

Issue II - December 2018



ENTREPRENEURSHIP FOR EMPOWERMENT

Bi-monthly bulletin



Entrepreneurship for Empowerment

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.

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- Highlights
- Strategic Partnerships
- Regional Coalition
- Enterprise Development Facility
- Enterprise Mela
- Glimpses from the Ground



Perspective Building for Scale

The 'Entrepreneurship for Empowerment' programme effectively looks at unleashing entrepreneurship within individuals, catering to their specific needs and aspirations. **However, in the absence of a nurturing ecosystem, the unleashed energies will be stifled. We, thus, believe it is imperative to create a robust ecosystem that fosters local and inclusive entrepreneurship.**

The programme works towards overcoming both external and internal barriers – to implementation, and to ambition. Through delivering knowledge and information, a substantial impact is being created. But retention of this knowledge and consequent access to equal opportunities -- not just for trainees, but for communities at large -- can be sought only through a sustainable model. **The programme is building robust entrepreneurs, but more importantly, it is addressing the significance of a conducive market. It is building points to ensure movement in the market.** It is supporting peer-to-peer cross learning and identifying how potential entrepreneurs can be supported in an integrated manner. Through various skill development and enterprise support partnerships, a harmony has been set off in the ecosystem. The programme is now treading in the direction of building financial partnerships.

The programme recognises the immense work being done through various people in silos, but also addresses the need for convergence. It, thus, innovates platforms like regional coalitions that move multi-stakeholders to break out of their silos and work in synergy towards accelerating enterprise development. It also conducts melas that enable co-creation, rooted in the belief that restricted outreach and effectiveness of initiatives stems from the lack of inter-connectedness between stakeholders. **With the aim of uncovering trigger points in the ecosystem, recognising and subsequently removing barriers, the programme works towards unlocking an environment where entrepreneurial ambitions may flourish.**

As we move from the first phase of the programme – unshackling aspirations and servicing individual needs through a number of trainings for building knowledge and capacities – **we are now looking strongly at unearthing opportunities. We believe the time is now to deconstruct and rediscover the existing structure around entrepreneurship.** In this bulletin, we share with you platforms that feed this vision, and stories that touch us.



Programme Highlights

29 sites covered
across three clusters

4 enterprises set up

6757 individuals reached
through infotainment sessions

1676 individuals
knowledge built

160 individuals
capacities built

15 trainers delivered
trainings on ground



2400 individuals reached through infotainment sessions

616 individuals underwent knowledge building

125 individuals' capacities built

2 enterprises set up – One young budding male entrepreneur for a fast food kiosk in Rundrakarari, and one woman entrepreneur for vegetable cum grocery store in Hastinapur, **30** others in pipeline



2279 individuals reached through infotainment sessions

600 individuals underwent knowledge building

35 individuals' capacities built

30 entrepreneurs in pipeline, **4 SHGs** trained on bag making under the RSETI programme



2078 individuals reached through infotainment sessions

Combined training of 4 days involving knowledge building and capacity building specially designed for this cluster: **460** individuals reached

2 enterprises set up – One incense stick making (Mehak Dhoop aur Agarbatti) and one Bag making (Laxmi Bag); **40** others in pipeline; **3 SHGs** trained on broom making for a group enterprise to be set up within a month

5 coalitions formes
across all three clusters

6 coalition meetings conducted

Synergies developed with regional stakeholders (like **NRLM, RSETI, DIC, NABARD**) and CSR programmes in NCR (with **Ambuja skill training centre**) and Uttarakhand (with **Jubilant Bhagwanpur plant for market aggregation**).

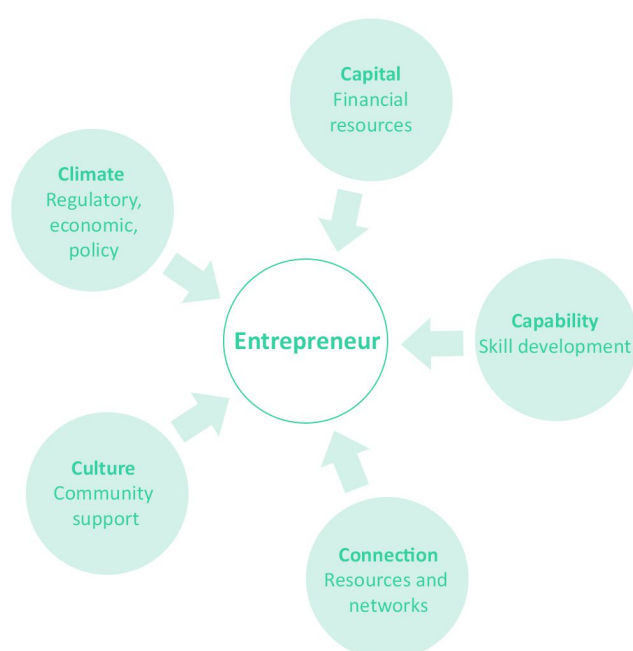
Strategic Partnerships: Scale Engine for Ecosystem Development

India has a robust economy, sustained by the country's financial ecosystem which is both transparent and vigilant. **The financial ecosystem now functions as a platform where innovations are taking place, with the mandate of taking financial services to the last mile.** However, the desired goal looks distant, as opening of bank accounts cannot be taken as the only parameter of success in this front. Availability of finance is definitely one of the key factors for an entrepreneur's success, but it is not the sole one. An enterprise needs much more to thrive and grow.

The ecosystem around an entrepreneur broadly comprises five components -- capital, capability, connection, climate and culture (the 5 Cs). A major roadblock that goes unnoticed in this process of enterprise development is the fragmented approach, where the constituents of the ecosystem work in silos. To accelerate employment generation through entrepreneurship, we need platforms where the stakeholders working intensively in their respective areas can come together, share ideas and work collaboratively. **That is, the silos need to be broken.**

Awareness generation and capacity building have been the initiation points for the 'Entrepreneurship for Empowerment' programme. The programme has now reached a stage where development of strategic partnerships has become crucial for the development of a conducive entrepreneurial ecosystem. **The programme is seeking synergies with institutions to simplify setting up and functioning of business for micro entrepreneurs.** Strategic partnerships have, thus, been developed with local district bodies, FPOs, financial institutions, government boards such as NBARAD, DICs, and so on, resulting in a convergence enhancing the entrepreneurial ecosystem development. Some key partnerships are:

Existing	Existing
<ul style="list-style-type: none"> RSETIs -- for skill training Banks and MFIs (e.g.: Syndicate Bank and Oriental Bank of Commerce) -- for financial linkages NRLM – for linking SHGs created by them with livelihood activities 	<ul style="list-style-type: none"> Market aggregators (e.g.: Jute Board, private aggregators like Shree Balaji Enterprise) CSRs (e.g.: Ambuja Cement and Jubilant Group) Private financing institutions (e.g.: Bajaj Finance and Indiabulls)



Moving forward, the programme aims to create a robust ecosystem, fueled by the partnerships developed. A financial platform and advisory committee is being formed to feed into the strengthening of networks. This will enable creating a catalytic fund that will further promote entrepreneurship and support the entrepreneurial ecosystem.

Regional Coalition: A Launchpad for Accelerated Entrepreneurship

As the programme has experienced in the last few months, there exist a variety of enterprise opportunities and innovative enterprise models in the rural entrepreneurship landscape. What is missing, however, is support at the larger ecosystem level if these innovative models are taken to scale.

In this direction, the 'Entrepreneurship for Empowerment' programme has initiated a step towards building an effective ecosystem through its flagship platform, 'Regional Coalition'. The coalition is a learning and action platform for building a strong ecosystem for micro enterprise development across the target geographies. The aim here is to create a joint group that enables various stakeholders to co-create solutions with a network of partners including representatives of government, financial institutions, academia and civil society, along with entrepreneurs. These solutions will then be prototyped for a large scale impact.

In line with this, as part of the programme, a total of 6 regional coalition meetings (four in Bundelkhand and one each in Uttarakhand and NCR) have been conducted so far. These witnessed participation from over 150 individuals (96 males and 54 females), including local entrepreneurs, government representatives, national bank representatives, technical institutions, industry traders, civil society organisations, CSR agencies, media and development sector professionals. The coalitions were featured in regional and national newspapers across all regions.

Snapshots

Uttar Pradesh

(Key Members: DIC, Department of Agriculture and Forestry)

- Information gaps and lack of market, aggregators and MFIs emerged as one of the main inhibitors to entrepreneurship – **RSETIs and banks will provide trainings**
- Strong digital divide was visible between entrepreneurs – **e-commerce platforms will be promoted**
- Potential of eco-tourism based enterprises was highlighted

National Capital Region

(Key Members: Suvidha Microfin, Shree Balaji Enterprises, NRLM)

- Market extension services which would allow sustained growth were missing for many enterprises – **connect made with aggregators to facilitate market linkages; information exchange platforms were also seen as effective tools**
- It was suggested to develop a franchisee model for entrepreneurs setting up a particular type of enterprise

Uttarakhand

(Key Members: Jubilant Group, RSETI, NABARD, Lead Banks)

- Lack of initial investment and access to skilling centres emerged as an inhibiting factor – **RUDSETI connect made, 50 women entrepreneurs chosen for bag making and candle making training**
- Banks cited loan defaulting and repurposing as reasons to refuse loans to rural entrepreneurs – **Financial advisor from PNB will take a guest session on development of business reports**
- Lack of advanced markets for refined goods – **CSR associate from Jubilant will provide aggregation support to 3 SHGs**



Enterprise Development Facility: Bridging Entrepreneurial Gaps

The 'Entrepreneurship for Empowerment' programme has observed that while there exists an aspiration in every candidate, there also exists a severe lack of basic requirements like knowledge on entrepreneurship, work space for enterprises, finance and proper skills -- which dispirits the aspirants. To bring dreams to fruition, it is important to bridge the gap between an entrepreneur and enterprise. To this effect, **the programme has innovated a robust one-stop solution for strengthening entrepreneurship -- the 'Enterprise Development Facility'**. This is a platform where all kinds of facilities and services can be availed by budding and existing entrepreneurs, so they get an experience of entrepreneurship until they can actually set up an enterprise. This experiential centre provides entrepreneurs with first-hand experience of both current and future offerings in a conducive environment that satisfies their ambition. It offers various services under three major segments:

Information and Knowledge Centre

This facility will provide all types of basic information and support services about entrepreneurship -- financial schemes, credit linkages, market linkages and new technologies. It will also provide reading material on standard and customised business plans, self-employment, and capitalising on local resources for setting up a business.

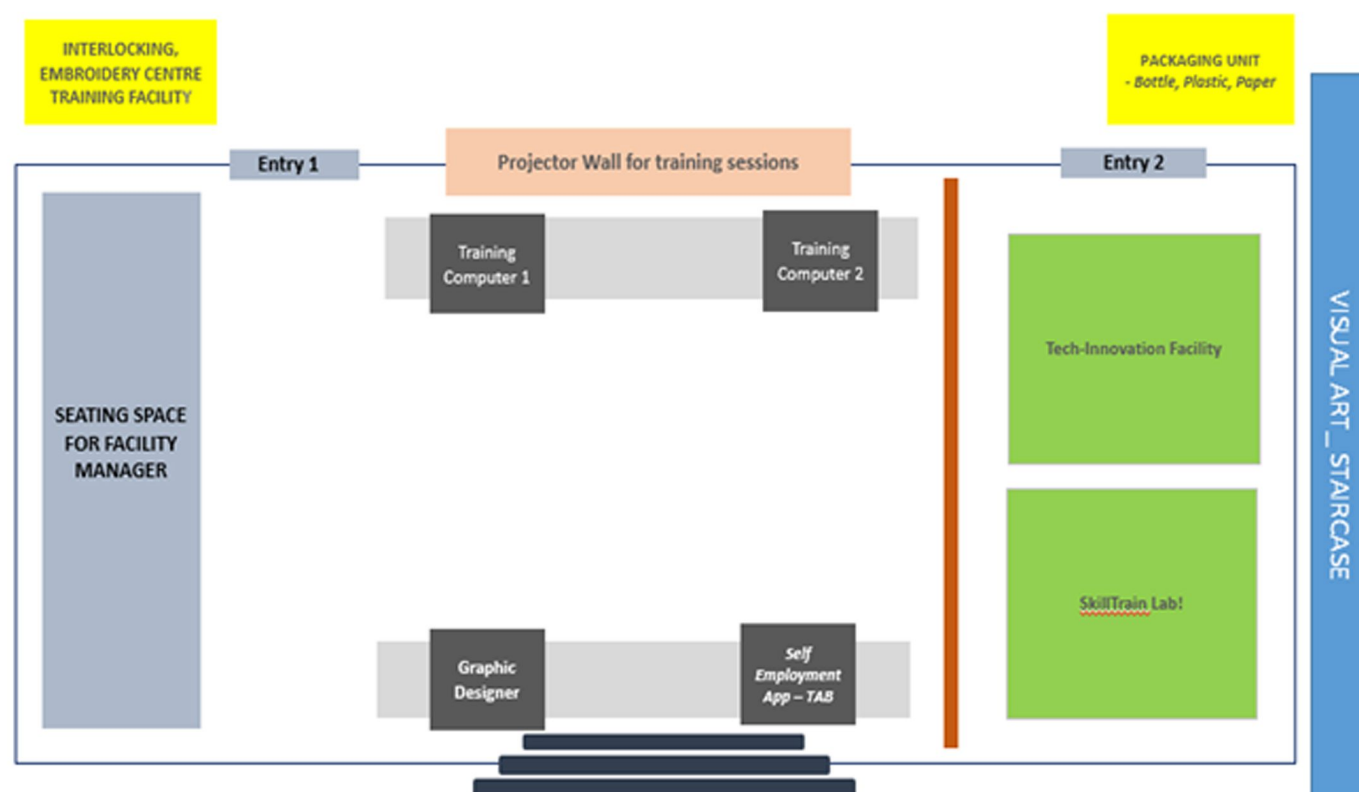
Incubator Facility for Entrepreneurs

This facility will serve as a training centre. It will provide all types of technical and non-technical trainings including customised skills, soft skills, business, financial literacy and livelihood preparedness.

Work Space for Entrepreneurs

This will serve as a technology innovation centre for entrepreneurs, especially women, who are struggling in accessing a work space to start their business. It will also include a packaging unit and five identified popular machines for entrepreneurs to produce, design and brand their products.

The first Experiential Centre will be launched in the Uttar Pradesh cluster, at TARAgam Orchha, in February 2019. This will then be replicated at the other two geographies as well.



Enterprise Mela: Celebrating Entrepreneurship

Developing an effective ecosystem calls for innovative approaches to collective learning. One such platform developed under the 'Entrepreneurship for Empowerment' programme is the 'Enterprise Mela'. The first step in this direction was taken in Uttar Pradesh on 4th December 2018, with the launch of the Mela '**Entrepreneurship for Job Creation and Empowerment**' at TARAgam Orchha. With the aim to explore approaches to a green, sustainable and inclusive economy, the platform showcased efforts and initiatives of local entrepreneurs who displayed their products and services at 15 stalls. 10 other stalls were put up, demonstrating DA's innovations and business. These included agri-based and food processing enterprises, such as pulse processing, and farmer producer organisations that produce vermin-compost and ground spices. The major attraction was the model of women-driven e-rickshaws. An embodiment of women empowerment, these entrepreneurs have emerged as role models for their peers.

The event was inaugurated by the Director of Research, Rani Laxmi Bai University. It witnessed a footfall of 300 stakeholders from lead banks, academia and the government. The work and stories of local entrepreneurs and change-makers in the community were brought to the forefront, and the success of these entrepreneurs in their journeys was celebrated. **The platform serves as an opportunity for entrepreneurs from different sectors to interact, learn and forge linkages, which aids in sparking micro-movements in the Bundelkhand region.** As a step towards entrepreneurship development, the second phase of a unique reality competition, 'Kaun Banega Business Leader', was also launched for deepening the dialogue and initiating the processes of co-creation with the community. It is hoped that this Mela will boost a culture of entrepreneurship in Bundelkhand, and pave the path for replication at other geographies as well.

"Our food processing work had always gone unrecognised. This mela gave us a platform for showcasing our work and networking with successful entrepreneurs. We never knew the numerous options that exist for women groups like us – bangle making, detergent manufacturing... the possibilities are endless." – Meera Bai Swayam Sahayta Samuh



Glimpses From the Ground

Potential Entrepreneurs



Lakshmi (Knowledge building session)
"Not only I manage my own finances now, but my husband also takes advice from me."



Deepak Sen (Capacity building session)
"Having gained enhanced access to information, I look forward to set up a tech-based enterprise."



Poonam Sen (Capacity building session)
"I have decided to open a beauty parlour in my village... I can now contribute to the family income."



Saroj (Capacity building session)
"The training has strengthened my abilities to influence the community... I now feel more confident in communicating."



Phool Singh (Knowledge building session)
"I now know the importance of formalising the enterprise... I have applied for GST registration."



Sekhar (Capacity building session)
"I am more resolute now to start an enterprise of my own... I am soon going to start my own YouTube channel."

Entrepreneurs



Sangram – Owns a Vegetable Cart
"I used to vend vegetables on road. With support from the 'Entrepreneurship for Empowerment' programme, I got a cart for vegetable vending. Further, I now understand the importance of demand analysis. Realising that there are no snacks shops nearby, I now want to add a cart for fast food."



Sumitra Devi – Owns a Grocery Store
"The training has given wings to my aspirations. Not only have I established my enterprise now, but I also complement my husband in running the family. Further, realising the overall importance of women empowerment, I got my daughters-in-law enrolled for the training. We now share a bond friendlier than before."

Coming Up...

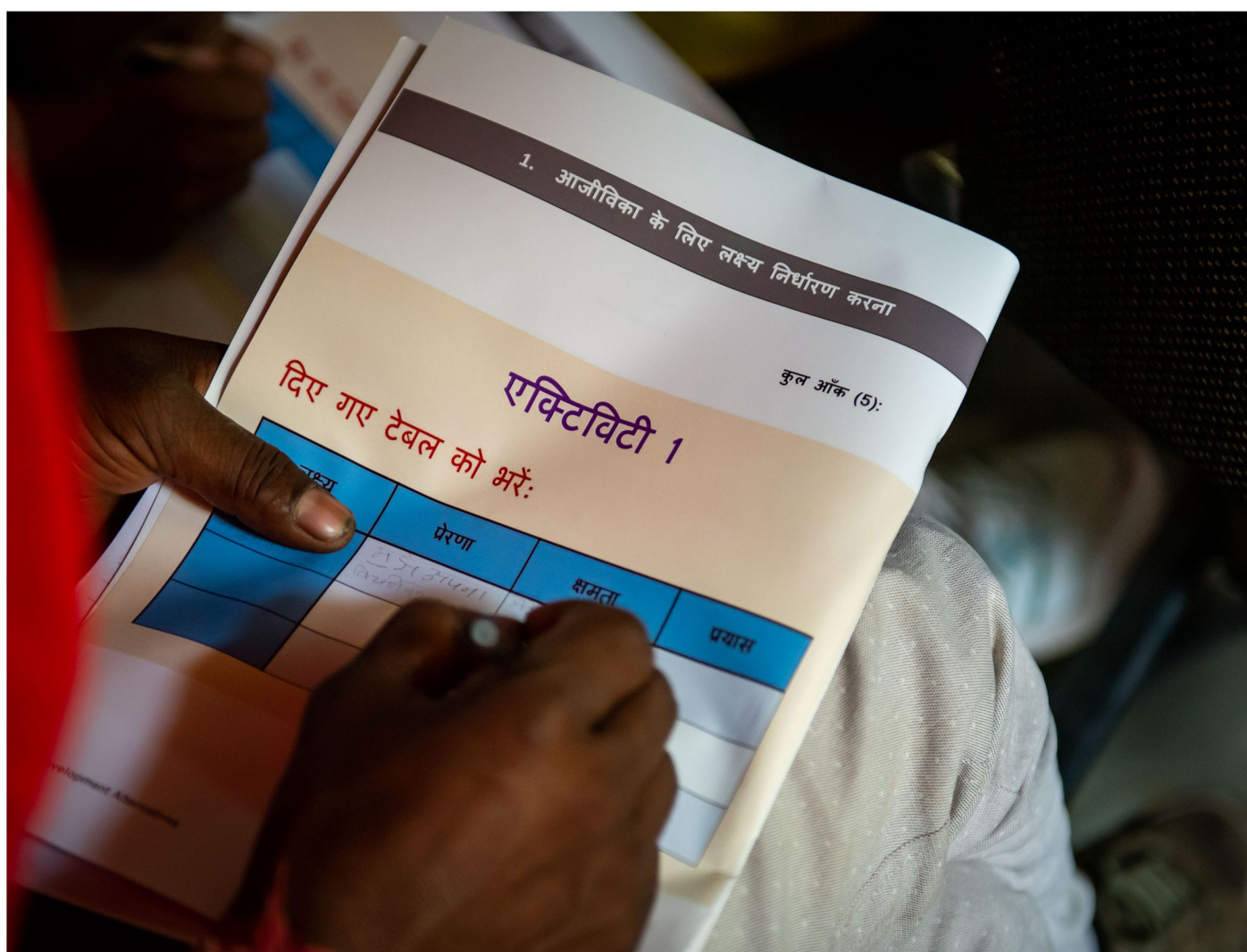
Financial workshop launched

20 enterprises set up across all clusters

Conducted over **10 coalitions** reaching over 300 stakeholders

Partnerships developed with 2 market aggregators

Skill training conducted for 70 entrepreneurs





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.



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