



© CARE Peru/She Feeds the World

Access to Markets

CARE's Pull Interventions  
Addressing Market  
Systems Failures

People in poverty have multifaceted needs. Some are in emergencies where only direct support, in cash or in kind, can meet immediate needs. Some are more stable for that moment, but they lack the economic opportunities that will help them graduate sustainably out of poverty (Bununu, 2020). Impoverished communities and families slide in and out of crisis in response to market, climate, and economic shocks (Sylva, 2021). In many countries, women's inability to navigate social, legal, and cultural barriers restricts their involvement in the productive sphere, especially in entering market systems as producers and entrepreneurs, further exacerbates their poverty (Faveri, Wilson & Shakh, 2015). Inclusive market systems development empowers poor and marginalized people, especially women, leading to economic improvement for both women and men, their families, and wider society (USAID, 2014). Gender inequality is a significant barrier to the development of inclusive market systems worldwide (USAID, 2013); women face several challenges including social norms and travel constraints, smaller businesses, limited market information, and collusive activity (Faveri, Wilson & Shakh, 2015).

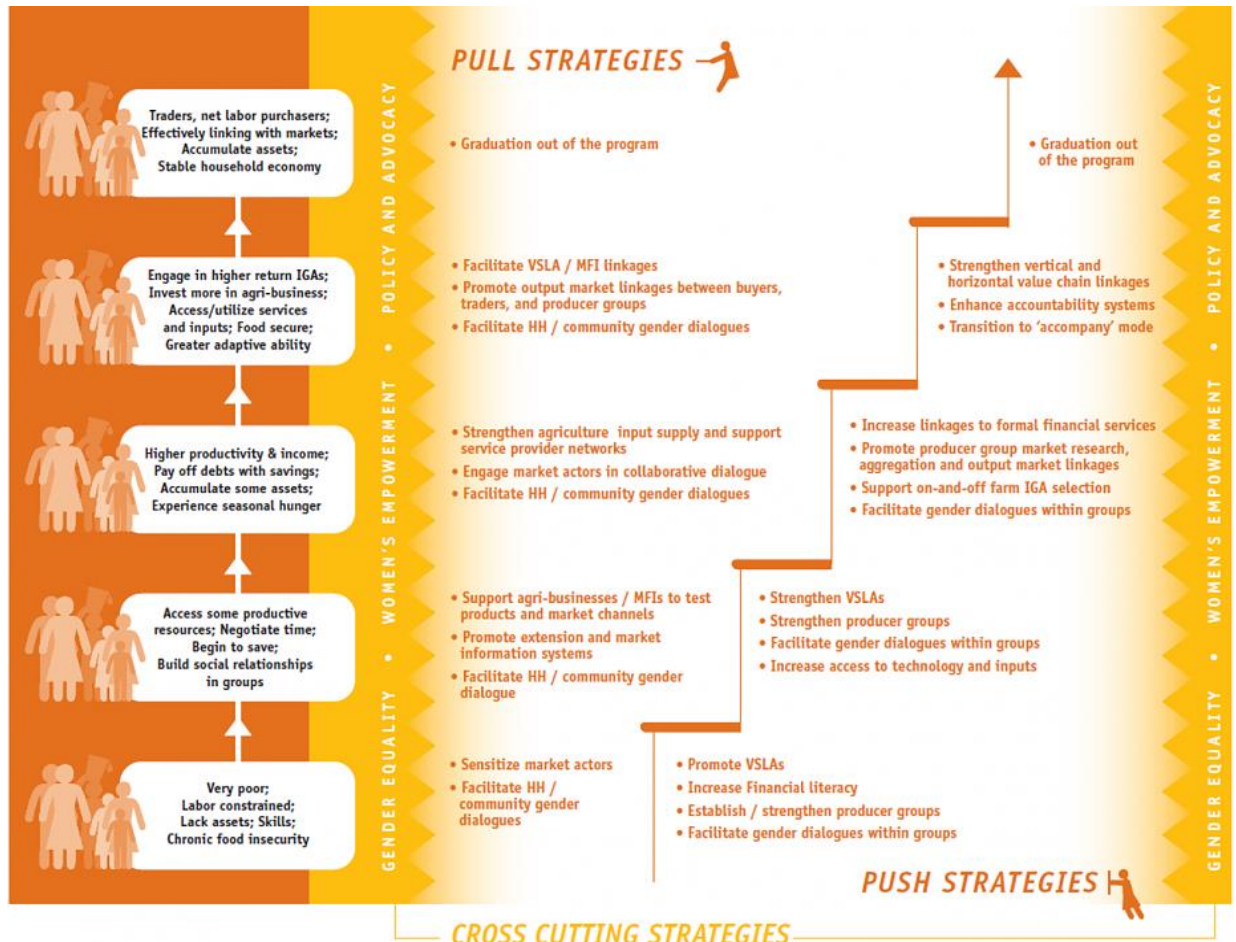
Women and girls are at the heart of CARE's operational framework. CARE recognizes that to address the needs of the impoverished, we need to provide both strategies that support increased economic productivity for the individuals ("push" strategies) and activities that work to increase the market opportunities and ability to work with the ultra-poor ("pull" strategies). The push-pull model links interventions directly targeting the ultra-poor/chronically food insecure in the language of our Women's Empowerment Framework with interventions to change the broader set of factors that influence their well-being (market actors, government, traditional power holders, policies).

CARE's integrative and gender transformative approach to increased market systems engagement puts small-scale women producers and firms (whose work benefits women) at the center. **Push interventions** support and develop approaches that strengthen small-scale producers' capacity to engage effectively with markets. These directly address the agency of individual producers. We also focus on pull interventions that seek to engage with different actors in the ecosystem to enhance the performance and growth of market systems. We do this by supporting and engaging with agro-businesses, financial service providers, private sector players, and other ecosystem actors who are enablers of performance and growth.

As part of the "pull" strategies, CARE has been addressing market failures and increasing market systems performance by engaging different actors to unlock economic opportunities and to ensure that small-scale women producers have improved and sustained market opportunities.

We prioritize developing systems that are inclusive, socially-conscious, and fully driven by commercial considerations. The combination of these factors may seem mutually exclusive, but it is what gives our approach its unique impact. We aim for true sustainability beyond the life of any individual program or activity that CARE supports. Our most important focus is smallholder women; equipping them with the tools that will help them become more competitive in the market.

**Pull strategies** facilitate the development of market systems in a manner that expands the diversity and quality of opportunities accessible to the ultra poor to engage more successfully in the local economy—be it as a producer, laborer, employee, business owner, or a mixture of these. Many value chain development efforts integrate pull strategies. To be effective as pull strategies, these efforts need to pay sufficient attention to the capacity-based constraints of the extreme poor, as well as the inclusiveness of opportunities.



## Market System Actors

Agro-Businesses	Financial Service Providers	Government / Public Sector	Civil Society
<ul style="list-style-type: none"> <li>• Input suppliers</li> <li>• Buyers</li> <li>• Traders</li> <li>• Processors</li> </ul>	<ul style="list-style-type: none"> <li>• Microfinance institutions (MFIs)</li> <li>• Banks, Savings and Credit Groups</li> <li>• Mobile money providers</li> </ul>	<ul style="list-style-type: none"> <li>• Local ministry of agriculture</li> <li>• National ministry of agriculture</li> <li>• Extension agents, Cooperative authority</li> <li>• Trade and industry offices</li> <li>• Local health offices</li> <li>• Ministry of women's affairs</li> </ul>	<ul style="list-style-type: none"> <li>• Community leaders</li> <li>• Community groups, Non-governmental organizations (NGOs)</li> <li>• Community based organizations (CBOs)</li> </ul>

## Pull Strategies Focus Areas

### Market analysis

Aim to identify gaps or opportunities in the market that align with development goals or community needs. It also identifies private sector actors invested in the value chains and operating in the market. This enables programs to co-create and develop commercially viable solutions. Market analysis is critical to understanding one's own place in the market system. Often, small-scale food producers have ambiguous ideas about where they fit along with the products they produce. They understand the markets for traditional products and services, but a detailed market understanding is often limited to the production cycles, the technologies and knowledge required to maintain their place within the value chain and the immediate buyers they deal with.

### Lower barriers to market entry for both market actors and households

Work to reduce barriers to entry for private sector actors enabling them to grow their businesses and increase participation of small-scale producers. This includes risk sharing investment mechanisms, group purchasing and marketing schemes, contract farming and/or out grower schemes, discounted membership in marketing cooperatives, development of input agent networks that expand the geographic footprint of affordable service or product delivery, etc.).

### Demonstration Projects

Demonstrate the viability and success of certain market activities. Successful pilots can attract investment and replication by other businesses. Build the awareness of small-scale producers' productive capacities, and demonstrating this to other actors establishes and improves relationships between the private sector and small-scale producers.

### Market Incentives for Private Sector Engagement

Provide incentives to businesses to encourage them to enter or expand in certain markets, for instance financial incentives, tax breaks, or reduced regulatory burdens in order to unlock opportunities and increasing market access and participation by women. It is very important for programs to determine what motivates market actors to work together to upgrade the subsector, and this information should be gained from the market systems analysis.

### Market Facilitation and Capacity Building

Enhance the skills of private sector actors and producers which improves product quality, business practices, and overall competitiveness. Help build demand for specific market functions (for example trading), or value chains (for example honey) that the extremely poor are well-positioned to compete in (because the work is labor-intensive, or requires low start-up, or can be productive on small plots of land). Bring together different stakeholders, fostering collaboration and partnerships, and help create an enabling environment for private sector development through policy advocacy.

### Invest into Improved and Consistent Quality of Food Products

Enhance food safety practices along the supply chain; from postharvest handling, especially during storage and processing. This process should be led/influenced through conversations with private companies (processors, packhouses, slaughterhouses, retailers) that demonstrate the market quality requirements and help producers establish their own quality control systems.

## Access to Finance

Facilitate access to finance for businesses to support their growth and development. This involves working with financial institutions to develop products that meet the needs of the private sector. The use of smart subsidies, special Grants and financing for investment in equipment and other business activities across CARE programs. These specific financing mechanisms both for small businesses and other value chain actors can potentially spur growth and increase performance in specific sectors.

In Georgia, CARE implemented a grant scheme (USD 3,000) for start-up businesses, entrepreneurs and agribusinesses. These entrepreneurs have ranged from cottage industries, green growth businesses, post harvest processing and value addition in value chains such as bee keeping, poultry, goats and piggery. In 2023, a total of 108 tons of honey were successfully exported from Georgia. These exports included shipments to EU countries such as France, Germany, Bulgaria, and the Czech Republic, as well as to other destinations including the Emirates, Qatar, USA and Canada.

## Examples of CARE's Pull Programming Approaches

### 1) GRAD (Graduation with Resilience to Achieve Sustainable Development) Program in Ethiopia

In Ethiopia GRAD is a sustainable food security initiative that was developed out of the Productive Safety Net Program (PSNP Plus) in collaboration with the government of Ethiopia. It was a complete and integrated package of interventions for on- and off-farm opportunity creation, access to financial products, and demand-oriented extension services. The goal of GRAD was to contribute to sustained food security for chronically and transitory food insecure households in rural Ethiopia.

### 2) CARE Agro -Source

In Ghana, working with agricultural input providers to unlock opportunities for supply, distribution, and use of agricultural inputs, CARE worked with different private sector entities in Ghana including private agro-dealers, seed companies and other input supply actors to increase access to agricultural inputs for 30,000 farmers. This included collaborating with private agro-dealers to improve distribution channels and timely access to quality inputs at competitive prices, increasing small holder women access to seeds through partnerships with seed companies to set up community seed entrepreneur schemes and also created an enabling environment for women in Agri-input systems through gender responsiveness of private sector partners.

### 3) Sugu Yiriwa: Working with and Influencing Market Actors in Mali

In Mali, the USAID Sugu Yiriwa program has focused on working with, through and supporting market actors to enhance their market integration to benefit small scale producers through several interventions and platforms. The strategy consists of collaborating with ICT Companies and local partners to build and/or develop digital-base solutions to facilitate transactions between the market actors without having to expose themselves to unnecessary risks. As anchor activities, CARE-Mali through Sugu Yiriwa, identified the existing digital platforms, diagnosed them, and improved their performance toward an adaptation to the reality on the ground. Additional markets have also been added to the platform to ensure geographic coverage. The platform is up and running; thus, subscription process is doing well, the market actors are already using the platform to sale and purchase agricultural products. Thus far, 23,000 people have registered to the platform. In Fiscal Year 2023 (FY2023), Sugu Yiriwa directly reached 63,052 market actors (44% women). Sugu Yiriwa contributed to the increased access of 1,958 small-scale farmers and market actors (62% women) to productive economic resources. Worked closely with Impact Hub to build the capacity of 18 selected local entrepreneurs in FY23. Among those 12 were start-ups including four women-led innovative projects. The program also organized a "best agro-processing unit competition" and selected six women-owned agro-processing units to support women-led businesses.

### 4) Bangladesh SHOUHARDOIII Plus

In Bangladesh, CARE has worked with over 50 private sector companies/institution that support program activities. These Local service providers in the livestock, agricultural input, services and collection, aquaculture and health and nutrition services providers have had their capacity-built to create services demands, to link with other private sector providers, and to promote their digital literacy and technical skills. As a result, this has led to increased ability of their customers to continue to receive goods and services beyond the project lifespan.

### 5) CARE Uganda's Development Initiative for Northern Uganda (DINU) Program

CARE Uganda selected private sector service providers that linked small scale farmers to agro-dealers with quality and affordable planting materials, train farmers on sustainable agriculture practices and Post Harvest Handling that would enhance producing and handling the quality demanded by the market destinations. They were also training bulking officers on the required quality, including supporting some of the other Private Sector Engagements (PSE) in cleaning the sesame to the purity required by the market destination of they had earmarked. Being engaged in organic production of sesame, the PSE had to adhere to organic certification guidelines, including training farmers on the do's and don'ts. In tandem, CARE would conduct round-table investment meetings between value chain actors in agribusiness, as well as facilitating farmers to linkages with other market players during agriculture trade shows and fairs. The project made sure for sesame, cotton, soybean, and groundnuts, the research organization (NARO) through their zonal institutes and government commercial officers were at the front of developing business cases that would incentivize both the farmers to produce and also demonstrating to the PSEs the profitability of the business venture/value chain.

## Pull Strategies of GRAD

- ✓ Via service providers and companies:
  - Increase access to information.
  - Introduce new models that better reach and meet the needs of the program's impact group.
  - Enable groups to access new services.
  - Negotiate better prices for inputs.
  - Sell in bulk at higher rates.
- ✓ Linking with Microfinance Institutions (MFI) to transition from informal producer groups to formally registered groups.
  - Provide access to capital for investment



### 6) **SDVC in Bangladesh on solving market failures**

The Strengthening Dairy Value Chain (SDVC) program worked with 35,000 households in Bangladesh and taught women how to take better care of their cows, and connected them to markets. One of the results was that those women recovered from political disturbances 3.5 times faster than people who weren't in the program. In partnership with [BRAC](#) in 2011, SDVC producers made up 2% of BRAC's supply chain and by 2016, they were 55%. BRAC decided to roll out SDVC tools to their entire network (more than doubling the reach) and continue to use an SDVC-developed data dashboard to monitor and improve their services. CARE helped connect producers to BRAC, who helped build collection centers much closer to home for communities. There was a 50% increase in farmer's who sold to companies instead of informally.

This helped farmers produce more milk, spend less time travelling, and get higher prices for each liter they produce. CARE created [Krishi Utsho](#)—local suppliers who sell inputs for 92% less than farther away bulk suppliers. Because Krishi Utsho shop owners are local farmers, they have a better sense of the size and type of products farmers' need, and farmers do not have to spend as much time traveling.

### 7) **IGNITE's work on women entrepreneurs and banks**

Since 2020, IGNITE has been working in Vietnam, Peru, and Pakistan to support 144,000 entrepreneurs directly with loans and support services. Working through banks, the project mobilized \$145 million in loans for micro and small enterprises resulting in 90% of women saying they have improved their own quality of life by increasing their income, improving businesses, and repaying loans. This happened as CARE helped make it easier to get loans. 51% of women said this was their first opportunity to access loans. Nearly half (49%) of the people do not have anywhere else they could easily get a loan. The project worked to shape tailored financial services, flexible repayment schedules, and changing requirements for signatures and collateral so women got more access to finance.

### 8) **Women for Change project in CIV**

CARE's Women for Change model is founded on the Village Savings and Loan Association (VSLA) approach and works with women and their families in cocoa-growing communities to improve livelihoods so that communities can thrive. The program started in Côte d'Ivoire in 2016 and aims to increase gender equity in households and communities, while supporting increased savings, improved skills, income growth and diversification, improved school enrollment rates and increased nutrition. During the program tenure, CARE built partnerships with financial institutions for favorable women-friendly credit opportunities. As members of savings groups start to collect capital, demand for basic entrepreneurship training quickly emerges. The Women for Change model integrates microenterprise training, which supports members to select income-generating opportunities, plan how these businesses will run, and manage the enterprises once started.

### 9) **Food for Peace project in Syria**

Apart from helping the participants at individual levels, CARE invested in collaboration with partners and helped build businesses with supply and demand. The project worked closely with local partners—who have strong track records of success and know the local context. They also coordinated with local leaders and the UN system to make sure that the projects were not duplicating work from any other actors. The project also helped connect farmers who grew more wheat with stronger mills and bakeries who sold bread to participants who got cash support from the project. That means the whole supply chain connected to raise incomes and lower costs for families to eat. The Syria Food for Peace project reached 225,000 people directly with \$22.7 million from the US Bureau for Humanitarian Affairs between July 2020 and September 2021 resulting in 86% of people saying they could buy more food, and 97% of women reporting cash for work opportunities helping them to earn an income and to change their idea of what was possible for them.

