ENTREPRENEURSHIP
FOR EMPOWERMENT

Bi-monthly bulletin

HSBC

Development Alternatives

The Entrepreneurship for Empowerment Bulletin

The bi-monthly bulletin encapsulates the programme and its progress.
It brings to you a mix of perspectives of the team and the community.

Insight....

A delineation of the programme and its identity, as it progresses through its journey, from the perspective of the Programme Lead.

Innovation....

Rooted within the project methodology is the belief that there is a need to bring about innovation in the way entrepreneurship is envisioned by conventional practitioners.

Action....

Executing the research - driven methodology in a manner that is efficient, effective and relevant for empowering individuals through the means of entrepreneurship.

The **Entrepreneurship for Empowerment** programme is a two-year pilot project to promote entrepreneurship by building knowledge of **1500** underserved youth and women, and directly providing technical, financial, marketing and capacity building support to set up **375** enterprises with them. These **375** enterprises will create 700 new jobs for the poor and vulnerable in the target geographies.

In pursuit of this, the project has two specific objectives. The first is to **demonstrate** the setting up of **75** new enterprises across poorer districts of the National Capital Region(NCR), Uttarakhand and Uttar Pradesh. The second objective is focused on **scaling up** enterprise development through setting up a digital market place and a financing platform to provide enterprise solutions for **300** additional entrepreneurs.
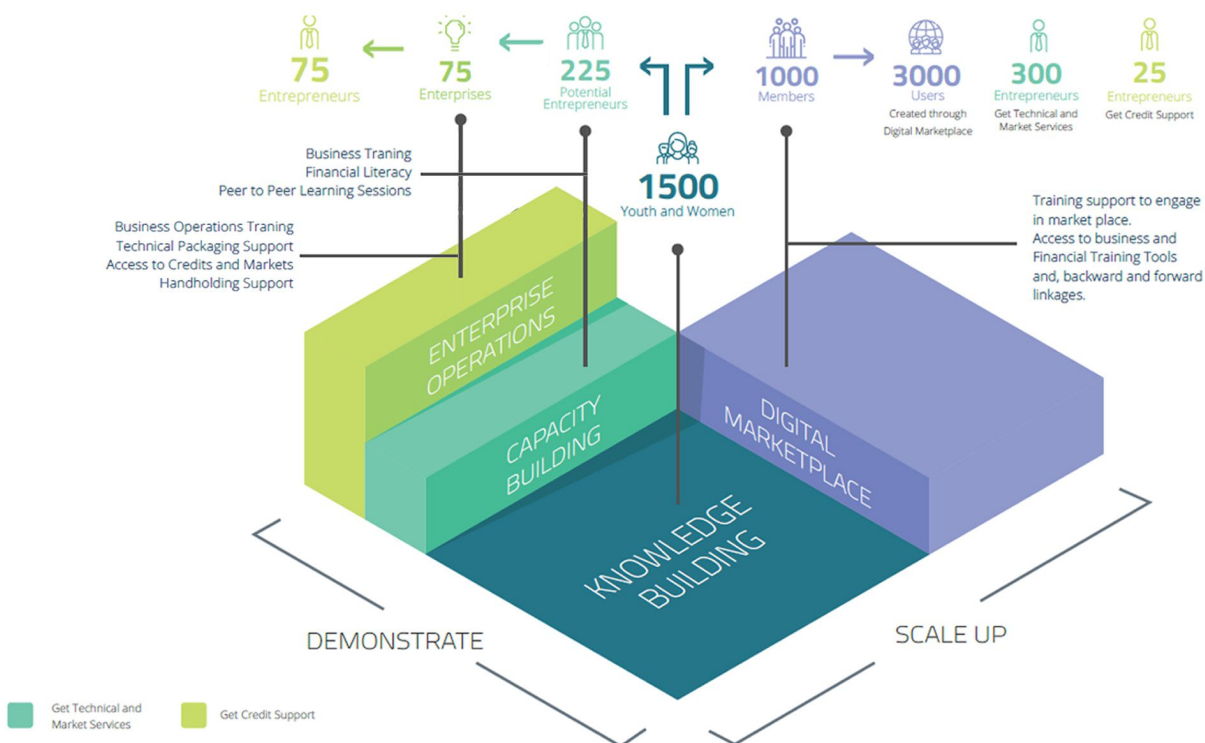
Insight...

The emerging Indian economy is characterised by un-paralleled dynamism owing to a new wave of technology and market transitions, as well as structural changes in the macro-economic environment. The 'Entrepreneurship for Empowerment' programme is conceptualised as a response to this dynamism -- to enable vulnerable communities to adapt to these changes, and create a culture of entrepreneurship where access to information and opportunities is equitably available among all individuals.

Our belief in the instrumental role that micro enterprises play is strengthened with each interaction and every entrepreneurial story that is driven by the unique socio-cultural context it stems from -- be it Uttar Pradesh, Uttarakhand or NCR. With the aim of rediscovering entrepreneurship, we have developed a design-driven research process of 'persona' building. This tool allows us to adapt our processes to match the specific needs represented by various entrepreneurs and their changing aspirations. These personas are then mapped onto a progression chart where the progression analysis will build our knowledge for effecting change and empowering an individual.

The project seems to be developing an identity for itself. In addition to being fluid and adaptive, it drives us to seek answers to some of the critical questions -- to be disruptive. It aims to deconstruct the conventional approach to entrepreneurship, breaking myths associated with it, and building a new belief system that views entrepreneurship as empowering.

Interesting insights have emerged as the programme moves from the infotainment phase, using information and entertainment as a means to spread awareness, to knowledge building. Modules have been adapted to each of the personas in their socio-economic context. For instance, for a literate woman of age 20-35, who is refrained from setting up an enterprise owing to the gender divide in the community, the programme is building approaches and new modules to address social constraints around her mobility and connectivity. The demand for transitioning from conventional to non-conventional enterprises has also been witnessed in the community. For instance, many aspiring entrepreneurs have shown keen interest in service-oriented entrepreneurship, such as e-governance, insurance and financial enterprises.

Moving forward, the programme sees each of these entrepreneurs as a potential innovator and agent of change. Our aim, therefore, will be to initiate catalytic change that unleashes entrepreneurship, empowering entrepreneurs with tools to create their own futures with their own hands.

Programme Highlights

Uttar Pradesh
उत्तर प्रदेश

- **24** infotainment sessions conducted across 15 sites -- **2400** individuals reached out
- Media coverage across **5 newspapers**
- 4-day **training of trainers** programme held in Orchha from 16th – 19th August

Coalition developed including members from Training Institutes, District Industry Centres, Micro Finance Institutions, Lead Banks, and Regional Rural Banks, among others.

Uttarakhand
उत्तराखण्ड

- **24** infotainment sessions conducted across 15 sites -- **2400** individuals reached out
- Media coverage across **15 e-papers and newspapers**
- **12** Nukkad Nataks conducted -- **1000** individuals reached out

Garwal University collaboration initiated towards student engagement in project management and evaluation, and workshops for knowledge transference.

National Capital Region
एन.सी.आर

- **23** infotainment sessions conducted across 15 sites -- **2700** individuals reached out
- **15** community meetings conducted -- **320** individuals reached out

National Rural Livelihood Mission collaboration initiated towards SHG engagement.

FRAMEWORKS brought on-board as the monitoring and evaluation partner, towards effective developmental evaluation practices.

CUSTOMISED TRAINING MODULES developed for knowledge building sessions across all three clusters -- Tested across 20 villages.

Persona Building

Adapting processes to individual entrepreneurial needs and geographies demands for an innovative approach. We, thus, analysed various entrepreneur types and categorised them to map their characteristics and behaviour vis-à-vis the support services and training offered. In order to simply translate this knowledge for effective servicing and communication, we use the design driven research process of persona building. This allows us to prototype solutions that match the specific needs represented by various entrepreneur types.

The four personas briefly describe the key characteristics, business motivation, and enabling or impeding factors in a typical landscape in the journey of entrepreneurship for each of the categories.

Budding Female Entrepreneur (20-35 years, literate and confident, unmarried/married)

Motivation : To become independent or add extra income to the family; this is done by generally capitalising on a recently acquired skill.

Type of Business : Service-based to cater to needs of women in the community, such as beauty centres, computer centres, tailoring centres, and convenience stores as they have mobility restrictions.

Experience : Typically, new investments operational for less than 2-3 years, and seeking capacity building support for business growth.

Business Acumen : Self-motivated and willing to put in extra work to balance family and business.

Support Required : Capacity building for business planning and management, business plan development, access to finance.

Budding Male Entrepreneur (20- 30 years)

Motivation : To transform his lifestyle and add an extra source of income through a business idea that adds a new service/product for community needs.

Experience : Typically, new investments operational for less than two years, or on the verge of setting up a business (as he is seeking alternate livelihood opportunities); may or may not have prior business experience.

Business Acumen : More dynamic and open to taking risks.

Type of Business : Typically, service-based enterprises to cater to increasing local aspirations and value addition services for existing chains, such as computer and mobile repair centres, design centres for weavers.

Support Required : Business visioning and planning; access to credit; hand-holding support to make business sustainable, integration of/access to modern technology.

Seasoned Entrepreneur (Male, 30-40 years, prior experience)

Motivation : To be positioned as a strong entrepreneur within the business value chain or community.

Experience : Operational successfully for more than 5 years.

Business Acumen : Strong business management and networking skills, quick to identify and capitalise on an existing (more conventional) business opportunity.

Type of Business : Established businesses within predominant market value chains.

Support Required : Taking business to next level through business expansion, market linkages (extended), technology and infrastructure upgradation.

Woman Entrepreneur (Above 35 years, part of collectives in self-help groups to undertake productive activities jointly to supplement family incomes)

Motivation : Believes in the power of collective, and has a pool of savings that she would like to use as business investment.

Experience : Typically, less than five years with inconsistent business cycles.

Business Acumen : Exhibits entrepreneurial and leadership skills, and tends to motivate other women/peers in the community to engage in business activities.

Type of Business : Typically, production-based enterprises, such as food processing, small scale arts and crafts products.

Support Required : Business planning and capacity building support, business management and operations, market linkages.
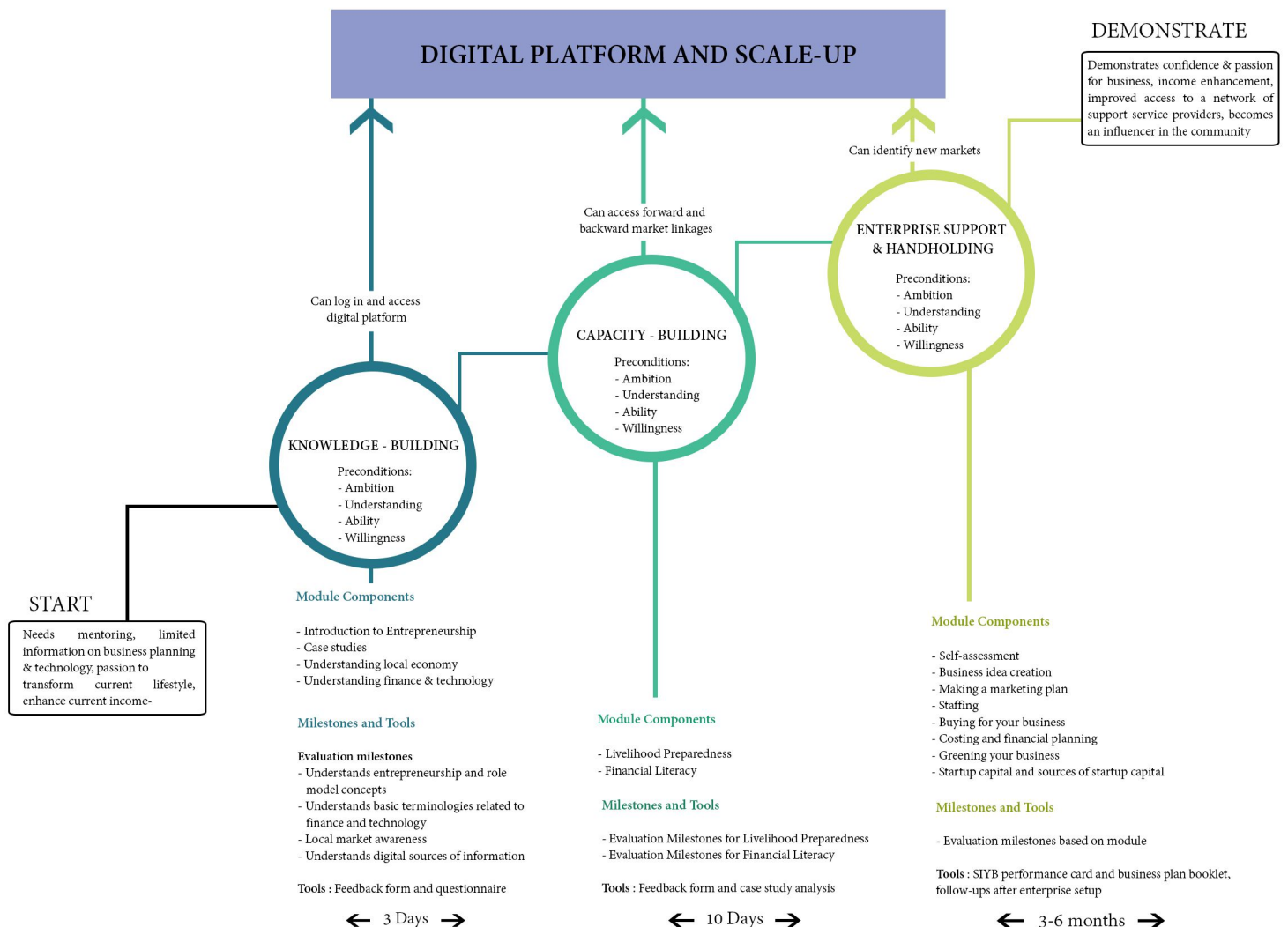
Progression Map

An innovative methodology incorporated in the programme is the Progression Map. This tool enables tracking the progress of an individual entrepreneur, as represented by a specific persona. This progress is analysed by the team on a quarterly basis, with the help of data retrieved from the different stages. The tool, thus, serves as a directive mechanism for efficient and precise programme delivery tailored to individual needs. Its relevance stems from the fact that it makes the approach stronger and more research-based.

The progression map, envisioned as a kind of 'ladder of empowerment', depicts the sequence in which the programme progresses -- from bridging information gaps to enterprise support solutions -- each built on the foundation of previously acquired knowledge. The degree of empowerment, thus, increases as the entrepreneur moves up the ladder. At the final stage, there is an additional feature enabling the team to 'scale-up'. This is based on the rationale of linking each step of entrepreneurs' journey with the digital platform, irrespective of whether or not they pass through all steps of the ladder.

We believe that the power of progression map is substantial, and the directives suggested by it will be tested and implemented to eventually develop the map into a tool that can be used by other social innovation and entrepreneurship projects by organisations looking towards making their action more research-focused.

DIGITAL PLATFORM AND SCALE-UP

DEMONSTRATE

Demonstrates confidence & passion for business, income enhancement, improved access to a network of support service providers, becomes an influencer in the community

Can identify new markets

Can access forward and backward market linkages

ENTERPRISE SUPPORT & HANDHOLDING

Preconditions:
- Ambition
- Understanding
- Ability
- Willingness

Can log in and access digital platform

CAPACITY - BUILDING

Preconditions:
- Ambition
- Understanding
- Ability
- Willingness

KNOWLEDGE - BUILDING

Preconditions:
- Ambition
- Understanding
- Ability
- Willingness

START

Needs mentoring, limited information on business planning & technology, passion to transform current lifestyle, enhance current income-

Module Components

- Introduction to Entrepreneurship
- Case studies
- Understanding local economy
- Understanding finance & technology

Milestones and Tools

Evaluation milestones
- Understands entrepreneurship and role model concepts
- Understands basic terminologies related to finance and technology
- Local market awareness
- Understands digital sources of information

Tools : Feedback form and questionnaire

⟵ 3 Days ⟶

Module Components

- Livelihood Preparedness
- Financial Literacy

Milestones and Tools

- Evaluation Milestones for Livelihood Preparedness
- Evaluation Milestones for Financial Literacy

Tools : Feedback form and case study analysis

⟵ 10 Days ⟶

Module Components

- Self-assessment
- Business idea creation
- Making a marketing plan
- Staffing
- Buying for your business
- Costing and financial planning
- Greening your business
- Startup capital and sources of startup capital

Milestones and Tools

- Evaluation milestones based on module

Tools : SIYB performance card and business plan booklet, follow-ups after enterprise setup

⟵ 3-6 months ⟶

Infotainment and Outreach

One of the major roadblocks in the path of entrepreneurship is the lack of awareness and access to information. To overcome this, the programme conducts innovative sessions for mobilisation and awareness, spanning over a month. The tools used in this process are designed in a way that draws attention and interest from the community, while imparting them the necessary information.

Objectives
- Capturing needs, aspirations & abilities
- Breaking myths
- Creating excitement around entrepreneurship
- Rediscovering entrepreneurial ecosystem

Tools
Flash Cards, Snakes & Ladders, Dialogue Delivery, Street Plays, Narrowcasting Radio Programmes, Videos, and Flip Charts

7200 individuals reached out through 59 Infotainment sessions conducted across 3 clusters

Findings

- There was stark difference in terms of existing information among the target groups across the clusters. While in NCR people were well aware of the concept of entrepreneurship and available opportunities, people in UK and UP cluster lacked the basic know-hows of entrepreneurship.
- The demand for transitioning from conventional to non-conventional enterprises has been high.
- On one hand, where the youth is more keen on setting up service based enterprises like e-kiosks, women are inclined towards manufacturing enterprises like bag and agarbatti making.
- As opposed to the notion that finance is the major roadblock in the path of entrepreneurship, the primary hurdle is the lack of knowledge on schemes and market.

Training of Trainers

The process of entrepreneurship requires a robust system for hand-holding entrepreneurs through the journey towards empowerment. One of the initial steps in this process is the Training of Trainers (ToT). In order to equip individuals with entrepreneurial skills, trainers from within the community are on boarded and imparted training. This not only familiarises the trainers with content, but also builds their capacities as individuals – as mobilisers, facilitators and motivators.

In this process, the trainers co-learn from each other, and learn new methods of teaching and processes of implementation. This becomes an opportunity for them to hone their capacities, and at the same time shape their career. This process, thus, serves the dual purpose of benefitting the community as well as the trainers by imparting them livelihoods.
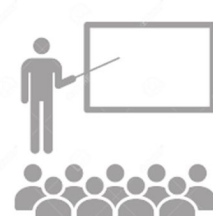
| CVs collected from local communities (30) | Telephonic interviews to assess confidence (20) | In–person interviews (10) | Training of Trainers (5-8) | Demo Class |

Innovative tools and methodologies are used to deliver sessions. For instance, the concept of savings can be taught via a presentation or a role play, or a mix of both.

Roshni Patel, a trainer from Jhansi, says "I thought teaching means blackboard, students, copy and pen, but now I have learnt different ways of teaching different pupils. I have also learnt about classroom management and the art of motivating people. All of this will help in my career."

The end goal of the project is not just to tap the end numbers, but also bring in process and execution innovation to empower people. In respect of the ToT workshops, it can be said that the chain of empowerment starts from the trainers.

Coming Up…

Digital Platform kick starts with launch of the demo website.

Knowledge Building completed for **1500 individuals across 3 clusters.**

Capacities of 250 entrepreneurs developed on enterprise development, financial management and digital platforms.

Stakeholder workshops conducted across 2 clusters to promote an entrepreneurial ecosystem.

Coalition developed in Uttar Pradesh cluster to rediscover entrepreneurship.

About Development Alternatives

Development Alternatives (DA) is a premier social enterprise with a global presence in the fields of green economic development, social empowerment and environmental management. It is credited with numerous innovations in clean technology and delivery systems that help create sustainable livelihoods in the developing world. DA focuses on empowering communities through strengthening people's institutions and facilitating their access to basic needs; enabling economic opportunities through skill development for green jobs and enterprise creation; and promoting low carbon pathways for development through natural resource management models and clean technology solutions.

About HSBC

HSBC is one of the largest banking and financial service organisations in the world. With around 3,900 offices in both established and emerging markets, HSBC services around 38 million customers worldwide through four Global Businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. Their network covers 67 countries and territories in Europe, Asia, the Middle East and Africa, North America and Latin America. Since its foundation in 1865, HSBC has adapted to and helped serve the needs of a changing world. It has financed economic growth, fostered international trade and overcome events such as economic crises. HSBC recognises that governments, corporations, the financial system and civil society are all stakeholders of climate change and sustainability challenges. HSBC believes, now more than ever, there is a need to develop the skills, business innovation and low-carbon solutions needed to secure long-term prosperity for all.