

LASER PULSE

Long-term Assistance and Services for Research (LASER)
Partners for University-Led Solutions Engine (PULSE)

INCENTIVES & BARRIERS FOR PRIVATE SECTOR ENGAGEMENT IN HUMANITARIAN ASSISTANCE: EVIDENCE REPORT 2

SUPPLEMENT TO AGREEMENT NO. AID-7200AA18CA00009
AOR Name: Kevin Roberts

SEPTEMBER 2022

This publication was produced for review by the United States Agency for International Development (USAID). It was produced for the LASER PULSE Project, managed by Purdue University. The views expressed in this publication do not necessarily reflect the views of USAID or the United States Government.



ABOUT LASER PULSE

LASER (Long-term Assistance and Services for Research) PULSE (Partners for University-Led Solutions Engine) is a \$70M program funded through USAID's Innovation, Technology, and Research Hub, that delivers research-driven solutions to field-sourced development challenges in USAID partner countries. A consortium led by Purdue University, with core partners Catholic Relief Services, Indiana University, Makerere University, and the University of Notre Dame, implements the LASER PULSE program through a growing network of 3,000+ researchers and development practitioners in 74 countries. LASER PULSE collaborates with USAID missions, bureaus, and independent offices, and other local stakeholders to identify research needs for critical development challenges, and funds and strengthens the capacity of researcher-practitioner teams to co-design solutions that translate into policy and practice.

ACKNOWLEDGEMENTS

The development of this evidence report was made possible by the generous support of the American people. We are grateful for the continued guidance from our liaisons at the Bureau for Humanitarian Assistance, William Martin and Emmanuel Nougua-Ngog, and the entire Private Sector Engagement Hub at USAID. We want to acknowledge the support we received from our LASER PULSE colleagues at Purdue University, especially Rhonda von Werder, Marcy Wilson, Laura Riddering, and Chris Rice. A special thanks to Kevin Hans Waitkuweit for facilitating our dissemination strategy, Czesia Eid for designing this report, and the entire Pulte Institute communications team. More importantly, without the help of our student research assistant team, we would not have been able to gain the necessary insights for this work. We thank Megan Kmetz, Sebastian Bascom, Bimal Gadai, Sankeerth Kadiyala, Halle Keane, Megan Kelleher, Isabella Palacios Gunera, Kathe Pribyl Pierdinock, Hafsa Sheikh, Diana Spencer, Lauren Pizzella, Lily Storrs, Elischia Fludd, and Mariama Dampha.

SUGGESTED CITATION

Gautam, Shriniwas; Jaclyn Biedronski; Paul Perrin; Lila Khatiwada. 2022. Incentives and Barriers for Private Sector Engagement in Humanitarian Assistance: Evidence Report 2. West Lafayette, IN: Long-term Assistance and Services for Research - Partners for University-Led Solutions Engine (LASER PULSE Consortium).

ACRONYMS

ALMR	Advancing Learning & Market Research
BHA	Bureau for Humanitarian Assistance
CSR	Corporate Social Responsibility
CPSR	Catalyzing Private Sector Resources
DDI	Bureau for Development, Democracy, and Innovation
EGM	Evidence Gap Map
ESG	Environment, Social, and Governance
HA	Humanitarian Assistance
HPSEI	Harnessing Private Sector Expertise and Innovation
ICT	Information, Communication, and Technology
IFI	International Financial Institution
INGO	International Non-Governmental Organization
ISSA	Information Sharing, Strategic Alliance
ITR	Innovation, Technology, and Research Hub
KI	Key Informant
LAC	Latin America and the Caribbean
LASER PULSE	Long-term Assistance and Services for Research, Partners for University-Led Solutions Engine
MSD	Market Systems Development
PIO	Public International Organization
PSE	Private Sector Engagement
SEEnv	Strengthening the Enabling Environment
SME	Small and Medium Enterprises
UN	United Nations
USAID	United States Agency for International Development
WASH	Water, Sanitation, and Hygiene

EXECUTIVE SUMMARY

The wide range of motives and additionalities from the private sector, aid agencies, and aid-receiving government agencies drive private sector engagement (PSE) in humanitarian assistance (HA). Available evidence of PSE in HA is often based on qualitative findings. Nevertheless, private enterprises' role, motives, and barriers to PSE have yet to be fully explored to learn, adapt, and effectively program PSE within HA activities. This evidence report, the second in a series of three, discusses findings related to the motives and barriers of PSE in global and regional contexts and across different sectors, stages, and types of emergencies. Based on an analysis of 184 documents, our results are general insights into PSE in HA but do not aim at statistical validity and generalization. This report is intended for USAID staff, private sector partners, and the broader humanitarian community to understand the state of the evidence in this field to better inform future engagement. In brief, our analysis reveals that while the private sector serves as a useful enabler in HA and disaster relief, more research is required to determine the effects of the barriers and incentives on effective PSE.

Findings

1. The evidence around **motives** for PSE in HA activities is relatively **more concentrated in the humanitarian response stage**, for man-made emergencies, and in the African region.
2. The motives for PSE in HA can be financial or non-financial. Overall, more than two-thirds of engagement motives are non-financial. **More engagements are based on non-financial motives than financial motives** across all stages of HA, regions, and different causes of emergencies. However, even the non-financial motives directly or indirectly have business motives in the longer run.
3. Within examples of financial motives, **PSE based on new investments** (i.e., business expansion) **is more common** than PSE based on existing investments. The results are consistent across stages of HA, types of emergencies, technical sectors, and regions.
4. The **non-financial motives** for PSE in HA **primarily aim at opportunities for new partnerships, followed by philanthropic contributions**. The other motives include corporate social responsibility (CSR) and engagements to improve brand image. The non-financial motives also aim to explore new markets and test new products or innovations for future financial interests rather than immediate ones.
5. **There is external and internal pressure for businesses to engage in HA**, even when there are no immediate or direct financial incentives from engagements. CSR contributions by large enterprises are a common business strategy for promoting a positive brand image and employee or shareholder satisfaction. Regional and national companies in some countries from the global south have also started CSR contributions for HA.
6. PSE approaches often aim to maximize the benefits and minimize the business risks associated with the engagement, whether financial or non-financial. This strongly influences where, when, and how businesses engage. Thus, **all engagements based on non-financial motives are also based on strategic philanthropy**.
7. **US businesses** (primarily multinational businesses) **emphasize in-kind, technology, and support services-based engagements** leveraging their core competencies. This allows companies to test, improve, scale-out and scale-up innovations, which could benefit them during subsequent engagements in early to post-recovery phases.
8. The motivation for the private sector to engage in humanitarian activities is growing, yet many barriers stand in the way of effective engagement. The **most prominently highlighted barriers include lack of forward-leaning planning, coordination &**

monitoring, lack of disaster knowledge & experience, and institutional & regulatory policies and practices.

9. **Harnessing private sector expertise and innovation (HPSEI) is the most common strategy in the humanitarian space.** However, engagements that aim to strengthen the enabling environment (SEEnv) encounter the most challenges. The lack of disaster knowledge and experience is mentioned more frequently for two of the five PSE approaches. At the same time, coordination and monitoring remain the most cited PSE challenge for the other three.

Evidence Gaps

1. Most of the barriers related to PSE are based on the perception of the aid agencies preparing the reports rather than the private sector. **The perspective of the private sector is lacking when it comes to PSE in the global south.**
2. The evidence about incentives and barriers faced by local businesses, especially SMEs, is lacking.
3. The relative ranking of **the five types of barriers across regions and emergency stages is also similar.** The evidence of the incentives and barriers to humanitarian activities related to financial services is abundant.
4. There is considerable consistency of evidence across stages of emergencies, causes of emergencies, and regions on the financial and non-financial motives and the relative ranking of the barriers to engagement. Yet, **the preference for specific countries and crises over others is still not clear.**
5. There is a lack of significant evidence on incentives and barriers to generalizing findings for agriculture and health-related emergencies.
6. Our analysis shows that the PSE in agriculture-related emergencies is more often guided by financial motives than other causes of crises. On the other hand, we also found that **PSE in agriculture-related emergencies is the lowest.**
7. A critical assessment of the general public's perceptions and opinions on how effective PSE is in addressing the concerns of local communities is lacking.
8. We did not find evidence of PSE with a specific focus on diversity, equity, and inclusion.

This report wraps up with a series of recommendations, including one related to considerable investment in the expansion of the evidence base, the development of resources and tools that will allow private sector and HA actors to address barriers to engagement in emergency settings efficiently, and generating greater awareness of motivations and barriers to PSE across relevant stakeholders to improve uptake.

TABLE OF CONTENTS:

Introduction.....	7
Findings.....	9
Evidence Gaps.....	21
Conclusions.....	23
Recommendations.....	23
References.....	25

INTRODUCTION

There are many global challenges that call for humanitarian assistance (HA), but resources to address them all remain limited. The efforts and investments of aid agencies or governments (providing or receiving humanitarian aid) alone will not be sufficient to address these challenges. The role of the private sector is increasingly seen as critical to close resource and technical gaps to address ever-increasing global humanitarian crises. Private sector engagement (PSE) in HA is not only increasing, but the mode of engagement is also evolving as businesses assume a more active role beyond providing donations (1). Corporate Social Responsibility (CSR) through in-kind contributions, including corporate volunteering activities, assisted delivery in partnership with aid agencies, and engagements on a commercial basis, have become commonplace in recent years (2). These contributions capitalize on the private sector's skills, know-how, core expertise, and networks to address the numerous global crises.

Profit generation is, and will remain, the primary objective of any business. However, the private sector's adherence, especially in the corporate sphere, to environment, social, and governance (ESG) principles is becoming increasingly important¹. The business engagements and investments that generate profits while driving social, environmental, and economic progress pay off in the long run (3). The wide range of motives and additionalities from the private sector, aid agencies, and aid-receiving government agencies drive PSE in HA. These motives and additionalities may differ by region, type of private sector actor, stage, and type of emergency. This also demonstrates the complexity of PSE in support of humanitarian objectives and the importance of multiple partners communicating their modalities and motives for engagement. PSE leverages and unlocks private sector resources, innovation, expertise, and networks. The innovations and the opportunities collectively work to strengthen the enabling environment for PSE in HA. However, there are many unknowns with regards to the motives & challenges for PSE and how they vary by region and types of partnerships in HA (4). The role of private enterprises, their motives, and the barriers to private sector engagement have yet to be fully explored to learn, adapt, and effectively program PSE within HA activities.

A partnership between the USAID Bureau for Humanitarian Assistance (BHA), and the Pulte Institute for Global Development at the University of Notre Dame, through the USAID Bureau for Democracy, Development and Innovation's [LASER PULSE](#) mechanism, initiated an effort to synthesize and review existing literature in PSE in HA activities. We reviewed 184 documents from 50 repositories suggested by 21 Key Informants (KIs) from USAID and other agencies². The information from the literature is to be included in the [PSE Evidence Gap Map \(EGM\)](#). The selection of the KIs was based on BHA recommendations and ensured capturing the experience across regions,

¹ <https://www.skadden.com/insights/publications/2021/09/esg-in-2021-so-far-an-update>

² Of the 21 Key Informants, 11 (4 female, 7 male) were from USAID from PSE Hub and five different divisions of BHA. Other 10 Key Informants (6 female, 4 male) were from six different agencies outside of USAID including UN agencies (1), INGOs (8), and the private sector (1).

agencies, and technical sectors related to HA. The selected documents were coded using a nested codebook that defines different types of PSE, the geography, kind of HA, and the stages of emergencies they engaged in using qualitative software Atlas.ti. (Figure 1).

This evidence report is the second in a series of three reports. This report discusses findings related to the motives and barriers of PSE in the global and regional contexts and different sectors and stages of emergencies. In this report, we use motives and incentives synonymously.

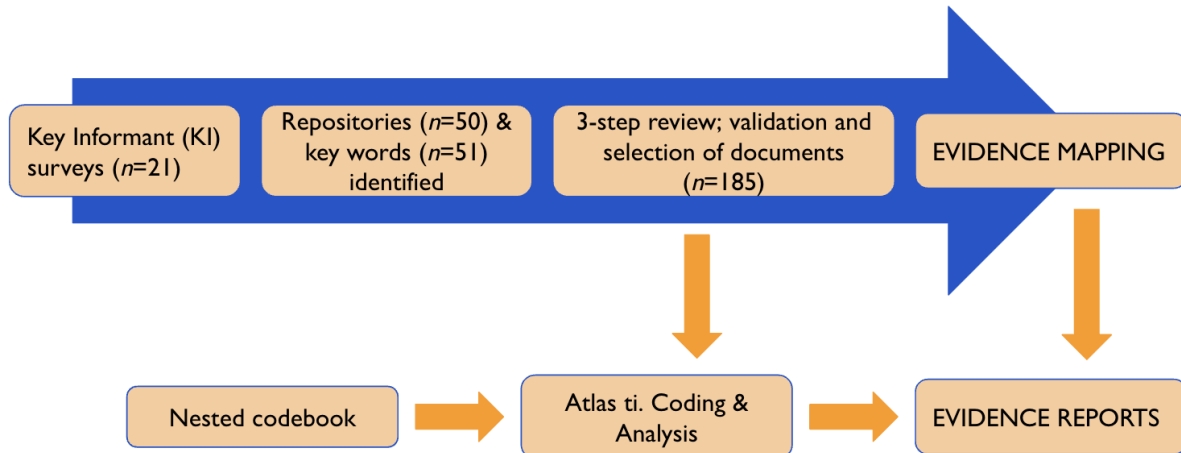


Figure 1: Evidence search strategy for evidence mapping and evidence report preparation.

Our analysis is based on qualitative methods, following a systematic review and coding of documents, to provide contextualized understanding PSE in HA. Most of the reviewed documents capture the PSE in HA of foreign businesses (primarily multinational businesses), skewed to a few sectors and in the humanitarian response stage. In this regard, our results are general insights into PSE in HA but do not aim at statistical validity and generalization. In some cases of PSE, for instance, the evidence of engagement in the mitigation stage is less. The PSE in mitigation related activities may be more pronounced in the development projects (not covered in our analysis) than in HA sphere. This research started before the Ukrainian crisis began in 2022; thus, the PSE related to the crisis is not included in our analysis, even though the private sector response to it has been unprecedented. The reviewed documents span two decades (2000 - 2021), focusing more heavily on documents after 2015. The focus of the repository search, document coding, and analysis were on PSE in HA in the global south. Thus, evidence of PSEs in humanitarian causes in the USA, Canada, and Europe is limited in this report.

In addition, in most cases, the motives reported are as reported; we have no way to objectively judge whether the seemingly altruistic and CSR contributions are purely non-financial or have indirect financial motives (at least in the longer run).

FINDINGS

The following section reflects on the research team's data collection and analysis findings.

Finding 1: The evidence around motives for PSE in HA activities is relatively more concentrated in the humanitarian response stage and for emergencies related to man-made causes of crises and in the African region.

The reviewed literature on PSE does not always identify motives for engagements. In several instances, motives for engagements are not explicit but implied. The evidence on motivations behind PSE is relatively most frequently noted for the humanitarian response stage and least frequently for the mitigation stage (the effort to lessen impacts); most frequently for the Africa region and least frequently for US, Canada & Europe region³; most frequently for man-made emergencies and least frequently for emergencies related to agricultural causes (Figure 2). There is more evidence for PSE in rapid onset emergencies related to natural causes; however, the evidence on the motives for PSE is more substantial for man-made emergencies.

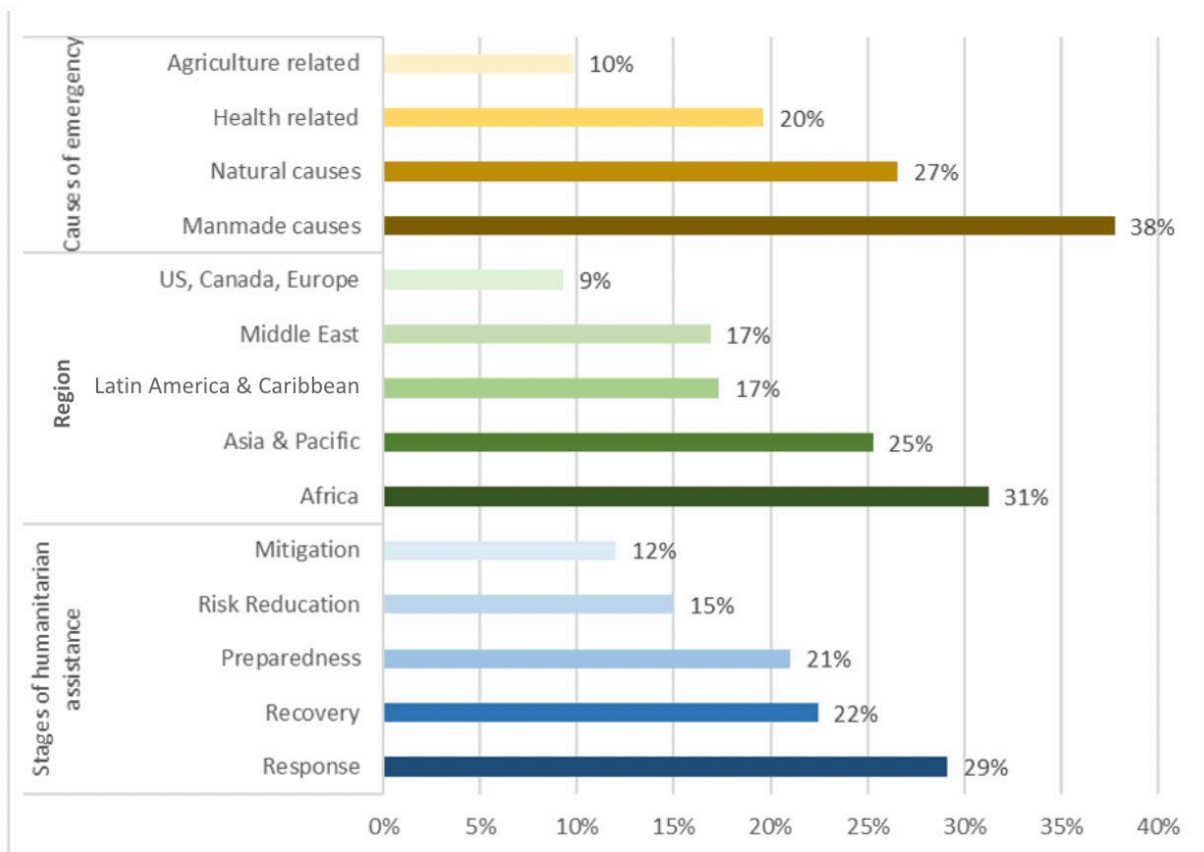


Figure 2: Share of documented evidence on PSE motives across regions, stages, and types of emergencies

³ This may be because of our focus on global south when selecting the literature repositories

Finding 2: The motives for PSE in HA can be financial or non-financial. More engagements are based on non-financial motives than financial motives across all stages of HA, regions, and different types of emergencies. Overall, more than two-thirds of engagement motives are non-financial. The non-financial motives, in most cases, may be inherently financially-driven in the medium to longer-term if not immediately.

We divided the motives into two broad groups: financial and non-financial. Overall, almost seven in ten instances of PSE are based on non-financial motives (68%), and the remaining three in ten are based on financial motives (32%). The higher share of engagements with non-financial than financial motives holds for all stages of HA, ranging from 66% in the recovery stage to 72% in the mitigation stage (Figure 3). The disaggregated results for different regions and causes of emergencies also show similar results of financial and non-financial motives. We reiterate the fact that most non-financially driven private sector contributions that result in new partnerships, testing new products, and CSR contributions that are reported as altruistic contributions may be driven by financial gains in the longer-term if not immediately. Still, in some instances, some individuals at these private sector businesses may also make decisions for moral/ ethical/ altruistic reasons.

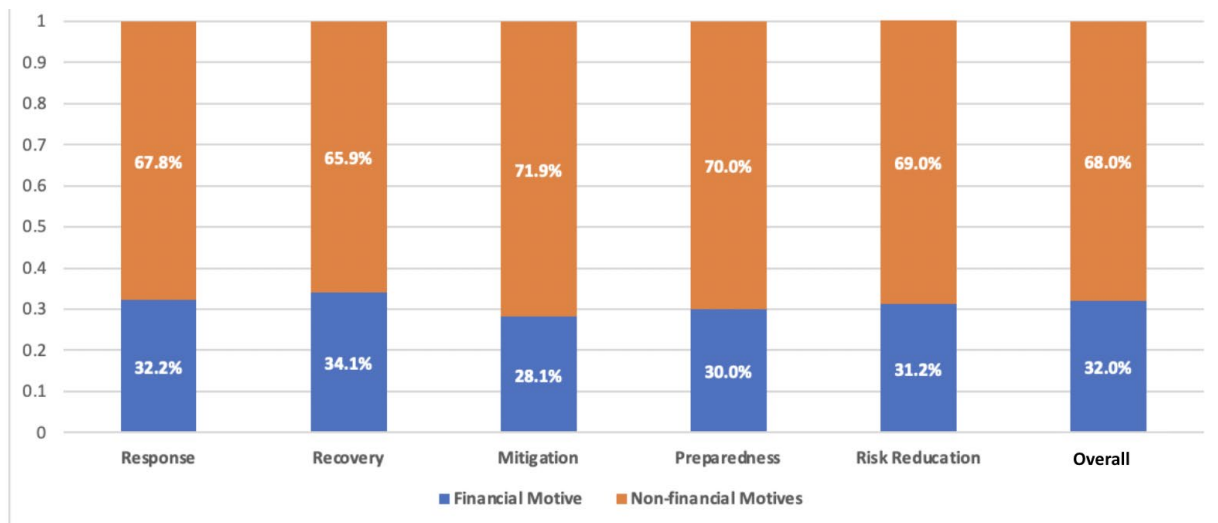


Figure 3: Share of financial and non-financial private sector engagement motives in different stages of humanitarian assistance

The non-financial motives for PSE comfortably outweigh the financial motives across all technical sectors, with activities related to financial services (including digital finance) proving an exception. Almost six in ten instances of PSE are based on financial motives for HA related to financial services, including digital finance. In contrast, for activities in all other sectors, non-financial motives outweigh financial motives. The findings discussed below further explain financial and non-financial motives.

Finding 3: Within examples of financial motives, PSE based on new investments (i.e., business expansion) is more common than PSE based on existing investments. The results are consistent across stages of HA, causes of emergencies, technical sectors, and regions.

For a more detailed understanding of the motives of PSE, we grouped the different types of financial incentives into two categories: (i) financial incentives from existing investments; (ii) financial incentives from new investments (i.e., business expansion). Our analysis suggests almost 55% of PSE are based on new investments (new region/country and/or new products or services) as they engage in HA. The concentration of most PSEs in a handful of countries (like Kenya, Uganda, Jordan, Haiti, and the Philippines) suggests that PSEs target certain countries for engagement, including testing their product and services with strategic business interests. These strategic interests can include a higher concentration of donors, the possibility for engagements beyond HA, ease of reach (i.e., proximity, travel time, distance), and support services needed (like banking services, telecom, and mobile services) to lower their investment risks and costs. The engagement based on new investments is more common in Africa and Asia, probably reflecting higher PSE documented in these regions for HA. The engagement with new investments is higher for activities in sectors like engineering/ construction (56%), health (57%), and water, sanitation, and hygiene (WASH) (55%). On the other hand, the engagement based on existing investments is higher for activities in sectors like agriculture (57%), information and communication technology (ICT) (58%), logistics/ transportation (62%), and financial services (68%).

Finding 4: The non-financial motives for PSE in HA primarily aim at opportunities for new partnerships, followed by philanthropic contributions. The other motives include CSR and engagements to improve brand image. The non-financial motives also aim to explore new markets and test new products or innovations for future financial interests rather than immediate ones.

We group the non-financial motives driven by several factors into four types for our analysis. Our results suggest that the two primary non-financial PSE motives are building new partnerships (37%) and altruistic contributions (34%). Many businesses, especially large enterprises, make CSR contributions as businesses' social accountability (19% of the non-financial motives). Other than their CSR contributions, PSE that aim at building/ repairing corporate image/ reputation make up about 10% of the PSE based on non-financial motives (Figure 4).

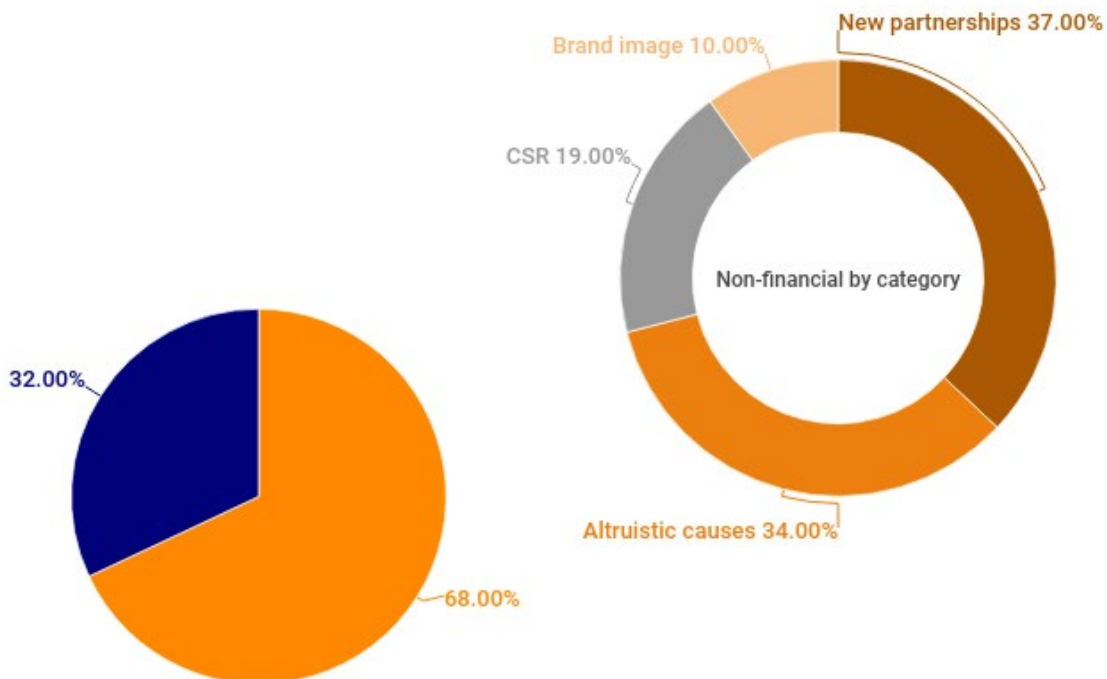


Figure 4: Financial and Non-financial motives of PSE in HA (left) and disaggregation of non-financial motives of PSE in HA (right). Graphic made with Infogram.

Finding a partner (private or public) in a new region or country is time and resource-consuming. Most PSE related to HA are supported or promoted by international agencies (the UN, the World Bank, USAID, or other international aid agencies and INGOs) with domestic and international companies. This allows businesses to benefit from their new partnerships at lower risk, with lower transaction costs, time, and resources (5,6). There are several instances where partnerships built for HA manifested into successful product/service testing (including pro-bono offers) and launching. This is more common for digital finance (5,7,8) but also for global logistics and tracking systems (9,10), 3D printing (11), social media campaigns for fundraising (7), and disaster financing/insurance products (12), among others.

Finding 5: There is external and internal pressure for businesses to engage in HA, even when there are no immediate or direct financial motives from engagements. CSR contributions by large enterprises are a common business strategy for promoting a positive brand image and employee or shareholder satisfaction. Regional and national companies in some countries from the global south have also started CSR contributions for HA. The altruistic motive of engagement is highest in health-related humanitarian emergencies and lowest for man-made causes. The engagements associated with CSR and business image are most common for emergencies related to natural causes but

least common for health-related crises. New partnership motives for engagement in HA are most common for emergencies related to man-made causes but least common for health-related emergencies. The high altruistic motives for health-related emergencies probably correlate with the timing of COVID-19, and related voluntary contributions⁴ across countries, like food supplies, masks, and sanitizers (13). The engagements aimed at new partnerships in man-made emergencies reflect private sector involvement in testing and scaling innovative approaches like digital cash or voucher-based relief delivery across regions (14,15).

We disaggregated the types of PSE into three groups: engagements of foreign businesses, national businesses, and small and medium enterprises (SMEs)⁵. The seemingly altruistic motive was highest for all types of businesses, which seems fairly likely related to self-reporting. For foreign companies, engagement based on CSR contributions is more common than engagements based on new partnerships; for national companies, the opposite appears true. SMEs, as expected, engaged primarily based on altruism and, in some cases, through new partnerships (Figure 5).

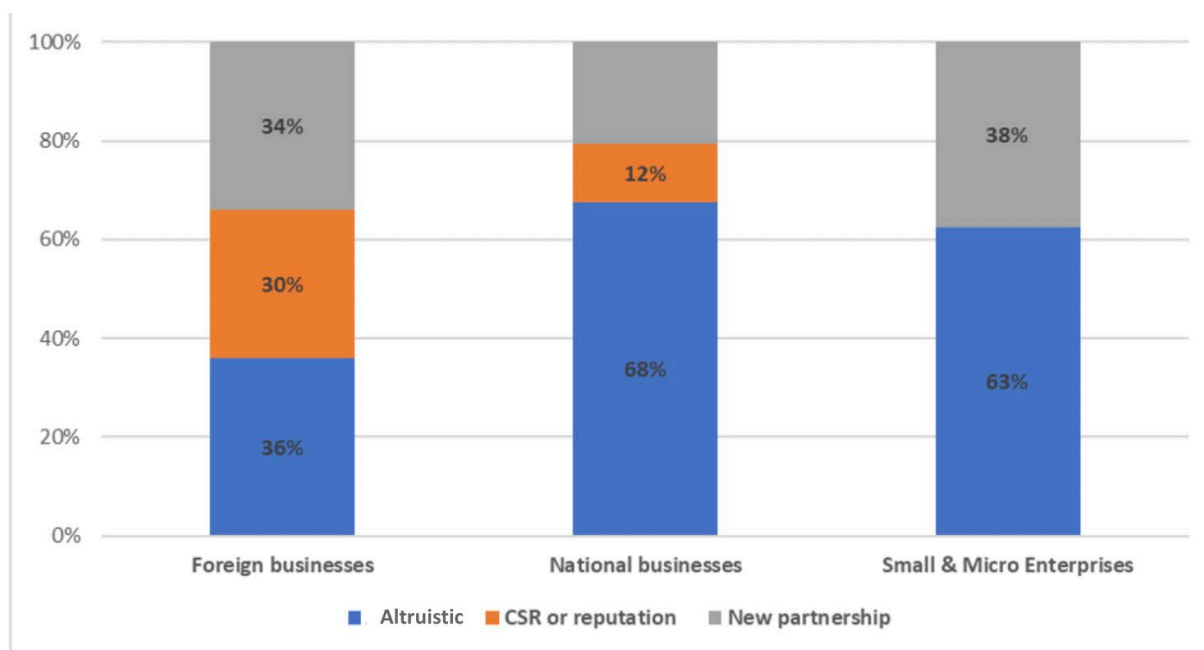


Figure 5: Type of private sector business and PSE based on non-financial motives.

Contributions to HA have become commonplace, particularly by large and multinational companies. In many instances, companies have a philanthropic arm or foundation, employees volunteer and collect donations for relief efforts, and businesses are

⁴ Bulk of the reviewed literature was published in 2020 and 2021, thus higher reference of COVID-19.

⁵ We broadly define the three types of businesses as: (i) Foreign businesses: Large/ multinationals companies (from US, Canada, Europe and other developed countries) engaged in HA in global south; (ii) National businesses: Domestic large (non-SMEs) businesses from global south (mostly banks and telecommunication businesses); (iii) SMEs include both domestic and foreign as it was not possible, in most instances, to determine their origin.

compelled to put matching cash or in-kind contributions ([16,17,18](#)). Pressure from shareholders is another reason companies engage in HA ([3,19](#)). Paradoxically, pressure from investors to maximize short-term profits makes it challenging for some executives to find the right philanthropic balance ([20](#)). Some national businesses in developing countries make CSR contributions to HA, but the evidence is limited to a few countries ([16](#)). While CSR contributions are common and often expected for multinational companies, national companies may be doing so as a moral or religious obligation ([6](#)).

Finding 6: PSE approaches often aim to maximize the benefits and minimize the business risks associated with the engagement, whether financial or non-financial. This strongly influences where, when, and how businesses engage. Thus, all engagements based on non-financial motives are also based on strategic philanthropy.

While seemingly altruistic, CSR or cause-specific contributions may seem spontaneous; they are commonly not devoid of strategic business interest ([21,19](#)). One example of this is the disproportionately high response by multinationals to the earthquake in China compared to the cyclone in Myanmar in 2008, despite comparable impact and casualties, as well as the limited capacity of Myanmar's government to respond relative to China ([17](#)). The low number of corporate contributions to the Kashmir earthquake relative to other earthquakes ([22](#)) reflects the political and security concern of the private sector for engagements. Another pattern we see from the literature is that corporate efforts to address the needs of refugees are more common than engaging directly in home countries to reduce or mitigate the causes of displacement. For instance, corporations are more likely to engage and provide services to refugees in countries like Jordan (refugees from Syria and Yemen) and Kenya and Uganda (refugees from other East African countries) rather than directly in countries from where the refugees originate ([5,14,23,6](#)).

The private sector's high affinity towards rapid-onset crises, such as typhoons, tsunamis, and earthquakes, provides a higher degree of public exposure for businesses over slow-onset crises ([6](#)). Several other protracted crises receive inadequate attention and assistance in funding and international diplomatic engagements ([3](#)). The overwhelming private sector response to the Ukraine crisis may be an outlier, especially the financial donations. Whether or not this engagement continues as the conflict becomes protracted will be interesting to observe. While evidence shows that most multinationals follow their flag when deciding their HA contributions ([24](#)), the decision on where, when, and how to engage in strategic philanthropy goes beyond that normativity.

Finding 7: US businesses (primarily multinational businesses) emphasize in-kind, technology, and support services-based engagements in their core competencies. This allows companies to test, improve, and scale-out innovations, which will benefit them during subsequent engagements.

Our analysis shows that multinationals and corporate foundations tend to engage in HA based more on in-kind rather than cash contributions, in line with other reports (16). On the other hand, SMEs, charitable foundations, and financial institutions engage in HA activities more with cash rather than in-kind contributions (Figure 6). The in-kind or technology-based engagement is also supported by their focus on testing and promoting products or services based on their core competencies. Here are some examples:

- IBM has profited from providing disaster consulting practices based on their learnings (25);
- Motorola expanded services to different countries in South Asia with their engagement in disaster responses (25);
- Wal-Mart not only honed its logistic skills during hurricane Katrina but built its public image by swiftly restoring services (26);
- Google tested its person-finder application after the 2010 Haiti earthquake (27).
- DHL's focus on logistic support rather than financial support (25,17);
- Coca-Cola's focus on supplying water to disaster regions (17,27);
- IKEA testing its semi-permanent shelters for refugee settlements (6.8).

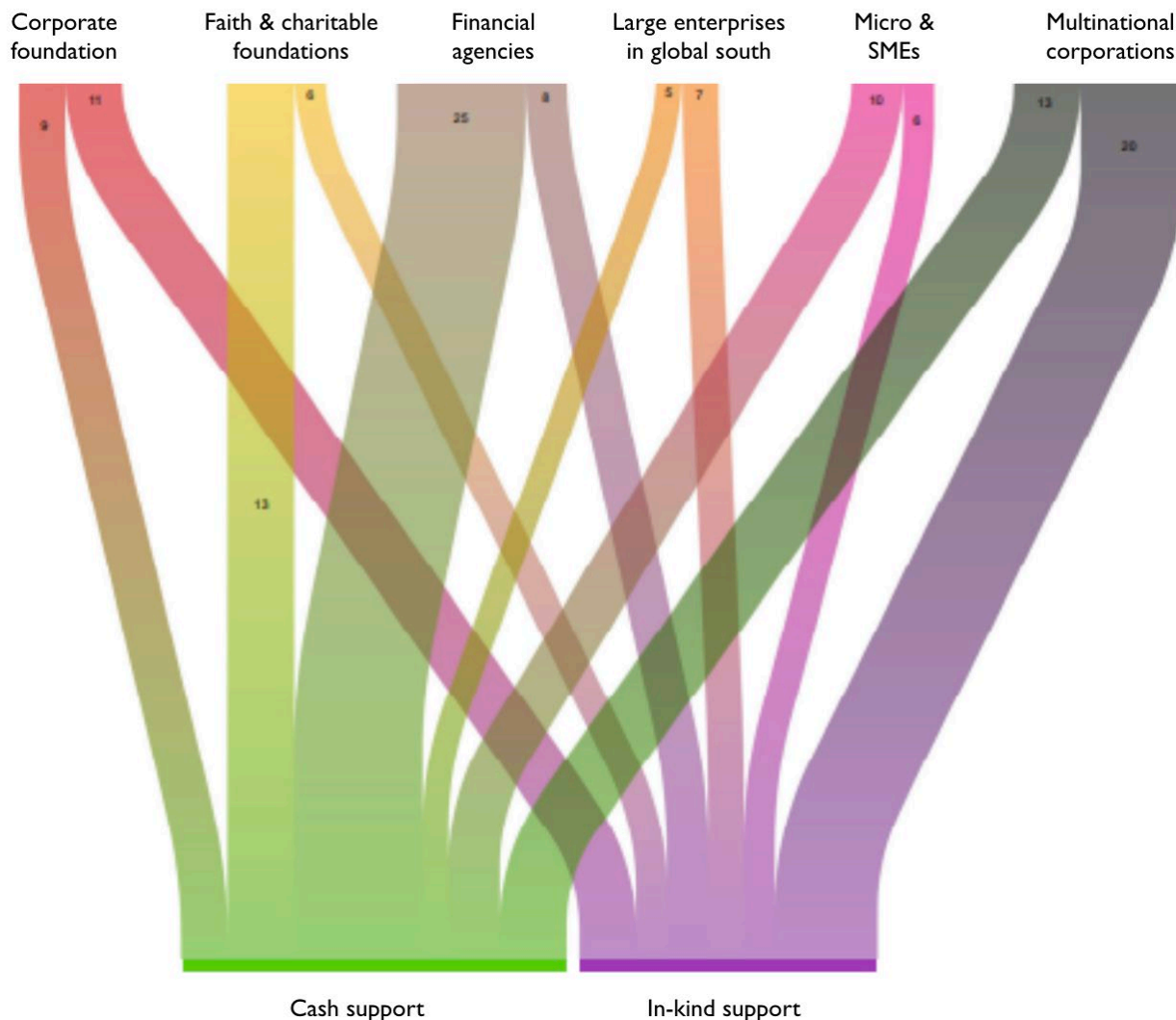


Figure 6: Cash and in-kind support from different private sector organizations in HA activities.

Finding 8: The motivation for the private sector to engage in humanitarian activities is growing, yet many barriers prevent effective engagement. The most prominently highlighted barriers include lack of adequate forward-planning, coordination & monitoring, lack of disaster knowledge & experience, and institutional & regulatory policies and practices.

PSE in the humanitarian space has increased in recent years, and as a result, engagement modalities within PSE are also changing. Many barriers, however, stand in the way of those changes. During data analysis, the research team grouped PSE barriers into five different types (Figure 7). Our analysis suggests a lack of forward-leaning planning, proper coordination & monitoring mechanisms as the most common barrier (32%), followed by lack of disaster knowledge & experience (19%) and institutional & regulatory barriers (18%). The lack of resources (17%) and lack of modality & suitable partners (15%) are the other two barriers to PSE at an aggregated level.

When comparing results across regions, the lack of forward-leaning planning, coordination & monitoring, and disaster knowledge and experience are consistently the top two barriers. Poor coordination is more commonly documented with government agencies in the global south, the UN agencies, and INGOs, but less with donor government agencies. However, in several instances, evidence suggests an important role of the UN and the World Bank team in helping to facilitate better coordination between government agencies from the global south and the private sector. In most instances, the host governments, as part of their regalian responsibilities, lower the institutional and regulatory barrier for the international financial institutions (IFIs) and public international organizations (PIOs) in humanitarian causes. The lack of resources (17%) and lack of modality & suitable partners (15%) are the other two barriers to PSE at an aggregated level.

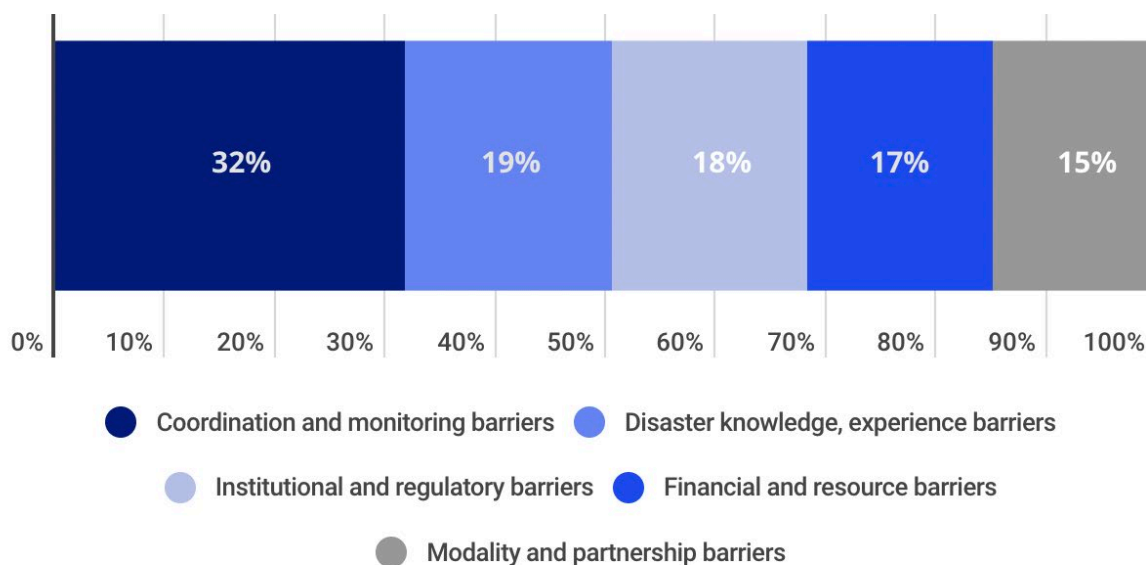


Figure 7: Barriers to effective PSE for HA activities (percentage of total documented barriers (n=363). Graphic made with Infogram.

The relative rankings of the barriers differ slightly across regions as presented in Table 1. The relative ranking of the barriers differs slightly across regions (Table 1) and humanitarian stages (Table 2). The top two most commonly documented barriers to effective PSE in HA are lack of forward planning/ coordination & monitoring and lack of disaster knowledge/ experience for all regions and stages.

Table 1: Relative ranking of different barriers to effective PSE for HA activities

Barriers	Africa	Asia & the Pacific	Middle East	Latin America and the Caribbean
Forward Planning/Coordination & Monitoring	31% (1)	34% (1)	27% (1)	30% (1)
Disaster Knowledge/experience	20% (2)	20% (2)	22% (2)	23% (2)
Institutional & regulatory	18% (4)	17% (3)	20% (3)	19% (4)
Financial and resources	19% (3)	13% (5)	12% (5)	8% (5)
Modality and partnerships	12% (5)	16% (4)	19% (4)	21% (3)

Note: The numbers in parentheses are relative rankings for each region; 1= most common barrier, 5 = least common barrier

Table 2: Relative ranking of different barriers to effective PSE in HA activities in different humanitarian stages

Barriers	Response	Recovery	Preparedness	Risk Reduction	Mitigation
Forward Planning/coordination & Monitoring	40% (1)	38% (1)	43% (1)	45% (1)	36% (1)
Disaster knowledge/experience	19% (2)	21% (2)	19% (2)	13% (4)	21% (2)
Institutional & Regulatory	13% (4)	14% (4)	15% (4)	19% (2)	14% (4)
Financial Resources	11% (5)	9% (5)	7% (5)	8% (5)	15% (3)
Modality and partnerships	17% (3)	18% (3)	16% (3)	15% (3)	13% (5)

Note: The numbers in parentheses are relative rankings for the barriers in each humanitarian stage; 1= most commonly documented barrier, 5= least commonly documented barrier

The complexity of humanitarian activities and the involvement of multiple partners can result in poor coordination and monitoring, impacting the effectiveness and efficiency of partnerships. For instance, the Asian Tsunami was a well-funded yet expensive emergency response; some communities were inundated with relief while others were neglected (28) due to a lack of proper coordination and monitoring. The frustration of the private sector about the difficulty of coordination across agencies (especially the UN and the aid-receiving government agencies) is true in many other countries, including the United States (27). Poor monitoring and oversight of humanitarian activities can also encourage private sector contractors to be unaccountable and underperform (29). This behavior may also be seen with some sub-contracts or service providers of the multinational companies engaged in HA when there is poor monitoring.

There is limited private sector familiarity with international and national humanitarian architecture, notably country and regional response structures, institutions, guidelines, and standards, making it difficult to navigate the humanitarian space and find entry points (6,30). For example, a misalignment of financial services terminology between the private sector and HA actors affected program design, process quality, and timeliness in Jordan and Jamaica (31). The poor understanding of risks and rewards impedes private sector engagement in HA (32). Lack of information about the commercial viability of business investment opportunities is reported as one major barrier for PSE in HA related to refugees (33).

Our analysis focuses on the global south, where the macro-level economic and political factors are mostly perceived as high risk with little reward. Private sector initiatives supporting refugees across Africa and the Middle East point to regulatory constraints as the most significant barrier for the private sector in refugee assistance (33). Regulatory hurdles faced by the private sector in digital finance and other HA activities related to financial services are well documented in several countries (14,34,35,36). Regulatory hurdles include the lack of clarity on data protection and privacy, intellectual property and data ownership concerns, and misapplied know-your-customer regulations (14,37,35,34,15). Legal/regulatory barriers are also common in logistics and transportation (38,39). In settings with conflict or large refugee populations, partnering with international humanitarian actors can cause commercial or reputation repercussions for local businesses (23,6). In addition, conflict-prone states often lack a clear policy or legislative framework for PSE, creating room for malpractice (40,41,33).

There is high co-occurrence among some of these barriers. Lack of financial resources overlaps with three other barriers (institutional/regulatory barriers, lack of modality/partnership, and coordination/monitoring). Lack of modality/partnership and coordination/monitoring also overlap (Table 3). This high co-occurrence also reflects the complexity of the PSE in the humanitarian space.

Table 3: Occurrence of different barriers to PSE in humanitarian activities

Barriers	Coordination & Monitoring	Disaster Knowledge/ experience	Institutional & regulatory	Financial & resources	Modality & partnerships
Coordination & Monitoring					
Disaster Knowledge/ experience	0.09				
Institutional & regulatory	0.08	0.04			
Financial & resources	0.13	0.05	0.19		
Modality & partnerships	0.22	0.07	0.11	0.21	

Note: The fractions in the table are called c-coefficients which reflect the strength of the relationship between two barriers. The higher the coefficient, the higher the co-occurrence.

Finding 9: Harnessing private sector expertise and innovation (HPSEI) is the most common PSE strategy in the humanitarian space. However, engagements that aim to strengthen the enabling environment (SEEnv) encounter the most challenges. The lack of disaster knowledge and experience is mentioned more frequently for two of the five PSE approaches. At the same time, coordination and monitoring remain the most cited PSE challenge for the other three.

The results suggest that PSE with international agencies (UN agencies, World Bank, INGOs, NGOs) and host government agencies encounter more barriers than engagements with donor governments. Lack of coordination & monitoring and legal or regulatory barriers are most common. Engagement among the private sector parties had relatively few challenges.

Our analysis shows humanitarian agencies consider five approaches for PSE in HA (Figure 8). The engagements that aim to strengthen the enabling environment (SEEnv) and engagements that aim to harness the private sector expertise and innovation (HPSEI) face the most challenges. The engagements to advance learnings and marketing research (ALMR) had the lowest obstacles (Figure 8).

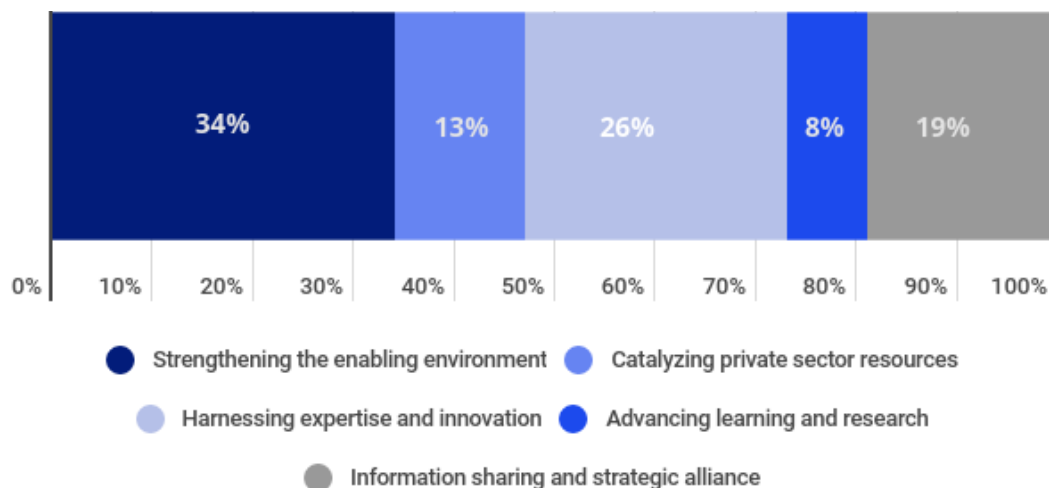


Figure 8: Relative percentages of the documented barriers across five PSE approaches. Graphic made with Infogram.

The PSE barriers mentioned differ slightly based on the engagement strategies. Lack of coordination & monitoring is the most mentioned barrier across all five engagement approaches. Lack of disaster knowledge/experience within the private sector is more pertinent to engagements to catalyze private sector resources (CPSR) and advancing learnings and marketing research (ALMR).

EVIDENCE GAPS

Evidence Gap 1: The documented evidence of the motives and barriers for private sector engagement in HA in the global south is primarily related to foreign companies. While the role of large national businesses from a few developing countries (like Kenya, Jordan, the Philippines, and India) appears in the literature, existing reports do not document the incentives for PSE and the barriers they face in other countries. **Most of the barriers related to PSE are based on the perception of the aid agencies preparing the reports rather than the private sector. The perspective of the private sector is lacking when it comes to PSE in the global south.**

Evidence Gap 2: **The evidence about incentives and barriers faced by local businesses, especially SMEs, is lacking.** SMEs make up almost 90% of the private sector and 50% of the employment in the global south and are vital to economic growth and poverty reduction. (42,43). The involvement of SMEs is implied in most of the PSE discussed, but they are often not identified by name or for specific contributions. SMEs also contribute to HA with a non-financial motive like charitable contributions (cash or in-kind or providing services). Local SMEs know the communities benefiting from PSE and are often impacted by the disaster (e.g., loss of power, disrupted supply chains, etc.). In this regard, they have a business interest in being engaged in HA. Individual contributions of these SMEs may be small but collectively sizable or even more significant than

multinational contributions. In this regard, knowing the incentives and the barriers specific to these SMEs is critical but lacking.

Evidence Gap 3: The share of financial and non-financial incentives is more or less consistent in the global south. This includes consistencies across different stages of humanitarian assistance, regions, and causes of emergencies. **The relative ranking of the five different types of barriers across regions and emergency stages is similar (Table 1 and Table 2). The evidence of the incentives and barriers to humanitarian activities related to financial services is abundant.** However, there are sectors, regions, and types of emergencies for which the PSE evidence, motives, and barriers are limited, making it difficult to generalize the findings.

Evidence Gap 4: There is considerable consistency of evidence across stages of emergencies, causes of emergencies, and regions on the financial and non-financial motives and the relative ranking of the barriers to engagement. Yet, **the preference for specific countries and crises over others is still not clear.** For instance, what makes countries like Kenya, Uganda, India, and Haiti more attractive for PSE countries that have faced emergencies due to natural disasters or other humanitarian crises? While some argue that the private sector follows the flag (24), there should be more to this. In addition, diaspora populations often contribute to humanitarian causes. Evidence of such contributions, however, is lacking in the reviewed documents.

Evidence Gap 5: The documented evidence of PSE incentives and barriers concentrates on natural disasters, like earthquakes and tsunamis, and refugee support, particularly in urban settings. **There is a lack of evidence on incentives and barriers to generalize findings for agriculture and health-related emergencies.** Even though there is frequent mention of COVID-19 response, most motivations and barriers are related to PSE at the local level in risk-reduction and based on voluntary engagements or altruistic strategic partnerships.

Evidence Gap 6: Analysis shows that the **PSE in agriculture-related emergencies is more often guided by financial motives than other causes of crises.** In contrast, we also found that **PSE in agriculture-related emergencies is lowest⁶** (see Evidence Report 1 for more information). These two findings are contradictory; even though, admittedly, there is a lack of documented literature in this area.

Evidence Gap 7: The bulk of the reviewed literature is reported by aid agencies, those involved in delivering humanitarian assistance, or studies commissioned and paid for by donors. Much of the evidence reported is based on the implementers' perspective or, in some cases, the private sector perspective, especially in regard to non-financial motives like cash, in-kind donations, and CSR contributions. What is lacking, however, is **a critical**

⁶ See the first evidence report for more information: Gautam, Shrinivas; Jaclyn Biedronski; Paul Perrin; Lila Khatiwada. 2022. Dissecting the Evidence Landscape of Private Sector Engagement in Humanitarian Assistance: Evidence Report 1. West Lafayette, IN: Long-term Assistance and Services for Research - Partners for University-Led Solutions Engine (LASER PULSE Consortium).

assessment of the general public's perceptions and opinions on how effective PSE is in addressing the concerns of local communities.

Evidence Gap 8: The focus on natural disasters like earthquakes, tsunamis, and refugees (in camps) suggests that there is a higher affinity and/or incentivization of the private sector to engage in urban settings (concentrated population, lower cost per head) than in rural locations (dispersed population, higher cost per head). While emergencies impact all, certain groups are more vulnerable than others during emergencies. **We did not find evidence of PSE with a specific focus on equity and inclusion concerns** (see BHA Evidence Report 1). The lack of such focus suggests the existence of disincentives or barriers for the private sector and its partners to implement relief operations. However, we did not find any mention of incentives, disincentives, or barriers on the part of the private sector in serving vulnerable communities.

CONCLUSIONS

Some major takeaways can be drawn from this analysis. As seen above, the lack of forward planning, coordination, and monitoring, lack of knowledge and experience, and institutional & regulatory barriers are key factors that impede effective PSE. On the other hand, the private sector is generally motivated to engage in humanitarian responses due to financial and non-financial incentives, with the latter appearing more often in the literature. This analysis reveals that while the private sector serves as a useful enabler in humanitarian assistance and disaster relief, more research is required to determine the effects of the previously mentioned barriers and incentives on effective PSE.

RECOMMENDATIONS

Recommendation 1: Invest in localizing the evidence base

The poor representation of SMEs in PSE in the HA evidence base is out of proportion to their importance within local economies in the global south. The combination of their economic significance and their continued presence in communities facing emergencies warrant additional investigation and investment within the PSE evidence. In some instances, consider the evidence that is in local languages and local newspapers. There is a strong possibility that the motives, barriers, and outcomes they sustain differ from foreign private sector actors.

Recommendation 2: Understand motives and barriers when engaging the private sector in HA

Within the literature, there exist a variety of motivations and barriers in PSE in HA. Treating all private sector actors equally fails to 1) acknowledge this variety, and 2)

capitalize on the opportunities these unique approaches require. HA actors should seek to understand at the macro level and individual collaboration level the mix of motives and barriers that might influence the success of PSE within a given emergency context. The broader humanitarian community should discuss the pros and cons and ethical considerations inherent to the motivation behind PSE in humanitarian settings. When engaging with humanitarian actors, private sector actors should also be clear about the impetus for their decisions in an emergency context.

Recommendation 3: Develop resources and tools that will allow private sector and HA actors to efficiently address barriers to engagement in emergency settings

In emergency settings, speed and agility are often of the essence, meaning that time for deep discussion and reflection can be limited. Practical tools that can be quickly and easily applied to understand and enact policies that incentivize engagements and/or reduce barriers for PSE in HA will assist all actors in fostering meaningful engagements that can support humanitarian goals.

Recommendation 4: Encourage PSE involvement in underserved emergencies to promote equity and inclusion

To date, much of the literature suggests that emergencies that experience high levels of visibility in the media, or high levels of social mobilization in support, enjoy much more attention or action from the private sector. However, communities in less visible emergencies experience many of the same, if not more urgent, needs than communities in visible emergencies. Ensuring more equitable HA requires a more deliberate approach to PSE that encourages the private sector to engage in less-visible settings. Understanding ways to feed motives and address barriers to engagement becomes even more critical in such settings.

REFERENCES

1. "The Role of Business in Humanitarian Relief." The University of Manchester. <https://www.hcri.manchester.ac.uk/research/projects/humanitarian-relief/>.
2. Oxfam. 2012. *OI Policy Compendium Note on the Private Sector and Humanitarian Relief* Oxfam. <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/215649/hpn-private-sector-and-humanitarian-relief-080312-en.pdf;jsessionid=879A7501D16B6F8B6EFE68A3EE8E67E9?sequence=1>.
3. Carbonnier, Gilles. 2001. "Corporate Responsibility and Humanitarian Action: What Relations Between the Business and Humanitarian Worlds?" *International Review of the Red Cross* 83 (844): 947-968. <https://doi.org/10.1017/S1560775500183488>. <https://www.icrc.org/en/doc/assets/files/other/irrc-844-carbonnier.pdf>.
4. Lawson, Marian Leonardo. 2013. *Foreign Assistance: Public-Private Partnerships (PPPs)*. Congressional Research Service (Washington D.C.). <https://sfp.fas.org/crs/row/R41880.pdf>.
5. Drummond, Jim, and Nicholas Crawford. 2014. *Humanitarian Crises, Emergency Preparedness and Response: the Role of Business and the Private Sector Kenya Case Study*. Overseas Development Institute (London). <https://www.unocha.org/sites/unocha/files/KENYA%20case%20study%20FINAL.pdf>.
6. Zyck, Steven A., and Randolph Kent. 2014. *Humanitarian Crises, Emergency Preparedness and Response: the Role of Business and the Private Sector Final Report* Overseas Development Institute (London). <https://reliefweb.int/report/world/humanitarian-crises-emergency-preparedness-and-response-role-business-and-private-0>.
7. Hoxtell, Wade, Maximilian Norz, and Kristina Teicke. 2015. *Business Engagement in Humanitarian Response and Disaster Risk Management*. Global Policy Institute. https://www.gppi.net/media/Hoxtell_et_al_2015_Biz_Engagement_Humanitarian_Reponse.pdf.
8. Gray, Ian, and Kurt Hoffman. 2015. *Finance Case Study*. UK aid. https://assets.publishing.service.gov.uk/media/57a0896ce5274a27b2000097/Finance_Case-study-MIHIS-project-FINAL.pdf.
9. Cozzolino, Alessandra. 2021. "Platforms Enhancing the Engagement of the Private Sector in Humanitarian Relief Operations." *Sustainability* 13 (6). <https://doi.org/10.3390/su13063024>. <https://www.mdpi.com/2071-1050/13/6/3024>.
10. CARE. 2015. *Private Sector Engagement in the Humanitarian Space: Emerging Lessons for CARE Australia*. CARE. https://themimu.info/sites/themimu.info/files/documents/Report_Private_Sector_Engagement_in_Emergencies_Jun2015.pdf.
11. James, Laura. 2017. *Opportunities and Challenges of Distributed Manufacturing for Humanitarian Response*. (Field Ready). https://130a1e01-ed5d-f31b-eb3f-e23f77fab438.filesusr.com/ugd/4bcea0_044a33fccd7043bea3ae25b9a5e0c198.pdf.

12. Margulescu, Serghei, and Elena Margulescu. 2013. "Parametric Insurance Cover for Natural Catastrophe Risk." *Global Economic Observer* 1 (2): 97-103. http://www.globeco.ro/wp-content/uploads/vol/split/vol_1_no_2/geo_2013_vol1_no2_art_011.pdf.
13. International Finance Corporation. 2021. *How Firms are Responding and Adapting During COVID-19 and Recovery: Opportunities for Accelerated Inclusion in Emerging Markets*. World Bank Group (Washington D.C.). https://www.ifc.org/wps/wcm/connect/publications_ext_content/ifc_external_publication_site/publications_listing_page/how+firms+are+responding+and+adapting+during+covid-19+and+recovery.
14. The Electronic Cash Transfer Learning Action Network. 2017. *ELAN Humanitarian KYC Case Studies*. <https://www.mercycorps.org/sites/default/files/2019-11/ELAN-KYC-CaseStudyUgandaPhilippines.pdf>.
15. Smith, Gabrielle, Ian MacAuslan, Saul Butters, and Mathieu Tromme. 2011. *New Technologies in Cash Transfer Programming and Humanitarian Assistance*. The Cash Learning Partnership (Oxford). <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/558591/rr-new-technologies-cash-transfer-010111-en.pdf?sequence=6&isAllowed=y>.
16. U.S. Chamber of Commerce. 2012. *The Role of Business in Disaster Response*. <https://www.uschamberfoundation.org/sites/default/files/publication/ccc/Role%20of%20Business%20in%20Disaster%20Response.pdf>.
17. Rieth, Lothar. 2009. *Chapter 16: Humanitarian Assistance and Corporate Social Responsibility*. edited by Julia Steets and Daniel S. Hamilton: Center for Transatlantic Relations, The Johns Hopkins University/Global Public Policy Institute.
18. Oberoi, Karandeep. 2022. "Apple Will Match Employee Donations with 2:1 Ratio Amid Russia-Ukraine Conflict." <https://mobilesyrup.com/2022/03/02/apple-match-employee-donations-2-1-ratio-russia-ukraine-conflict/>.
19. Sigala, Ioanna Falagara, and Tina Wakolbinger. 2019. "Outsourcing of Humanitarian Logistics to Commercial Logistics Service Providers: An Empirical Investigation." *Journal of Humanitarian Logistics and Supply Chain Management* 9 (1): 47-69. <https://doi.org/10.1108/JHLSCM-12-2017-0073>. <https://www.emerald.com/insight/content/doi/10.1108/JHLSCM-12-2017-0073/full/html>.
20. Porter, Michael E., and Mark R. Kramer. 2002. "The Competitive Advantage of Corporate Philanthropy." *Harvard Business Review*.
21. Randolph, Kent, and Joanne Burke. 2011. *Commercial and Humanitarian Engagement in Crisis Contexts: Current Trends, Future Drivers*. King's College (London). <http://www.humanitarianfutures.org/wp-content/uploads/2013/06/Commercial-and-Humanitarian-Engagement-in-Crisis-Contexts-HFP-20111.pdf>.

22. White, Stacey, and Hardin Lang. 2012. *Corporate Engagement in Natural Disaster Response: Piecing Together the Value Chain*. Center for Strategic and International Studies (Washington, D.C.). https://csis-website-prod.s3.amazonaws.com/s3fs-public/legacy_files/files/publication/120117_White_CorporateEngagement_Web.pdf.
23. Zyck, Steven A., and Justin Armstrong. 2014. *Humanitarian Crises, Emergency Preparedness and Response: the Role of Business and the Private Sector Jordan Case Study*. Overseas Development Institute (London). <https://www.unocha.org/sites/unocha/files/JORDAN%20case%20study%20FINAL.pdf>.
24. Fuchs, Andreas, and Hannes Ohler. 2020. "Does Private Aid Follow the Flag? An Empirical Analysis of Humanitarian Assistance." *World Econ* 44 (3): 671-705. <https://onlinelibrary.wiley.com/doi/full/10.1111/twec.13021>.
25. Binder, Andrea, and Jan Martin Witte. 2007. *Business Engagement in Humanitarian Relief: Key Trends and Policy Implications*. Overseas Development Institute (London). https://www.researchgate.net/publication/254109612_Business_Engagement_in_Humanitarian_Relief_Key_Trends_and_Policy_Implications.
26. Horwitz, Steven G. 2009. "Wal-Mart to the Rescue: Private Enterprise's Response to Hurricane Katrina." *The Independent Review* 13 (4): 511-528. https://www.independent.org/pdf/tir/tir_13_04_3_horwitz.pdf.
27. The Global Facility for Disaster Reduction and Recovery. 2021. *Private Sector Participation in Disaster Recovery and Mitigation*. World Bank Group (Washington D.C.). <https://www.gfdr.org/en/publication/private-sector-participation-recovery>.
28. Lloyd-Jones, Toney. 2006. *Mind the Gap! Post-disaster Reconstruction and the Transition from Humanitarian Relief*. RICS (London, UK). https://www.preventionweb.net/files/9080_MindtheGapFullreport1.pdf.
29. Ramachandran, Vijaya, and Julie Walz. 2015. "Haiti: Where Has All the Money Gone?" *Journal of Haitian Studies* 21 (1): 26-65. <https://doi.org/10.1353/jhs.2015.0003>. <https://www.jstor.org/stable/24573148>.
30. Oglesby, Rosie, and Joanne Burke. 2012. *Platforms for Private Sector-Humanitarian Collaboration*. King's College (London). <https://www.preventionweb.net/publication/platforms-private-sector-humanitarian-collaboration>.
31. Krishnan, Vaidehi. 2015. *Partnering for Success: E-cash Use in Humanitarian Programming*. The Electronic Cash Transfer Learning Network. <https://www.calpnetwork.org/wp-content/uploads/2020/01/partnering-for-success-in-e-cashfinal-elan.pdf>.
32. Connecting Business Initiative. 2020. *Progress Report 2019*. OCHA. <https://reliefweb.int/report/world/connecting-business-initiative-progress-report-2019>.
33. The Bridgespan Group, and International Finance Corporation. 2019. *Private Sector and Refugees: Pathways to Scale*. The International Finance Corporation (Washington D.C.).

<https://www.ifc.org/wps/wcm/connect/1c187356-8185-4efe-898c-b78962d30f35/201905-Private-Sector-and-Refugees.pdf?MOD=AJPERES&CVID=mH67q.e>.

34. Mutinda, Stanley, and Michelle Hassan. 2018. *Refugees and Their Money: The Business Case for Providing Financial Services to Refugees*. FSD Africa (Nairobi, Kenya). <https://www.fsdafrica.org/wp-content/uploads/2019/08/Refugees-and-Their-Money-Assessing-the-Business-Case-for-Providing-Financial-Services-to-Refugees-2-compressed.pdf>.
35. GSMA. 2014. *Disaster Response: Mobile Money for the Displaced*. GSMA (London). <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2015/01/Disaster-Response-Mobile-Money-for-the-Displaced.pdf>.
36. Bailey, Sarah. 2017. *Electronic Transfers in Humanitarian Assistance and Uptake of Financial Services: a Synthesis of ELAN Case Studies*. Overseas Development Institute (London). <https://www.mercycorps.org/sites/default/files/2019-11/ETransfersinHumanitarianAssistanceFinancialServices.pdf>.
37. Gurung, Nora, and Leon Perlman. 2018. *Focus Note: The Role of Digital Financial Services in Humanitarian Crises Responses*. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3285931.
38. International Chamber of Commerce. 2018. *ICC Business Recommendations on the Customs Treatment of Relief Shipments in Humanitarian Emergencies*. International Chamber of Commerce (Paris, France). <https://iccwbo.org/content/uploads/sites/3/2018/11/icc-business-recommendations-on-the-customs-treatment-of-relief-shipment.pdf>.
39. Butler, Dan, and Anna Lowe. 2018. *Cost-Effective Manufacturing in the Field: An Economic Study of Field Ready's Work in Nepal*. Field Ready. <https://reliefweb.int/report/nepal/cost-effective-manufacturing-field-economic-study-field-readys-work-nepal-january-2018>.
40. Tetu, Kennedy, and Edwin Mangeni Barasa. 2018. *Public-Private Partnerships in Fragile States: Reflecting on the Practice, Challenges and Opportunities in Somaliland*. FAO (Rome, Italy). <https://www.fao.org/3/i9308en/I9308EN.pdf>.
41. USAID. 2021. *Unleashing Private Capital for Global Health Innovation: Innovator and Investor Support Opportunities*. Global Health Center for Innovation and Impact. https://www.usaid.gov/sites/default/files/documents/USAID_Private_Capital_508.pdf.
42. Runde, Daniel F., Conor M. Savoy, and Jania Staguhn. 2021. *Supporting Small and Medium Enterprises in Sub-Saharan Africa through Blended Finance*. Center for Strategic and International Studies. https://csis-website-prod.s3.amazonaws.com/s3fs-public/publication/210707_Runde_Supporting_Sub-Saharan_SMEs_0.pdf?cbppgk5HzqGe0qOfQ4dMsRvZ9D1.Jz6X.
43. Jamali, Dima, Soren Jeppesen, and Peter Lund-Thomsen. 2015. "SMEs and CSR in Developing Countries." *Business & Society* 56: 1-12.

<https://doi.org/10.1177/0007650315571258>.

<https://www.researchgate.net/publication/274953687> SMEs and CSR in developing countries.