Using Mobius to Grow Micro-Entrepreneurs in Pakistan

by Gabrielle Benefield and Kubair Shirazee

In 2010, one of the authors of this article, Kubair Shirazee (an Agile coach based in London), received some devastating news that changed his life forever: his older brother had been murdered by an extremist group in Pakistan. It was a turning point for Shirazee, leading him to ask what had triggered this act of hatred and violence, and what he could do to prevent the spread of extremism.

Shirazee's search for answers led him to start an organization called Peace Through Prosperity (PTP),[1] a social impact group focused on preventing the spread of extremism by improving the lives of people from marginalized communities in Pakistan and Yemen. PTP's need for an effective way to apply creative thinking and Shirazee's background in Agile led the organization to the dynamic model Mobius,[2] a domain-agnostic navigator with a unique double-learning loop. It offers a pathway to guide organizations in moving from discovery and strategic ideation to delivery, while maintaining the delicate and complex balance between innovation and outcomes. Rather than force one tool to fit every organization, Mobius aggregates multiple existing frameworks and practices so organizations can pick and choose the pieces that work for their specific situation.

This article tells the story of how PTP and its team of coaches used Mobius to deliver meaningful, sustainable change.

Background

Too many people hold the simplistic view that radicalization and extremism are religious problems fueled by fanatics. Rather, it is a highly complex issue without a single root cause. People fall victim to extremism through a number of triggers and environmental factors, ranging from historical and socioeconomic problems to the desire for control and political power.

Trying to understand the motivations behind the attack, Shirazee looked at the profile of the hitman who killed his brother. He was from the lowest socioeconomic class in society, a vulnerable group that is easy prey to the extremist narrative. He was a long-term unemployed man who eventually turned to crime and graduated very quickly into becoming a hitman for a violent extremist group.

It became clear to Shirazee that economic hardship is a cause for extremism in Pakistan, but it wasn't as easy to determine how to help Pakistanis find jobs. Most of the unemployed whom Shirazee encountered in the streets of Karachi, Pakistan, were more than willing to work, and for very little reward. In fact, Shirazee observed that many were natural entrepreneurs, from a man who created a hairdressing business out of a broken chair and a rusty pair of scissors to people selling fruit and IKEA catalogs. Where others saw a faceless wall of despair, Shirazee saw an army of potential.

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That gave Shirazee and his wife Sahar an idea. They needed to teach the hard-working Pakistanis how to turn their fledgling businesses — which most didn't even recognize as businesses — into thriving enterprises. The problem was, people were so focused on the daily struggle to survive, they couldn't step back and look at how they could innovate and improve. So Shirazee and Sahar set out to reframe Pakistan as a nation of micro-entrepreneurs, motivated to improve their own lives and the society around them. By helping the most vulnerable who were at risk of being attracted to the extremist narrative, they could remove the populist power base and create a more peaceful society.

Setting Up the Model

Shirazee wanted to use an Agile approach, blending ideas from design thinking, Lean, and business model innovation. The problem was the language and examples he found were mainly created for the software world, where resource constraints were far less dire. He needed a way to construct a model that PTP could adapt to fit local conditions and apply at a low cost.

In 2011, Shirazee came across the open source approach, Mobius, a tool designed so value reaches customers with as little friction and delay as possible. It is just simple enough to create structure, without imposing any heavyweight implementation or prescriptive set of practices. It works using an inherent double-loop learning process (see Figure 1). As you move around the loop from discovery to options to delivery, you not only solve immediate problems but also root out systemic issues, enabling longer-term, sustainable change. Groups as diverse as Red Hat Open Innovation Labs and Google Apigee's cloud-based customer workshops to banks, aerospace firms, and government organizations have used Mobius.

Shirazee liked the simplicity and the flexibility Mobius provided and decided to use it to create the PTP strategy and to guide coaches as they applied this strategy in the field.

Start with Why

Shirazee started with the question, "How can we help the poorest Pakistanis succeed economically so that we ultimately reduce extremism?" He began the discovery process in one of the most radicalized tribal areas of Pakistan. The heavily tribal area was suspicious of outsiders, so he assembled a small coaching team comprised of people with deep roots in the community who had the backbone needed to forcefully but peacefully stand up to extremists.

The coaching team used the Mobius Outcome Delivery Map to visualize the key activities, starting with understanding the problem and customer motivations (see Figure 2).

Mobius uses a repeatable pattern linking discovery to delivery:

- **Why** describes the problem.

  - What is the problem to solve or idea to pursue?

  - Who are our customers and what do they need?

- **Target outcomes** describe the driving purpose in a clear and observable way.

  - How will we deliver value to our customers and create a viable and sustainable business?

- **Options** are the potential solutions.

  - How will we deliver the outcomes?

- **Deliver** is the validation cycle.

  - How can we test ideas and deliver value rapidly?

- **Measure and learn** is for measuring and observing what really happened and adapt to improve.

  - How much of an impact did we make on the target outcomes?

  - What obstacles are in our way?
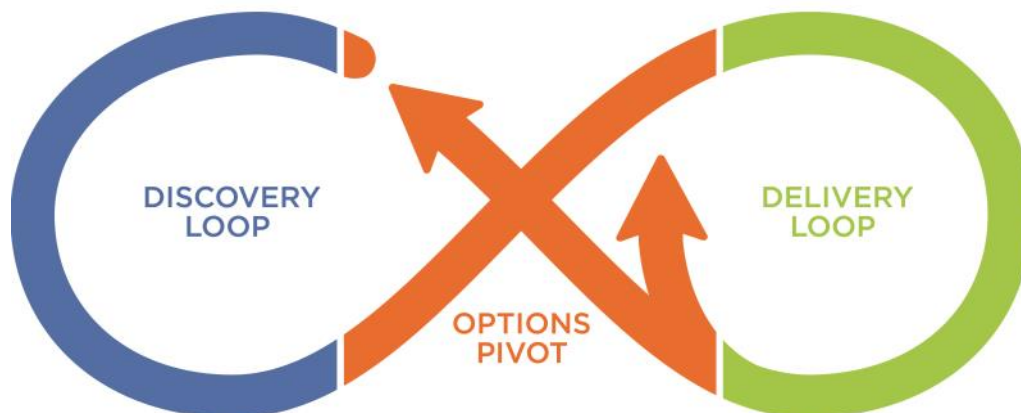
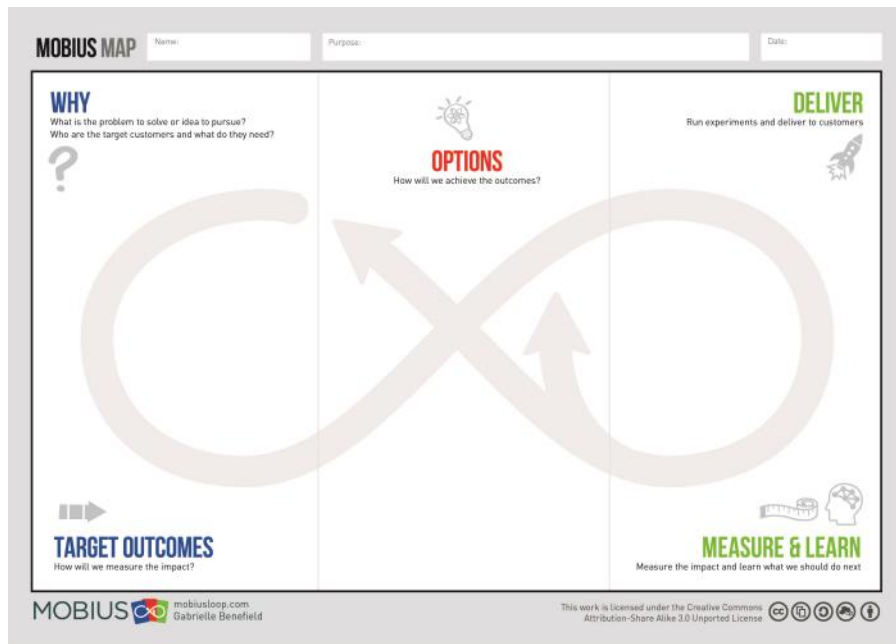 - What are our next steps?

Figure 1 — The Mobius Loop.

Figure 2 — Mobius Outcome Delivery Map: the core flow from discovery to delivery.

The team created surveys and conducted empathy-mapping[3] exercises at scale (see Figure 3) to find out why people were drawn to extremism and what challenges prevented people's businesses from thriving. The surveys and empathy mapping served a two-fold purpose: they helped the team gather information while also building relationships with the micro-entrepreneurs to make it easier to engage with them in the future. With more than 400 surveys of street cobblers and over 200 empathy maps (see Figure 4), the team gained deeper insights into the challenges faced by micro-entrepreneurs, their families, and their communities.

Defining Target Outcomes

One of the driving tenets of Mobius is the focus on understanding the problem and setting measurable target outcomes. It is too easy to get distracted by many small things, rather than focus on the outcomes that will make a positive impact. To avoid this, teams put the outcomes onto the Mobius map to remind them of their purpose.

When PTP began to fill in its target outcomes, the team decided that from the customer perspective (the street vendors), the outcomes were to generate more revenue and to increase overall profit, both relatively easy items to measure. For the PTP organization itself, the out-comes were to reach new customers and to reduce extremism. These outcomes proved challenging to measure. However, the team noticed that financially
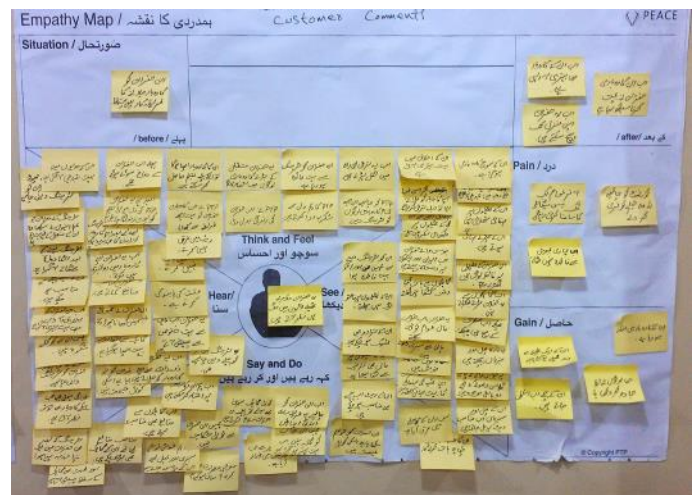

Figure 3 — The PTP coaches in action, empathy mapping on the streets of Karachi.
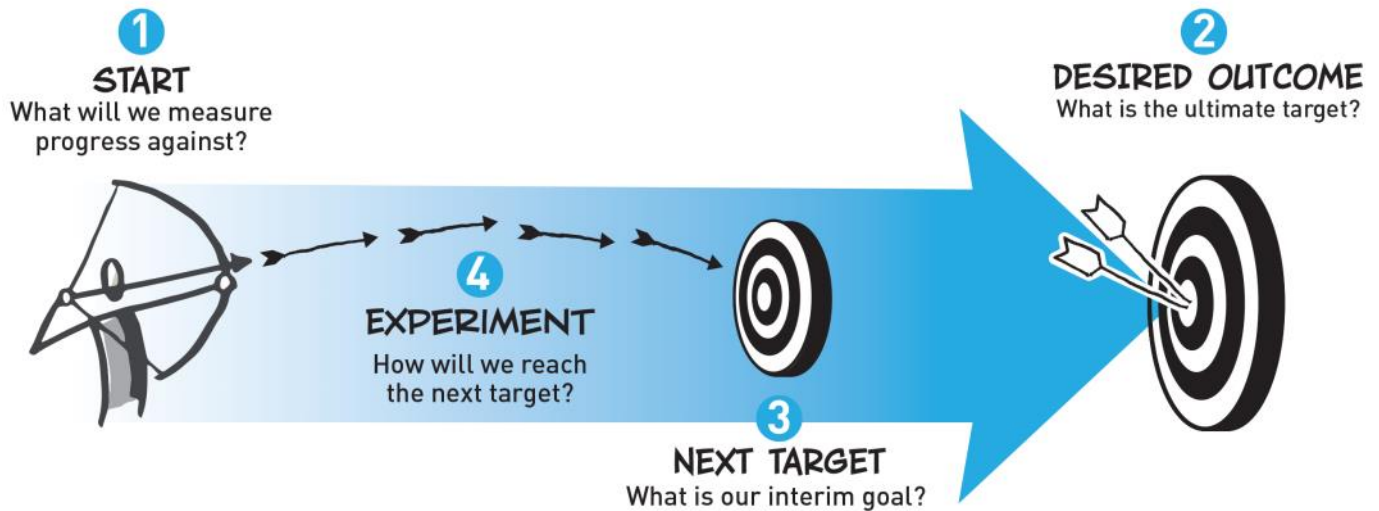

Figure 4 — Empathy map.

Figure 5 — The target outcome template.

secure families were eager to send their children to mainstream (i.e., secular) schools, which also had the long-term benefit of reducing extremist indoctrination. Measuring growth and impact by tracking the number of children entering these schools seemed a workable proxy.

As shown in Figure 5, the target outcomes created a starting point against which to compare results, the desired future state, and the next achievable step the PTP team could take toward its goal.

First-Loop Learning

When the team compiled the results from the surveys and empathy maps, it concluded that state institutions were not equipped to deal with the current economic situation. International development agencies fared little better; their big-bang models were too slow and seldom reached the very bottom of society. What people needed was a new approach that would both make a quick impact and deliver the team's target outcomes.

Options

After discussing its initial insights, the team needed to generate potential solutions, or "options" as they are known in Mobius. Options are potential solutions, not requirements. The name reminds people that they are not set in stone; they are possibilities that can be validated quickly, with as little cost and effort as

possible, to determine if they will make a positive impact on the outcomes.

The PTP team used the discovery findings and target outcomes to help generate its initial set of options:

- **Option 1.** Create a supermarket distribution network so the street vendors can work with supermarkets to sell their goods directly to locals.

- **Option 2.** Get wholesalers to hire the street vendors directly so they don't have to buy fruit on credit and will have a sustainable income.

- **Option 3.** Distribute grow boxes and teach people how to grow their own food.

- **Option 4.** Create a skills-building program to teach and empower the street vendors to improve their own businesses.

Validate Repeatedly

The pilot was self-funded by Shirazee and his wife, and they could only afford to invest in those options with the greatest chance of success. That's where Mobius excels. Because options can be quickly validated or discarded, teams are able to narrow down their choices to only those options with a high confidence level of success and/or of very low risk and effort. As a result, organizations avoid the pitfall of delivering lots of useless features faster that so many delivery-focused Agile teams fall into.

The PTP team spent a week visiting supermarkets and wholesalers, assessing the costs to build and distribute grow boxes, and interviewing street vendors to gauge their interest in a training and coaching program.

Second-Loop Learning

The PTP team quickly found out that the first two options were nonstarters. The supermarkets were not willing to associate their brands with the street vendors, and the wholesalers were not interested in changing their current business model. The PTP team felt the grow boxes were still a good idea, but it didn't have the funding and distribution network needed to execute it at the time.

The last option, to train and coach the street vendors to innovate their own businesses, gained the most interest and traction. So the team decided to run its first experiment to test it in the market: the mini-MBA.

The Mini-MBA Program Is Born

An ongoing challenge for marginalized people arises from well-intentioned charities using the "parachute model." Charities come in from the outside with great ideas, perform the work themselves, and hand over a solution. This creates a short-term fix that covers up symptoms without solving the systemic causes. For example, many communities have been devastated when charities have kindly given food aid, only to destroy the local farmers market. With no ability to sell their produce, farmers stop planting new crops, leading to an ever-growing cycle of famine and poverty.

A key driver for the mini-MBA was to design a program to "help others help themselves" by giving people the skills and knowledge to solve their own problems. Or as the proverb goes: *Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime.*

The mini-MBA had three parts:

1. A five-day bootcamp to teach the fundamental principles and practices of running a business

2. A 12-week coaching engagement to work with the business owners directly

3. Ongoing support by building community and local networks

Part 1: Bootcamp

The bootcamp would cover the key activities in the Mobius Loop, from discovery to delivery, compressed into two hours of class time over five days. The street vendors still had to run their businesses and couldn't take more time off work.

The training would show people how to keep basic financial records and to use that information to discover which products or services carry the highest margins, where they are bleeding money, and where to cut down on expenses. For example, if one particular vendor is known for his organic juice stand and has a loyal clientele, he can charge a higher price for his juices. This earns him higher margins on fewer glasses sold. Alternatively, the vendor could charge less but generate more revenue by attracting more customers.

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Part 2: Coaching

As with any transformation, there must be a follow-up period of regular one-on-one coaching to get the ideas embedded and old habits changed. PTP decided to spend one hour each week for up to 12 weeks at each street entrepreneur's business. This meant going to the street and sitting on the side of the road to address business challenges in real time.

The coaches, by working with other vendors and having grown up in this world themselves, had a pretty good idea of the common problems impacting the street vendors. They could teach them some basic skills to get them some quick wins. For example, by maintaining a clean environment and engaging with their customers politely, vendors can cultivate long-term relationships. This leads to repeat business, bigger tips, and a larger market share.

Learning and improving was not just a matter for the entrepreneurs. The coaching team would in turn pool their collective experiences, adapting and evolving the program continuously to improve its effectiveness.

Part 3: Community Building

To build community, the team developed monthly workshops and dinners. The purpose of these functions is to create bridges between communities to build empathy and create a sense of belonging. At these events, attendees around the table open with their name, their business, one success they have had over the last four weeks, one challenge they are facing or learning about, and any help they need in the next four weeks. The workshops help spread useful ideas and crowdsource solutions.

The Training Space

The team decided to run any training out of primary schools wherever possible to develop a link between education and success.

The Coaching Space

Because Mobius is agnostic as to how to deliver the work, the PTP team chose to use a mix of Scrum, Kanban, and Lean. Being free of methodology constraints meant the coaching team could experiment with other techniques more suited to the local conditions. The team also decided to run on a continuous flow model, with regular heartbeat events such as daily stand-ups. It wanted to focus on fast learning cycles, so it could remove obstacles and anything slowing it down as those issues came up. The team committed to make improvements each day and continuously run multiple experiments. The coaches placed a large poster of the Mobius map in their workspace to remind them to stay balanced and to understand the problem before jumping into solutions — to be able to answer two key questions: "What problem are we trying to solve?" and "What outcome are we trying to reach?"

Mobius in Action

One of the first micro-entrepreneurs to go through the mini-MBA was Ahmed, a fruit seller. His average daily earnings were US $3.25, which even in Pakistan doesn't go terribly far. It costs $6.25 daily to provide food for Ahmed's small family, meaning he couldn't even afford to educate his children. Consequently, he was often forced to borrow from loan sharks at crippling interest rates. If Ahmed failed to repay the loan, his debt could be sold to extremist organizations that offer to forgive the debt in exchange for favors, the kind that inevitably result in violence and instability.

Ahmed's Target Outcomes

Ahmed's target outcomes were to generate enough money to provide for his family and give his children a mainstream education. After completing the bootcamp, Ahmed worked with a PTP coach, Nasir.

Field Research

Coach Nasir spent a few days shadowing Ahmed as he ran his business. Ahmed was one of over a dozen fruit sellers clustered together and set up the same way. Spotting a previous day's customer at another stall, Nasir asked why she was buying from another vendor. "The other guy [Ahmed] sold me rotten fruit yesterday!" she said indignantly.

When Coach Nasir asked Ahmed about it, Ahmed admitted this was true. Ahmed explained that the sun beats down on the fruit all day and by evening when work traffic stops by, the fruit is often overripe and lacks appeal. Ahmed said he cleverly layers the fruit in the paper bag so that any overripe fruit is on the bottom, with fresh pieces on top so customers don't notice right away. Ahmed said that this was the way they all did it.

Walk in Your Customer's Shoes

Coach Nasir asked Ahmed to imagine he was the customer. Ahmed admitted that, if he were the customer, he would want fresh fruit for a good price. He said that he realized that overripe fruit might be preventing customers from returning, but he didn't know what else to do. Ahmed said he wanted to make his customers happy. But he also didn't want to end up with wasted fruit each day and unable to repay the wholesaler from whom he buys the fruit on credit. He and Coach Nasir agreed that one option would be to keep the fruit cooler. But even a basic refrigeration unit would be too expensive.

Connecting Loops

At the PTP stand-up the next morning, another coach mentioned Bashir, a fruit smoothie vendor 200 meters up the road from Ahmed, who was also trying to improve customer experience and boost profits. The coaches realized there was a way they could help both businesses. Bashir could buy overripe fruit from Ahmed at a discounted price. Bashir didn't mind overripe fruit, as it was sweeter and made his smoothies

more appealing. Meanwhile, if Ahmed could sell all his overripe fresh fruit without needing to hide it at the bottom of the bag, it would both increase his overall profit and also gain loyal, long-term customers. It was the perfect win-win solution.

Progress

Over a three-month period, Ahmed and Bashir both increased their sales by 35% and revenue by 72%. Both became financially independent and were able to send their children to a mainstream school, free of fundamentalist doctrine. Moreover, other micro-entrepreneurs in the neighborhood were keen to join PTP to get help with their businesses.

The Next Experiment: Reaching More People

The success of the initial experiment inspired the PTP team. They invited a further 100 micro-entrepreneurs to join the program. PTP also wanted to take the program and test it in a different city. As the program started to scale, however, it wasn't all smooth sailing.

The team had to deal with more complexity. Some of what worked in Karachi did not work in Haripur, for example. What worked in Haripur didn't always work in Sanaa, Yemen. So the coaches had to pivot and change, inspect and adapt to address the nuances of their ecosystem.

Overall, Mobius has provided some structure to guide work and the ability to scale and pass knowledge on to other teams and nongovernmental organizations (NGOs). It has helped uncover the inevitable imbalances that can creep in between discovery and delivery. Mobius has also assisted teams in maintaining a focus on the outcomes, preventing a surplus of busywork and enabling their strong, shared purpose.

Where PTP Is Today

Since 2012, PTP has transformed the lives of more than 700 micro-entrepreneurs, increasing their profitability by 72%, on average (see Figure 6). The secondary

Figure 6 — 700+ micro-entrepreneurs from across several street-based trades.

impact has rippled to a further 5,000+, helping them grow their businesses or gain employment through the business growth PTP has helped create. The organization has even expanded to war zones, running experiments in Sanaa, Yemen, with six micro-entrepreneurs and localizing the program content for the local market.

Adapt and Grow

In 2019, PTP aims to engage with an additional 300 micro-entrepreneurs in Karachi, Pakistan, and Sanaa, Yemen. The mini-MBA program is now open sourced, making it available in multiple languages to larger NGOs and other communities in need.

Social transformation is a journey more difficult than any we have undertaken, but we will succeed, as it is the most rewarding journey we have ever embarked on. There is no other option; the threat to our societies is existential. The answer is disruptive, collaborative, open source programs that deliver immediate and lasting impact. We enable marginalized individuals to build and own their narratives of change with their own hands, not through handouts. Peace will come when everyone has something to lose. Our purpose is to give people that something and a hope of a better future that they can chart and build by themselves.

Endnotes

[1]Peace Through Prosperity (http://bringptp.com).

[2]Mobius Outcome Delivery (https://www.mobiusloop.com).

[3]Beattie, Tim, and Val Yonchev. "Empathy Mapping." Open Practice Library, 8 November 2018.

Gabrielle Benefield is a respected Agile/Lean product strategy thought leader and founder of Evolve Beyond, a London-based global consultancy dedicated to helping companies build the right product, for the right people, at the right time. Through workshops and hands-on consulting, she has successfully tackled challenges across diverse industries, including aerospace, finance, telecom, energy, and gaming. Ms. Benefield cocreated Mobius, a dynamic framework that aligns strategy and delivery using measurable outcomes and flexible contracts — a Lean/Agile contract model. She can be reached at gabrielle@evolvebeyond.com.

Kubair Shirazee is an Agile coach with more than 20 years' experience across pharmaceuticals, healthcare, public sector, telecom, retail, digital agencies, and nascent startups. He is an entrepreneur turned intrapreneuer turned Agile coach, with five startups under his belt, three exits, and one major lesson, as he puts it. Mr. Shirazee's latest startup takes his extensive experience in enterprise Agile transformation and expands it into societal transformation through his charity Peace Through Prosperity, where he coaches nontechnical teams in Agile so that they can design and deliver impactful products to secure livelihoods in marginalized communities. He describes himself as an Agile Player-Coach, supporting enterprise teams to be Agile, while working with leadership and teams in equal measure. Mr. Shirazee is a frequent speaker at Agile and open source conferences. He can be reached at kubair@shirazee.com.