

MINI TOOLKIT ON WOMEN-LED ENTREPRENEURSHIP

ABOUT WORK 4 PROGRESS (W4P), INDIA

The Work 4 Progress (W4P) program of “la Caixa” Foundation aims to accelerate the creation of meaningful and dignified employment through the creation of platforms for innovation, action and continuous learning. In India, W4P provides enterprise development opportunities for youth and women in two regions - Bundelkhand and Eastern Uttar Pradesh. W4P uses social innovation methods that encourage dialogue-based participation by the community to co-create model solutions and share learning with others to generate impact at scale.



DIALOGUE

Listen to Multi-Stakeholder Perspectives



CO-CREATE

Develop Relevant Solutions Collaboratively



PROTOTYPE

Demonstrate Sustainability of Solutions



ACCELERATE

Mainstream Learning for Impact at Scale

W4P OBJECTIVES

W4P innovates and demonstrates systemic solutions to create a culture of entrepreneurship through the following interconnected objectives:

- **Nurture constructive communities** through community led influence platforms, safe spaces for women, social enterprises, and awareness building through local self-governments and change leaders
- **Unleash entrepreneurial energies** through finance, technology and marketing solutions for entrepreneurs, network of information centres, and peer-to-peer influence
- **Build robust ecosystems** for enterprise development by creating regional and national platforms for convergent action
- **Mainstream enabling mechanisms** by sharing lessons and evidence on job creation through regional and global platforms

W4P aims to enable decent work opportunities for a million people over the next ten years.

SYSTEMS CHANGE FOR TRANSFORMATIONAL DEVELOPMENT

To achieve the 2030 Agenda for transforming our world towards sustainable development, a departure from traditional project-based efforts to practical solutions is required for addressing growing and complex needs. There have been recent developments in adopting a systems change approach for complex development problems like unemployment and job creation. Evidence from these developments shows that stakeholders in the development process have been provided with the tools and frameworks to navigate complexity and strengthen their capacity for initiating transformative change.

“The systems-thinking lens allows us to reclaim our intuition about whole systems and hone our abilities to understand parts, see interconnections, ask ‘what-if’ questions about possible future behaviours, and be creative and courageous about system redesign.”¹

A systems approach need, therefore, defies using pre-defined solutions. It is the core of social innovation methodologies which in implementation work to influence linkages and interconnections of the system to reach their intended communities.² It does this through activation of networks, collaboration, human centred design, embedding learning, and shared narratives. It taps into leverage points in the system, and creates viable and sustainable alternatives to established mindsets and paradigms, providing an inclusive and open approach for sustainable development.

¹ Donella Meadows (2008) Thinking in Systems: A Primer

² Bertha Centre for Social Innovation and Entrepreneurship

The approach thus has the potential for achieving development solutions with greater efficiency and scale, than traditional approaches. Evidence from successful initiatives shows that there can be new ways of organizing and operating to achieve our development goals. These new ways of operating, based on deep understanding, reflection, co-creation and collaboration, build constructive communities geared towards transformative change.³

Work 4 Progress (W4P) aims to practice innovation that is social in purpose, systemic in nature and inclusive by design.

Development Alternatives (DA), through Phase 1 of the W4P program of the “la Caixa” Banking Foundation, working on innovating resources, processes and models, has had early success in the space of micro-entrepreneurship to provide meaningful and decent work for all. Stories are emerging of women transcending gender barriers to drive progress literally through e-rickshaws, the youth taking advantage of technological and market dynamism through information kiosks, and communities in general transitioning from being recipients of change to co-creators of change. Building on current evidence base and initial successes, W4P continues to strengthen its systemic approach to further develop interconnected solutions with diverse actors to drive transformational change at not only the micro, but also the meso and macro levels.

³ Corka Espiau (2017) Social Innovation Platforms for International Development

BACKGROUND

Central to inclusive and sustainable development is the urgent need to harness the economic potential of women – half of the world’s population.

It is estimated that by 2020, **870 million** women who have been living or contributing at a subsistence level will enter the economic mainstream for the first time as producers, consumers, employees and entrepreneurs. The economic impact is expected to be staggering, with profound effects on global development as a whole.

There is increasing recognition that women entrepreneurs are the rising stars of economies in developing countries like India. Despite this, women’s participation in the Indian labour force and female entrepreneurial rates remain dismally low. More alarmingly, perhaps, workforce participation of women has been continuously declining in India, and the latest level is nearly half of what it was in 2004-05⁴

As per a report by the Centre for Monitoring Indian Economy (CMIE), the breakdown of employment statistics tells us that :



8.8 million women lost jobs in 2018,



of which **6.5 million** were in rural India.

Moreover, the ones working are predominantly stuck with traditional occupations – like beauty parlours, tailoring centres and incense stick making – restricted by the lack of exposure to new and innovative ideas and support services.

⁴ <https://www.newsclick.in/Unemployment-Women-India-Labour-Force-Survey-Report>

Therefore, in order to address these challenges, the Work 4 Progress (W4P) program deployed a social innovation methodology to bring about innovation in women entrepreneurship. Some of the key approaches adopted are as under:

- **Creating safe spaces for overcoming socio-cultural barriers** – As part of this, we create safe, physical spaces to build solidarity and networks, facilitating active participation of women, through social innovation such as participatory dialogue and co-creation processes with women.
- **Building new models for inclusion** – The program recognizes various catalysts for women entrepreneurship, and believes in building more inclusive value chains by mainstreaming women led models like the micro credit facility owned by Federations.
- **Catering to specific ambitions** – The program has developed design driven research tools like personas, to understand specific ambitions of potential women entrepreneurs and customise support services as per their needs and demands.

Since the social innovation approach is flexible, iterative and responsive to changing dynamics, the program continuously integrates learnings and feedback in its strategy. For instance, while implementing safe spaces for women, we found that most women limit their options due to restrictions imposed by their family, repression by their community and lack of access to resources.

The toolkit, therefore, aims to share the learnings and good practices attained from our experience of implementing safe spaces, and provide tips on structuring them as a community-driven platform for increasing trust and facilitating networks of influence and information between its members.

CREATING SAFE SPACES FOR WOMEN

Common challenges faced by women across the rural-urban spectrum are difficulties in asserting their rights, accessing resources and tapping into available opportunities. These challenges get significantly heightened with increasing marginalization due to location, caste, culture, education and skill levels. There is, thus, a dire need for spaces where women can discover their voices and discuss ways to exercise their agency. In short, safe spaces where women can empower each other and their communities.

The key objectives of safe spaces are to provide an area where women and girls can:

Socialize and re-build their social networks

Receive social support

Acquire contextually relevant skills

Receive information on issues relating to women's rights, health and services.

These spaces may take different names such as women centres, women community centres, or listening and counselling centres, to name a few.

There are various communities across the world promoting safe spaces for women – some for physical safety, others for economic. One such example is that of Fiji where in order to mainstream women vendors in the market, UN Women, under the 'market for change' project, provided leadership, legal advice and financial literacy workshops to women entrepreneurs. Similarly, Mann Deshi Mahila Sahakari Bank addresses the issue of lack of access to formal financial institutions by creating a safe space for rural women to save their money.

HOW WE DID IT

W4P has prioritized women led enterprises, recognizing that women entrepreneurship is central to inclusive and sustainable development. To address issues around social needs and aspirations, the safe spaces concept was developed for women in Bundelkhand and Eastern Uttar Pradesh, as a special platform under W4P, to bring together women at a common space and enable them to learn more about themselves so that they can realize their potential.



The safe spaces initiative is an attempt to bring women together to talk, share, learn and grow. Through games, discussion and conversation, the space – any common meeting spot for women in a village – can become a site to foster empowerment. Because of patriarchal norms, women often face challenges like not being included in decision-making or not being able to choose their own paths. Through group activities and conversation, safe spaces aim to address some of these deep-rooted belief systems.

As part of the program, sessions with gender experts and the team were conducted to understand the perspectives of women on work and life. Visual tools such as **'story without a middle'**, in which women create their own life journey, have been adopted as part of these platforms for tackling deep-rooted biases inherent in socio-cultural norms, and to ensure maximum participation since the group of women comprised of both literates and illiterates.

On one hand, in Eastern Uttar Pradesh, the older women seemed more confident and forthcoming, while the younger women (especially new brides) were more hesitant. On the other hand, in Bundelkhand, it was the opposite, where younger women (as young as 18 years) took the lead in discussion.

Women from both geographies collectively voiced their need for new economic opportunities or some path through which their lives could be transformed and improved. While the demands were not specific in Eastern Uttar Pradesh, the women in Bundelkhand said that their ideal village would include a computer training centre for women as well as a tuition center for subjects like math. In both geographies, women reported that their participation in gram sabhas as a forum for airing concerns and grievances was low.

LEARNINGS

Since the project follows the social innovation approach, which continuously integrates learnings and feedback, the following learnings have been drawn out:

- Most women limit their options due to restrictions imposed by their family, repression by their community and lack of access to resources.
- In order to draw out synergies, one needs to narrow down the age group to 18-35, and also explore synergies with existing programs that work with younger girls, like adolescent girls (UNICEF- Garima).
- There is a need to strategize integration of economic activities into the safe spaces.
- One should not expect change to happen in a day; change will be very slow and incremental.
- The safe spaces should be kept organic; and one must refrain from planning out every detail of their trajectories, maybe even allow the women themselves to take charge of these spaces.
- To initiate, maximum focus should be laid on building rapport with the women, by means of game and visual aids, rather than focusing deeply on the content of the sessions.

WAY FORWARD

Based on the experience on ground and the learnings drawn, moving forward, the program aims to establish safe spaces as self-sustaining platforms for bringing solidarity among the women group. Catering to mobility issues, especially in the marginalized region of Eastern Uttar Pradesh, the program has already launched a technology challenge aiming to create virtual 'co-working safe spaces' for young women (18-25 years), thereby enhancing access to entrepreneurial work opportunities in a rapidly transforming economy. Safe spaces will also ensure inclusion of not just women, but also families and communities. Models like youth clubs will be created to draw in more of the young population. The concept will therefore consider use of different spaces for offering individual as well as group activities.

EMPOWERING WOMEN IN VILLAGE BHOJLA

Prabha's eyes light up as she talks excitedly about sewing, dressmaking and training services that she offers at her tailoring enterprise. "I am the owner of Vaishnavi Silai (Tailoring) Centre. It is named after my daughter."

Prabha lives in village Bhojla in Bundelkhand with her husband, and is a mother to two young children (a girl and a boy). Having learned the art of sewing and dressmaking as a young girl, Prabha always dreamed of starting a tailoring enterprise where other women from her village would come and work with her. To make this dream a reality, she was prepared to be an outlier in a patriarchal region like Bundelkhand, where the idea of women entrepreneurs did not fit in with the societal norms. On expressing ambitions to start an enterprise, Prabha and her husband were forced to move out of their ancestral home, by her orthodox mother-in-law. Prabha shares, "The day my mother-in-law asked us to leave, I was not sad, only angry. Finding an affordable place to rent was difficult, but I think getting disapproving glares from people in my village made me more certain about going against their norms."

Prabha decided to get support from Asha, one of her friends who had confided in her about wanting to set up a salon. Prabha finally launched 'Vaishnavi Silai (Tailoring) Centre' in June 2018, and soon after, Asha started her salon next door. Sitting next to Prabha, Asha shares, "She [Prabha] is like a sister to me. Her strength made me come forward and share my dream out loud." While Prabha would provide tailoring services, Asha would provide salon services. A fire had lit another fire, and this was only the beginning – one by one, more women started coming forward.

This change brought the women closer, and together they created a support system – for solidarity, and sharing resources, information and ideas. A support system through which they could aspire to become what they wanted to be, and not what the community wanted them to be.

By taking on a role traditionally reserved for men, Prabha ignited a fire that continues to live in the heart of her community. The women entrepreneurs of Bhojla have created a hub of enterprises servicing the huge wedding market in the area. Together, they are supporting women from more villages to challenge patriarchal norms

Inspired by the strength of a solidarity platform for women, 'safe spaces for women' are being created across 30 villages in India. These spaces are envisioned to bring women together – to raise their voices, express their aspirations, and advance their learning about themselves.

Ultimately, safe spaces aim to equip more women to take collective decisions in starting their journey towards entrepreneurship.

WHAT MAKES PRABHA AN ENTREPRENEUR?

She is fearless and optimistic

PRABHA AS AN AGENT OF CHANGE:

Challenging norms of a patriarchal community and encouraging young women to pursue their dreams



HOW YOU CAN DO IT



DO IT YOURSELF - CONDUCTING SAFE SPACE SESSIONS

Safe space sessions are a means of collecting information at the individual level, and having an interactive discussion to understand the perspective of women towards a specific problem.

It is important to understand that these sessions are oriented towards solving a common problem. These are not merely for raising awareness, but are to assess different perspectives on common issues and challenges, and identify mitigation strategies through a participatory technique.



KEY OBJECTIVES

Some of the key objectives of these sessions include the following:

- To make the women realize the need and relevance of the intervention
- To bring out women's perspective on a common problem and identify ways to solve the problem



TOOLS USED

For the discussions to be directed towards the identified problem and its solution, and be highly interactive, it is important that one is aware and well versed with the broad topics of discussion, a sample of which is mentioned in the next section. Tools like Know Your Peers and Game Module – Perspectives (tools attached for reference) can be used to build a rapport and understand the perspectives of women.

The following elements should appear on your list of group rules:

RESPECT	<ul style="list-style-type: none"> ● Respect others' opinions - we can question and disagree with opinions, but should not treat them as inferior or stupid ● Do not speak while others are speaking
TIMING	<ul style="list-style-type: none"> ● Be on time for sessions - participants are responsible for their own learning, and it is important to also respect the time of others
COMMUNICATION	<ul style="list-style-type: none"> ● Keep phones turned off or on silent mode; not answering phone calls within the training room ● Keep computers off/closed during sessions
PARTICIPATION	<ul style="list-style-type: none"> ● Participate actively - share your opinions openly ● Do not monopolize time and space, by being conscious of one's own behaviour and ensuring one allows others to speak and participate fully
CONFIDENTIALITY	<ul style="list-style-type: none"> ● Discussing sensitive issues may prompt disclosure - if personal issues are discussed, participants are asked to keep all information within the group and not discuss with anyone else



Keep in mind that at this stage, many individuals may not feel comfortable expressing themselves in front of a group. If this is the case, gently encourage participation by asking quieter participants if they have anything to add, but do not force them to contribute if they appear uncomfortable.

The game has been designed with the objective to understand different perspectives that women in the same community and age group hold for a particular situation. The game then also reasons out the differences to help women understand each other better.

HOW TO PLAY

- **Step 1:** The moderators need to introduce the game to the group and explain to them what needs to be done.
- **Step 2:** Moderator 1 will pick one card at a time, and the women are supposed to express what they make out of the image.
- **Step 3:** Moderator 2 will pick the initial 4-5 thoughts, and the group then discusses differences in perspectives.



BEFORE YOU START, ENSURE:

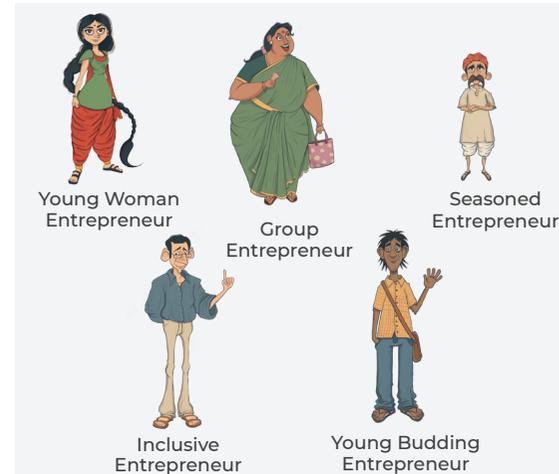
- The group should not comprise more than 10-15 women
- There should be a minimum of two moderators for managing the session –
Moderator 1: Conducts the game
Moderator 2: Collects the thoughts



EXPECTED OUTCOMES

- Gain knowledge and clear understanding of each other's fears and aspirations.
- Recognize dynamics of various individuals at play, and become motivated to initiate responsive actions

W4P TOOLS AND INITIATIVES FOR WOMEN ENTREPRENEURS



PERSONAS

W4P has created profiles based on common characteristics ('personas') through which it maps the journey of an entrepreneur. The needs of each persona then form the basis of designing specific support services. The tool helps in understanding not only demographic characteristics these persona possess, but also determines the interventions that may be introduced to match their needs and behaviour.

DIGITAL APPLICATION FOR YOUTH

A digital application has been co-created with the community to increase their interest in entrepreneurship. The application includes interactive modules that educate the user in starting their own businesses. The content is also available offline and engages with the user through animations, videos and games. Based on feedback from the community, the app includes digital business planning tool that supports entrepreneurs in analysing their business growth and services such as credit rating.

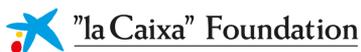


TECHNOLOGY CHALLENGE

W4P has launched 'the technology challenge' to find a solution to use Information and Communication Technology (ICT) to create virtual co-working spaces for young women (18-25) in Eastern Uttar Pradesh, to overcome lack of connectivity, mobility and safety in the workplace for women, thereby enhancing their access to entrepreneurial work opportunities.



Development Alternatives (DA) is a social enterprise with 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.



The "la Caixa" Foundation from Spain, the third largest foundation in the world, promotes diverse social, economic, cultural and ecological initiatives to foster sustainable development across the world. "la Caixa" has worked for more than 110 years in contributing to the advancement of society and the progress of individuals, with a special emphasis on those who need it most. Its main strategic objective is to provide opportunities and fight inequalities in Africa, Asia, and Latin America through programs that contribute to the achievement of the United Nations 2030 Sustainable Development Goals (SDGs).

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