not only for alternative sources of financing but also to increase the scale, visibility and sustainability of women's participation in market systems.

However, Private Sector Engagement (PSE) should be done intentionally and knowledgeably, as the position and resilience of our impact groups (often smallholders and female business owners) should be kept in mind when engaging with all other stakeholders. Especially in fragile and conflict affected settings, there are more barriers to investments from private sector actors, such as: increased risks; negative perceptions; increased costs to enter markets; and a lack of clarity around applicable rules, regulations and market information.

The most successful private sector engagements happen with private sector partners who understand the problem and the impact groups, and genuinely wish to provide a useful solution. It is not uncommon to find value chains where it is extremely hard to get actors supportive of contracting women-led businesses or support gender equality in other fronts. Using different engagement strategies (such as having a spotlight on gender equality champions or lowering the risks for businesses through shared investments) can still increase willingness and skills of businesses over time.

Pathways of Change

Use PSE as a path to bigger goals. CARE needs to leverage localized private sector engagement not just to increase income and economic resilience for women, but also to contribute to much wider goals such as reducing gender based violence in the workplace, enhancing environmental protection, and the adaption of communities to climate change.

Find ways to engage the private sector that also work for them. CARE and other humanitarian and development actors need to find a common language with the private sector. We usually don't communicate with businesses using business language. Developing the right business case (evidence and impact data) and is also key to triggering more co-investment and risk-sharing with businesses.

Gender equality and women's empowerment are much more than just a part of a Corporate Social Responsibility strategy. Instead, teams can **show the business case of working with women and the many benefits of inclusive value chains and inclusive businesses.** This supports CARE's belief in gender equality as a fundamental right, while connecting with business in a language that is relevant and convincing.

Select promising private sector partners carefully. CARE teams are always looking for ways to select successful private sector actors who will be strong

partners. The recommended selection model is to look at the business' skills and if they match the objectives of CARE's interventions. *What market share do they have? How strong are their business practices? What is their ability to reach out to customers and other actors? How well do they work with suppliers?*

Customize these questions to your location and sector and then check their willingness to work with vulnerable people. Management and the vision of the business/stakeholder should be positive about inclusive business models and inclusive market systems. *Are they willing to engage with small-scale producers, small-scale entrepreneurs or female employees at least in a pilot (with cooperatives, sales agents, collection centers etc.)? What are or can be their incentives for working with non-traditional suppliers? How willing are they to share risks or co-invest in an innovation/pilot?*

More information and resources are available around engaging businesses, using businesses cases that are relevant and convincing for stakeholders. These business cases seek to show the benefits of engagement (profit, access to markets, increased market share, visibility) while making the rights case for gender equality. As a start, have a look at [the UptakePreneur Guide](#) and also *Business Fights Poverty's* recently launched Action Mapping Tool relevant to Covid-19 responses [BFP Action mapping tool](#).

4. Market System Governance

Market System Governance considers how different parts of the market system interact and work together, where there are gaps or harmful practices (inequalities) in power relations, in particular from the perspective of inclusive value chains and impact groups. *Strong* market system Governance has proven to be another building block for sustainable resilient market systems.

Important components of this, when designing RMS interventions, are to understand better the 'position' (e.g. bargaining power, collective power) of your target group, be they smallholders, small-scale producers, micro/small-scale entrepreneurs, workers, and so on.

Establish upfront answers to as many of these questions as possible:

- *What amount of control and decision-making power a target group has in the value chain/market system?*
- *What ownership rights (land tenure and resource user rights) do they have?*
- *Are their voices excluded in higher governance levels?*
- *What are the perceptions of the different actors of each other?*
- *What levels of trust exist between the different actors?*
- *Do they have access to necessary market information?*

While there is not one recipe to engage with market system governance, especially since each market will see the presence of different actors, with different levels of influence. CARE's experiences so far can give guidance of good practices and crucial considerations for teams.

Understanding and Analysis

Look for additional information on the enabling environment and market dynamics. Make sure the analysis covers all aspects of the legal and regulatory situation (eg gaps in ownership rights, land tenure rights, possibilities of women to own and register land and businesses). It should also cover all available services, relations and dynamics between market system actors. In fragile context there will be many gaps that work against women's inclusion and equity.

Pathways of Change

A combination of top-down and bottom-up approaches can often be most effective. Where we are able to use CARE's position, and our insights into outlining harmful dynamics (from a gender, environment or rights perspective) we increase our chances of **transforming** how market systems operate. Some examples of Top-Down and Bottom-Up tactics to consider are included in the table below, and then elaborated on in the text on the following page:

TOP-DOWN	BOTTOM-UP
Increase capacities of public actors to provide market regulation	Strengthening local voices
Advocating against harmful market regulations	Building collectives and strengthening networks of the impact groups
Gender training for stakeholders (who to deal with women in value chains)	Training target groups on advocacy
Stimulating and building trust (horizontal and vertical)	Influencing decision makers
Supporting and triggering development of good health and safety standards in specific value chains	

Influence (directly and indirectly) a diverse range of actors. Target groups do not operate in a vacuum and

market systems are made up of many stakeholders who could have an impact on the resilience of the target group and the whole system. Teams should keep their eyes open for a range of public and non-public stakeholders (service providers, extension services, incubators, training providers, crèche services besides ministries, municipalities, local businesses, multinationals with local presence etc.)

Build trust in horizontal and vertical manner. Especially in fragile settings, restored or new trust between value chain stakeholders can be the foundation for success. Intentional partnerships built on trust are needed to increase the mid- and long-term resilience of target groups. Building trust should be a core aspect in all market systems programming. This can commodify as horizontal trust (among value chain actors) as well as vertical trust (between market system support actors - public bodies, government - and the value chain actors).

Help different actors change their perceptions of each other. A related trust-building tactic, is better understanding the subtle change of mindsets and

perceptions that exist among the different market system actors about each other. Shifting these towards more positive and cooperative perceptions can be catalytic. CARE can play a key role in creating the right spaces and shared language for this type of dialogue.

Shift the perceptions of women as economic actors. This specifically counts for perceptions about female value chain actors and about engaging with small scale producers and farmers by private sector actors. Some tools to use are exchange visits, dialogues or conference between different market system actors, business to business meetings, showcasing collective objectives or incentives, and sometimes creating pilots.

Put the voices of vulnerable groups first. In all CARE's work, but especially when it comes to market system governance we should reflect (and strengthen) the voices of vulnerable groups, also through diverse mechanisms or tools that can be applied. Our work in a market system should strengthen and amplify the voices of the vulnerable, especially women, not reduce them!



CARE Palestine's RMS work to engage with the private sector

Section C: Considerations for Project Design and Implementation



As established in Sections A and B, CARE's RMS approach places specific emphasize on some core programming principles ([gender equality approaches](#); [increasing resilience](#); [private sector engagement](#); and [market system governance](#)) and

draws critically from our [Women's Empowerment Framework](#). In this Section we will now provide you with an indicative flow of 8 key phases of RMS program management (listed above) which will serve to complement the guidance in the previous Sections.

1. Understanding and Analysis

Keep a broad and holistic lens, from the perspective of the impact group. Market approaches are a way of thinking, not a set of 'recipes', and therefore depend greatly on the context. It is important to understand the range of actors, institutes, rules (formal, informal) and connections are at play in a market system. While undertaking the relevant analysis, a leading question should always be: **How does this matter for our impact groups?** We must pay deliberate attention to keeping an inclusive (and where possible participatory) approach by examining women's position, constraints, needs and opportunities – whether they are producers or are representative of other vulnerable groups.

Successful interventions in the market system require an understanding of social, political and economic dimensions. To support the resilience of our impact groups, and the value chains in which they participate, many viewpoints need to be taken in, to understand the dynamics at play. Investments in appropriate technical skills, staff capacities, and context analysis to understand relevant and gender specific dynamics will pay off. Some tools to consider include: Market Forces analysis or Market Maps¹⁶ (to understand market dynamics, actors, openness, competition, demand, supply) ie RAM or EMMA¹⁷ (Emergency Market Mapping Assessment); Political Economy Analysis¹⁸; and Value Chain analysis^{19 20} to better understand the different relations/gaps around economic activities of impact groups.

Of additional importance is [gender analysis](#) and [climate vulnerability analysis](#) these analyses should ensure understanding gender and power dynamics as an integral part of the process. Analysis is not a one-time activity. Especially in fragile and conflict affected settings market information is usually not (easily) available, and markets will be hidden, informal, quickly changing and/or highly impacted by fragility. Ongoing learning is therefore crucial.

¹⁶ See e.g. the [Market Map from BEAM Exchange](#) tools available at BEAM Exchange.

¹⁷ <https://seepnetwork.org/Resources-Markets-in-Crisis>

¹⁸ See the work done by CARE UK on integrating Gender in Political Economy Analysis https://insights.careinternational.org.uk/media/k2/attachments/GADNCARE_PuttingGenderInPEA_2018.pdf

¹⁹ One example can be found in CARE and Diageo in Ethiopia, 2018 Useful resources for analysis and selection of value chains are: ILO VC Analysis and Selection, EU Commission Value Chain Analysis, Resilient Value Chain Toolbox CARE France.

²⁰ https://insights.careinternational.org.uk/media/k2/attachments/CARE-Diageo_summary_Women-in-barley-farming-Ethiopia_2018_1.pdf

2. Selection of value chains, entry-points, impact groups and direct participants

Be a convener and build trust between actors to increase sustainable impact and scale. CARE's main strength lays in staying outside of the market system/value chain as a facilitator, not as a value chain actor. Although CARE can sometimes implement value chain activities for a short time, the focus should be on convening other market system actors and incentivizing them to work together.

CARE can add value by bringing actors together, prompting the acceleration of processes, documenting the replicability of models, focusing on gender equality programming and giving advice on gender issues. **Our success is when we leave the value chain!** This is especially true given the many cases when local government actors (regional, national) and local private sector actors have adopted CARE's solutions and are continuing to reach a wider scale.

Select the most impactful (socially, economically) value chains and entry points with evidence-based, realistic goals. While many aspects of the whole market system should be analysed and understood, **specific** and **targeted** strategies should be designed to address the most impactful constraints.

Select value chains and interventions for the greatest impact (socially, economically) on women, in particular in terms of offering more decision making power to women.

Select local partners to support localized implementation of the program. Teams should deliberately look for local civil society and private sector partners building on the capacity and availability of local talent, resources and economic power.

3. Design of Pathways of Change

While putting women and girls at the center, different strategies or pathways of change can be designed to impact their resilience. It is recommended to keep a holistic approach, that looks at the potential of any one market to impact on the three core principles of CARE's Women's Empowerment approach.²¹

CARE teams should therefore design interventions that address women's agency (skills, confidence, market awareness), influence women's relations with market actors (eg through collectives), and influence market system laws and regulations to be more inclusive for women. This is relevant no matter if working with smallholders, small-scale entrepreneurs, wage workers, displaced people or other impact groups.

As set out in the definition of RMS, the approach always aims to trigger systemic change, and therefore impacts multiple aspects of the market system.

We must seek to understand differences among target groups and address their specific needs. Segmentation of our target groups (on levels of vulnerability, capacity, market-readiness in terms of

women's access) is needed, not only to address different levels of vulnerability but also to acknowledge different levels of market-readiness.

While designing pathways of change it is important to keep in mind that the target group will have a range of motivations, desires and objectives for their income generating activities. Not all will want to participate in the value chain in the same way or level. Simply put, not every microbusiness will want to scale, and not all female smallholder will want to manage an enterprise.

When relevant, entrepreneurial aptitude can be "tested" through different techniques²² for risk-sharing and contribution (to see if it's feasible for people to be in a position to invest time, and risk, in an entrepreneurial idea). But in all cases, increasing opportunities, offering freedom of choice and the option to opt in or out of specific tracks can be important.

Diversified access to high-quality inputs (eg finance/capital, market channels, innovative climate-smart techniques, weather/market information) is key

²¹ Agency, Relations, Structure

²² <https://www.care-international.org/files/files/care-h-m/Global%20report%20CARE-HMFoundation.pdf>

for resilience and sustainability. Diversified access means that our target/impact groups, have various feasible and accessible options that they can tap into for inputs, markets, information, etc.

In many cases this also means that **value chain actors are not limited to monopolized services or assets, but have the choice to develop contracts that work best for them.** Here is it key to listen to what matters to women and what options and ways of access suit their

4. Financing for Resilience

Expand access to diverse channels of finance. Access to finance is an important constraint in any fragile contexts, and often limits the growth of small-scale producers, smallholders or micro-entrepreneurs. Is it important to understand what ways of financing might be useful in the given context, building on the wide range of proven financial tools known to CARE.

Village Saving and Loan Associations (VSLAs) are a good platform/vehicle for financial literacy, access to and control over resources, and stimulate social cohesion and resilience (and recovery) in times of shocks. All of which helps women build social capital. When intentionally designed, saving groups in some contexts can contribute to financial inclusion, entrepreneurship and other pathways out of vulnerability and poverty.

To reach a larger scale for value chain development and impactful social entrepreneurship, other sorts of financial arrangements are required, such as: connections with MFIs; guarantee mechanisms (risk sharing); equity investments; matching funds; revolving funds; as well as different forms of insurance and social impact investment. Sound analysis is again needed to understand the conditions, risks and sustainability of any given arrangement, and considering fully the

needs and opportunities.

Lastly, a crucial component is to look out for **access to information** and interventions should have eye for ways vulnerable groups can obtain sustainable and relevant access to key relevant information i.e. climate, weather, business and market information. Teams need to consider how they can support vulnerable people to understand, interpret and use weather/market information for sound decision making.

vulnerability issues of our different impact groups²³.

Utilize cash and voucher assistance²⁴ during times of crisis and shocks for increased (market system) resilience. In times of crisis and immediately after shocks, CVA can be integrated into RMS programs. The proof of the multiplying effects of Cash Support is more and more documented. In a recent study from Uganda the results showed a 2.6 multiplier effect – ie every \$1000 given to a household generated \$2600 of additional income or spending in the community.²⁵

Incentivize private sector investments. Private sector actors (ranging from local to multinationals) are critical to sustainability and success in transforming market systems, and our programming needs to work with them early.

Risk-sharing, piloting and testing ideas, demonstrating business cases, matching business ideas with investors, cost-sharing, reducing cost of entering markets and customer acquisition cost are some of many proven ways to stimulate investments from private sector actors throughout the value chain and to bring more private sector actors to create inclusive markets.

²³ Example of such analysis are e.g. the analysis teams in Yemen and Peru did to the risks, conditions and long-term impact of different financial modalities for female entrepreneurs under the H&M Foundation funded Global Program.

²⁴ <https://www.care.org/care-cash-and-voucher-playbook> CARE's Cash & Vouchers Playbook

²⁵ <https://cashesentials.org/multiplier-effects-how-us1000-cash-transfers-benefited-kenyas-poor/>

5. Strategies for Scale

Be intentional about how CARE can trigger influence at scale. Teams need to be intentional and strategic in our programs to promote wider impact across the whole value chain, including contributing to “public goods” such as environmental protection, climate change adaptation, health and nutrition, safety standards, etc.

This can happen through promoting system-wide multi-stakeholder platforms and advocacy, or knowledge-sharing platforms that can include a relevant mix of private sector, government, research institutes and impact groups. Other potential opportunities here are market information sharing, exchange networks, national advocacy efforts on policies, safety standards. CARE often has many opportunities through its national presence to promote, connect and support long-lasting, wider change outside its specific project investment.

6. Ongoing monitoring, learning, adapting

Adaptive management²⁶ to facilitate ongoing learning and responding to changes in conditions is important. This might require setting more flexible goals and reviewing periodically what sets of interventions are impactful and what should be adjusted. A management mindset of curiosity and willingness to learn from previous actions is vital and is broadly being promoted in CARE.

Re-test assumptions regularly. It is important to use market/conflict/weather information and data about changing conditions to frequently check and adjust our goals, assumptions, and priorities to ensure that activities stay relevant and realistic.

Plan for scale by bringing actors together – supporting producer collectives, collection units, women groups.

Creating economies of scale is a necessity to link small scale producers, micro or small entrepreneurs etc. with more profitable or sustainable markets.

There is a minimum level of scale and maturity needed to build a strong business case and make small actors potential partners for other actors in the value chain. Often, business-oriented collectives (such as cooperatives of smallholders or home-based entrepreneurs, Farmer Field and Business Schools or local action groups) are critical in reaching scale, connecting to more profitable market openings and obtaining a better negotiation position. These can be supported by a mix of interventions to increase their market system participation.

Diversify MEAL tactics to capture dynamic changes and learning in the lives of impact groups. CARE has a wealth of **innovative MEAL techniques and tools** that can capture qualitative and quantitative change at the different levels of intervention.

From the perspective of facilitating change, **inter-actor learning that happens at the individual, community, or enterprise level is one of the most impactful tools to trigger change**, be it on gender equality, climate change adaptation, market system change. Creating collective, participatory opportunities in the learning journey can trigger more trust and belief among local stakeholders in the capacity to make social change happen

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https://www.care.org/sites/default/files/documents/cares_a_approach_to_adaptive_management_final.pdf

7. Risk Management

Risk analysis for resilience should be conducted in a participatory and inclusive manner. It should provide space for women and other vulnerable stakeholders, covering a wide range of potential risks (incl. environmental, business, social, GBV, political) while complementing local available knowledge with scientific methodologies. It is important to understand there are different "risk perspectives" in and among communities that may cause tension or require different responses.

As important is to include here unintended consequences and be aware to possible negative impact or burdens that are created by project activities. Consider any risks or possible alternative scenarios that may occur when the context changes, and how that will affect the impact groups. All projects

should create scenario plans and ideally some form of crisis modifiers to appropriately mitigate or respond to risks and context changes.

Especially regarding risks for women entrepreneurs or women in the value chain, **the team should be flexible to develop risk mitigation strategies that can deal e.g. a wide range of manifestations of Gender Based Violence.** Proactive risk mitigation strategies include: Engaging Men and Boys; rights awareness at community level; promoting protection mechanisms for GBV; and establishing gender sensitive feedback and complaints mechanisms for participants to safely/easily access.

Check out CARE's Engaging Men and Boys Toolkits here: [CARE's Engaging Men and Boys toolkits](#)

8. Advocacy

Use advocacy intentionally to bring work to scale with more stakeholders (government, donors, private sector actors, market system governance). CARE can count on a wealth of knowledge, tools and best practices around advocacy that have high relevance for market systems²⁷.

Not only in specific advocacy activities but throughout our whole presence, it is CARE's aim to reflect and strengthen the voices of the vulnerable groups. **Our work on market systems should amplify the voices of the vulnerable, not reduce them!**

Map obstacles. A key starting point is identifying policies, (social, business-related, environmental) practices and regulations that have a harmful impact. Engage the people we aim to serve in this analysis!

Work at multiple levels. Teams need to broaden the look for advocacy change, not just at the national level, but also at the local/grassroots level in the

implementation of local and municipal laws.

Let local women speak. Programs should leverage local women's voices in key economic, community, and political decision making spaces. This helps multiply and scale up impact. For example, in CARE's successful female entrepreneurship program "[Taking Enterprise Development for Women Empowerment to Scale](#)"²⁸ different countries reached success when a.) using program evidence b.) risk-sharing during pilot phases, and c.) enabling advocacy to be owned by women entrepreneurs themselves, through steering committees to advocate with service providers.

Some of the results where strong MoU's with national banks, adjusted financial inclusion packages with softer conditions (less or no collateral requests, fair interest rates) and a complaints hot line for governmental service providers (tax collectors etc.) where women entrepreneurs could voice concerns over their treatment or services received.

²⁷ See [CARE's Advocacy Manual](#)

²⁸ <http://www.careevaluations.org/evaluation/taking-enterprise-development-for-women-empowerment-to-scale/>



CARE and H&M supporting women entrepreneurs in Guatemala

Recommendations

We must acknowledge that environmental threats are a major source of instability and are dominating to top 10 global risks in our time²⁹, but that, in the first half of 2020, it is the stark implications of the Covid-19 health pandemic that has been temporarily eclipsing all other risks. The Covid-19 pandemic has proven that no country and no citizen is free from the effects of crisis but that, as with so many other historical norms and circumstances, women and girls in developing countries are at most risk from each new crisis - social, environmental or political - that unfolds.

This Compendium has sought to lay out the case for more rigorous research, design and development of women's economic empowerment interventions in crisis settings, which engage and leverage the world's diverse and fluctuating market systems. From CARE's experiences in several countries we are starting to collect evidence that, with the right type of interventions and overall approach, many crises can provide opportunities for vulnerable groups, and in particular for women and girls.

Key Recommendations

- That CARE practitioners adapt existing tools and techniques used to improve women's economic empowerment, in crisis settings, in order not only to improve the economic resiliency of the female impact groups being targeted, but also the wider market system itself.
- That CARE practitioners work more collegiately across CARE's multiple regions and country programs, in order to turn more of the related learning about resilient market systems into practice, and to influence the thinking of our peers and donors about the opportunities that exist in crisis settings to enhance resiliency outcomes.

²⁹ See for example the [World Economic Forum's Global Risk 2019 report](#) where extreme weather, failure of climate-change mitigation and adaptation and major natural disaster are the top 3 of current risks by likelihood in our time.

ANNEXES

Case Study	Issue	Solution	Why make this an example of an RMS approach?
Syria	Wide scale population displacement and discrimination against women and girls accessing markets efficiently and equally.	Connecting emergency assistance with activities and insights aimed to support entrepreneurship, and rehabilitating high-potential food value chains such as wheat, livestock, dairy, etc.	Uses strong analysis (gender, social dynamics, conflict sensitivity, local peace-building opportunities and local governance) Differentiates interventions based on HH needs (market readiness of different farmers/businesses) Combines relief assistance with market based solutions.
Caucasus	Access to equal and efficient finance in ag sector.	The Cooperation Fund. A system of repayable loans, that give small-scale farmers access to funds in a way that is sustainable and can reach many. Creates a platform for co-learning, training and networking among cooperatives (agricultural SMEs)	4 years of market analysis and learning to design an appropriate finance lending platform (the Fund)
Ethiopia - GRAD	Regular climate related drought and market system crises (eg global oil price drops) causing vulnerable female headed households to reduce asset base and livelihood options.	Skills training, agro-dealer networks set up, VESAs up and running, facilitation of resiliency capacity building across the market system	Combines humanitarian and market solutions. Seeks to forecast more accurately different reasons for market fluctuations and help advise lower income HHs on how to adapt to different scenarios.
Turkey	Refugee influx and limited livelihood/economic opportunities for both local and refugee communities.	Supporting WEE through strengthening the enabling environment for women entrepreneurs, specifically focusing on financial inclusion. In addition to other holistic community activities + market connections (supporting bazaars, connecting businesses in VCs)	Building on understanding of local market dynamics and constraints in addition to social/ protection factors. Aimed for systematic improvement (not just providing loans themselves e.g.) but rather improving the enabling environment by engaging existing financial actors to adapt their services to women entrepreneurs. Promoting women entrepreneurship, and connecting women-led businesses with each other, with markets and with finance.
CARE Egypt	Scattered small-scale livestock holders with limited profit-margin. Growing fresh dairy market that PS actors want to jump in.	Connecting livestock holders with PS actors (milk processors) to increase their profit margin through milk collection centers or milk collectors (on bike/truck etc)	Connecting with existing local private sector in a manner that is beneficial for farmers.

Case Study	Issue	Solution	Why make this an example of an RMS approach?
ALP program	Climate change, drought, limited livelihood opportunities for women	Renewable energy - rechargeable solar kits owned by women who could run it as a mobile phone charging service. (Part of a larger community-based adaptation program)	Finding climate-smart solutions that have a market value and social value (environmental, addressing local needs) in the communities. *We have not been in touch with the whole depth of this project, but it illustrates one of the guiding principles nicely that climate smart solutions can have market value and be integrated in such programs
H&M funded Global Program - Taking Women Entrepreneurship to scale	Global program, seven contexts, lack of support / enabling environment for women entrepreneurs.	Promoting female entrepreneurship through a holistic program, where country teams design activities that suits each local context best. Focus on skills building, collectives and networks, social norms financial inclusion and enabling environment.	Promotion of entrepreneurship. Some understanding of value chains / market systems. Increasing the role of women in market systems.
Souqona - C - Palestine	Scattered livestock holders with opportunities for increasing profit margins on livelihood. Need to support the position of women in these communities and in the dairy value chain.	Range of activities along all steps of the value chain. Collection hubs etc. Improving agricultural practices in communities.	Value chain focus, analysis, combining understanding of social factors and economic / market dynamics.

1. CARE Syria

In Syria, more than half the country's population have been displaced because of conflict. In CARE's experience in Syria, the scale and complexity of the crisis demands an intervention that combines addressing immediate needs alongside analysis of, and consideration for, existing structures, capacities and available social capital.

As such, CARE's Syria program connects emergency assistance with activities and insights aimed to support entrepreneurship, and rehabilitating high-potential food value chains such as wheat, livestock, dairy, etc.

CARE's successes in tackling each of these domains – working in the “triple Nexus” – have come by firstly integrating stronger analysis of gender, social dynamics, conflict sensitivity, local peace-building opportunities and local governance capacities. Secondly, CARE has applied different vulnerability scales to households, and matched assistance accordingly. Therefore, the most vulnerable farmers (eg small-scale livestock holders) receive a more extensive package of inputs and support, while more capable farmers are engaged in rehabilitation of their productive assets (e.g. irrigation systems or vaccination and feeding programs for livestock) as well as capacity building activities connecting them more sustainably to the growing markets.

Specific target groups have also received additional support through emergency cash, winterization kits or cash-for-work programs, all in complementarity to and reinforcement of the value chain activities.

<https://www.care.org/country/syria>

2. CARE Caucasus

CARE is supporting and spreading an innovative, entrepreneurial vision for the challenges in the agricultural sector in the East European region. CARE Caucasus has designed a system of repayable loans, that give 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 detailed context and market analysis of a 4 year-long project that led to a thorough picture of the market ecosystem of farmers and agricultural SMEs and the common challenges.

To address a major barrier to growth for small to medium agricultural businesses in this region, the Cooperative Fund does not only provide financial resources to agricultural cooperatives to apply innovations or expand their activities but also offers technical assistance. 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. 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.

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.

<https://www.care.org/country/georgia>

3. CARE Ethiopia

Since 2011, in Ethiopia's rural highlands, CARE's GRAD programme has supported local households, dependent on agriculture, and who are impacted upon, seasonally, by a combination of drought and inefficiencies in market access. Many households watch as these cyclical crises reduce their asset bases as well as their income earning opportunities. Each year, 'humanitarian' assistance arrives in the form of local partner grants to help farmers access water, and feed and livestock fodder – without addressing the broader market system dynamics. In early 2016, during an El Nino year, we now know that in addition to the usual random rainfall patterns, that more commercial variables connected to the world's oil prices, also posed market price drops for Ethiopian livestock exports, as their Saudi Arabian importers felt the pressures of a significantly low priced oil trade.

In the lead up to 2016, GRAD's interventions sought to initially combine tried and tested interventions. These included: teaching new farming techniques to produce higher yields; establishing VESAs (savings groups)- and co-operative structures; as well facilitating linkages and local private sector input suppliers through several agro-dealer networks. Many positive impacts from GRAD's work were noted: yields had increased, and the necessary agency and relations improvements made to connect small-scale farmers (particularly women) with markets and/or with new income generating activities, were developing well. However, for many households, their social and economic vulnerabilities were such that there remained sizeable gaps in how to best engage them efficiently with the fluctuations of the local and national market systems.

Since 2016, CARE Ethiopia has invested more in considering how to adjust market intelligence and capacity building for households well below the normal levels of poverty. By doing so, CARE has been able to shift the emphasis of GRAD's objectives more meaningfully towards an RMS 'frame'. By making more structured and rigorous upfront analysis and understanding of the wider market system, and the perceived fluctuations possible within this, and how these will affect all actors, CARE is better placed to facilitate interventions that take different scenarios into account and help female-headed households, in particular, understand and adapt to these scenarios accordingly.

<https://www.care.org/country/ethiopia>

4. She Feeds The World

She Feeds the World is based on an integrated model, involving interventions that incorporate gender, governance and resilience as a common approach, across six areas of change, each backed with evidence of success, and a range of toolkits and documents behind them. Enabling women's access to inclusive markets. SFtW improves women's access to markets to unlock greater production, expand profits on small-scale agriculture, and increase food security.

It also promotes women small-scale producers' ability to participate in collectives to negotiate better market outcomes, and make decisions in market systems. CARE and partners apply a market systems and value-chain lens to our agricultural programming, with the explicit aim of enhancing food and nutrition security. In our agricultural development work, we ensure that thorough market systems analysis is at the forefront of selection and engagement in selected value chains.

<https://www.care.org/work/world-hunger/she-feeds-world>

5. Souqona

The Souqona Dairy Value Chain project, implemented by C-Palestine (WBG), conducted market scans and initially learned that most actors avoided the sheep/goat dairy value chain, due to the common belief that it would be impossible to make a positive social and financial impact for women and business actors in this sector. The team from CARE, however, designed an inclusive business model building on gendered value chain and market system analysis, that leveraged many MS actors for gender equality through viable business cases.

The team was very intentional about addressing priority constraints, as identified by the women in the value chain, so as not miss points that may look unimportant to others. The women in Souqona reported priority issues for them were: reduction of physical workload; reduction of physical stress; improvements in their mobility (inside and outside their communities) and more acceptance of women in non-traditional roles, especially in public roles or public events.

Through the creation of several milk collection hubs in the Northern West Bank, male and female farmers have the option to sell their raw milk to nearby collection hubs, with a good profit margin and the additional benefit of relieving women from the physically demanding task of processing the raw milk into cheese. Other households continued to process their milk into cheese and benefitted from other activities that a.o.t. relieved the physical burden on women such as the semi-automatic milk pressers developed in partnership with a local private sector actor.

A range of activities was designed throughout the dairy value chain such as access to higher quality inputs, increasing productivity of flocks and facilitating cold transportation of milk. Moreover, the project holistically looked at the whole market system, included impact on infrastructure (co-financing roads, hygienic facilities), collaborating on hygienic and quality standards development, triggering increased extension services for female farmers, encouraging co-investments from private and public sector in e.g. national level factories. As a result, women are more and more recognized as successful economic actors, active along the whole dairy value chain, including as managers of milk collection hubs and earning of households and increasing the productivity of livestock businesses.

<http://www.carewbg.org/>

6. H&M

The H&M Foundation Global Program is a (7) multi-country program that promotes successful models of women entrepreneurship and scales these models through multiple channels at regional/national level in each project country. The program applies a holistic approach, looking at key areas where we can support women entrepreneurs on their road to growth, sustainability and personal fulfillment. These areas are: Access to Skills, Women Groups and Networks, Shifting Social Norms, Access to Finance, and Enabling Environment.

Each of the 7 COs leads implementation in their context, adapting the program approach to participants' needs. This enabled teams to work with different methods of engaging men/boys on multiple levels (households, communities & value chain). Some COs focused on integrating men at household and community level, in agency building of female entrepreneurs. This took place through tailored sessions/events, encouraging community leaders to be advocates and early supporters, and involving men in skills-training where use of technology, such as tablets, was particularly successful.

At the market system level, CARE Yemen and Chrysalis (CARE's Sri Lankan affiliate) organized gender sensitivity training for service providers and MFIs to improve their services for women entrepreneurs and female value chain actors. A concrete activity in the fragile setting of Yemen was the establishment of a women steering committee (led by the women entrepreneurs themselves) who was able to advocate directly with service providers such as the local tax authorities to ensure challenges of women entrepreneurs with services were adequately solved. One solution that was implemented based on the women's advocacy was a special tax complaints hotline!

www.skillspower.net

7. ALP

Through this program CARE has supported vulnerable households afford in sub-Saharan Africa adapt to climate variability and change, through solutions that utilize market forces and also support gender equality. By community-based adaptation (CBA) approaches, vulnerable communities have been empowered to use their own knowledge and decision-making processes to act on climate change. Improving access and use of renewable energy was a key way this program helped communities, especially women, adapt and maintain economic and social stability when faced shocks.

Women were trained in how to use and maintain rechargeable solar kits so they could raise income through mobile phone charging services. As a result, the solar charging of mobile phones significantly boosted communities' communication and access to information about market prices and weather forecast catalysing improved risk management actions.

<https://care.dk/focuscountries/globally-eng/alp-adaptation-learning-programme/>
<https://careclimatechange.org/adaptation-learning-programme-for-africa-alp/>

8. CARE Egypt

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 and connected smallholders to profitable opportunities along the value chain. Management of the unit is often a combination of representatives of a local agricultural cooperative with CARE staff, representing the farmers and responding to collective needs/opportunities through extension services, training or facilitating collective access to inputs.

The private sector is eager to make such an investment as the national demand for fresh milk and dairy products is growing in Egypt, and market players want to grow with this market. Successful pilots have encouraged significant co-investments from Danone, however it remains crucial that high quality milk can be collected according to high hygienic standards to keep such initiatives profitable for all actors. Complementary activities might therefore be necessary and the close engagement of CARE Egypt was crucial to reach strong results for the smallholders as well as the private sector.

<https://care.org.eg/>

9. CARE Palestine and Private Sector Engagement

CARE purposefully sought engagement with diverse private and public sector actors including businesses, service providers and academic institutes to reach a wider scale with the impact of their programming. The power and benefits of private and not-for-private partnerships have been clearly shown in this fragile context, marked by several weak-functioning market system components. The team has applied several strategies, which can be summarized in (but should not be limited to) the following:

- Presenting businesses cases through strong analysis and adapted language/evidence that speaks to for-profit actors. This means having the skills as a team, or hiring the skills, to do business planning, feasibility studies and business case analysis (building either on pilots or future planning). This does not mean that each business plan will lead to investments – CARE Palestine has developed several business cases that ended up being unsuitable, mostly by missing key components in the local context that couldn't be addressed with additional activities (lack of trust among communities or farmers and businesses, or scattered farmers in hard to reach areas, being just two examples). This, again, does not mean that these obstacles are always a reason not to invest, but shows the need to always carefully take into account many aspects of an investment;

- Opening new markets for private sector actors through their engagement in CARE's initiatives, where PS actors can test or find new markets, they were unaware of previously. CARE Palestine ensured this brought benefits to impact groups, such as female livestock holders or farmers through a product or service that serves them. With evidence from CARE Palestine a large investor continued with a business case for a local fodder manufacturing unit that can compete with monopolizing importers in the West Bank – an investment idea previously ignored;
- Co-sharing or reducing risks of private sector investment, for example through (I)NGOs support for prototypes, pilots etc. to increase confidence in the potential investment in a business case. CARE's presence in communities, access to information and awareness of market needs and opportunities can help mitigate additional risks. An example of this is the zero tillage machinery investment case; where one prototype was developed under a CARE-led project in cooperation with a local business to produce machinery that would bring environmental and financial benefits for Palestinian farmers. The local business took on the further investments needed for the production of this machinery, realizing its market potential and feasibility in the Palestinian context;
- Supporting MSMEs or small-scale actors to be market-ready with the necessary know-how, entrepreneurial culture and cooperation among themselves to reach economies of scale etc. Understanding requirements and risks as perceived by the private sector actors is crucial to build on the investments/empowerment actions done with MSMEs and/or producers.

<http://www.carewbq.org/>

10. CARE Turkey

CARE Turkey has designed a range of interventions to address priority points (shelter and protection, WASH, community-led development) in the emergency situation of Syrian refugees in four provinces of Turkey. The team has found market system approaches especially useful when working on Women's (Economic) Empowerment and Entrepreneurship (WEEE). The key aspects of this pillar are financial inclusion and services for (both Syrian and Turkish) women entrepreneurs. The program can build on extensive research on both market and value chain questions of WEEE as well as questions of gender inequality and obstacles to women's empowerment. A big gap and need was found in the lack of access to finance and other available services much needed for this target group.

CARE's activities therefore aim to strengthen the whole enabling system for women entrepreneurs, bringing together service providers, financial institutes, community leaders, households and entrepreneurs. The aim of CARE Turkey's presence is not merely to be a provider of inputs for women, but rather be a facilitator in the market system in order for it to become more supportive, inclusive and open to women.

Some of the work done with market system actors was through partnerships with financial institutes to support them in their inclusion of (refugee) women. CARE assisted with risk sharing, access to communities and relationship building, and providing Arabic resources and translators where relevant. Results of pilots were very good, with 100% payback rates from Syrian women entrepreneurs. This enabled more partnerships between CARE and a national bank, who are able to provide a wider range of financial services for the targeted women. These partnerships have been mutual beneficial for all stakeholders, including the financial partners and market system actors, who have noticed increased attention (and funds) from the INGO/donor sector as respected and experienced partners.

Furthermore, advocacy has been an important tool to increase the support and acceptance of women entrepreneurs in households, communities and value chains. Results are clearly having sustainable impact on the support system surrounding women entrepreneurs as well as social norms and relations in the communities, including the social cohesion between Turkish and Syrian communities.

<https://www.care.org/country/turkey>