# The Big Bets Collaborative
# What Rural Women Entrepreneurs Want
# Reports from the Ground – *Assam and West Bengal*

## *Content*





START UP!
The First Step in Social Change

## EXECUTIVE SUMMARY

In September 2022, Start Up! on behalf of the Big Bets Collaborative (BBC), conducted extensive primary research to:

a) Map the aspirations, strengths and challenges of Rural Women Entrepreneurs (RWEs), and;
b) Identify how eco-systems could enable RWEs to thrive, in ways that increased women's participation in the labour force.

Start Up! designed and conducted In-Depth Interviews (IDIs) with 25 sector experts[1] and dialogue sessions or ***addas*** with 166 rural women entrepreneurs (RWEs) across the states of Assam and West Bengal.

The goal was to develop a strategic program framework for BBC, with the voices of RWEs at the centre.

### A Shared Belief

Our primary research confirmed that rural women, despite the multiple odds stacked against them, continue to be the driving force of their homes, and local economies. But what obstructs them significantly is a non-inclusive and non-responsive eco-system.

*"Every rural woman is engaged in work that is value-creating for her home, land and village. She has the will and the commitment for livelihoods creation and entrepreneurship."* This statement resonated with all the sector experts and rural women entrepreneurs we spoke to.

Our research respondents were held together by their shared belief that "*All women are entrepreneurs – they are risk-takers and have to fight for everything."* **According to our research participants, these inherent entrepreneurial capacities move rural women to do business with innovation, creativity, and leadership.**

### A Ground-Up Definition

*Most RWEs defined the word 'rural woman entrepreneur' more from the lens of personal agency, empowerment, and leadership; less from the lens of finance and business turn over.*

This was true even for RWEs from Assam, where the mindset, culture and practice of entrepreneurship are still nascent. Compared to the RWE's of West Bengal, those from Assam acknowledged that they viewed themselves as self-employed, or as struggling entrepreneurs at the early stages in livelihoods-entrepreneurship spectrum.

### Principles of Rural Women's Entrepreneurship

Through the research, sector leaders and RWEs articulated the following as key principles of rural women's entrepreneurship:

- ***Entrepreneurship is a strategy for empowerment***: Women have a strong motivation to engage in entrepreneurial activity to realise themselves.

- ***Entrepreneurship is about building a growth mindset.*** It responds to rural women's thirst for learning. This growth-mindset, which RWEs embody, is not afraid of failure.

- ***RWEs in nascent/emerging/ opaque markets grow by learning from each other***. While RWEs are driven in their quest for skills, knowledge and leadership, most are unable to find spaces for learning and entrepreneurial growth. So, "they learn by teaching each other," explained Sanjiv Kumar of The Goat Trust (TGT).

[1] Refer to the annexure for their names and details

- ***RWEs support and engage other women in work.*** In the process, they build women-led value chains.

- ***Most RWEs prioritize collaboration (over competition) as an approach to business.*** This approach has been fostered by rural women's experiences of collectivization. Their readiness for collaboration, when harnessed, can leads to informal hubs or associations or networks of women entrepreneurs from different stages in their life cycle.

- ***Entrepreneurship opens up opportunities for RWEs to become community leaders.*** Women entrepreneurs who solve complex problems in rural areas are seen as leaders. They inspire other women and catapult into public and leadership roles.

- ***Entrepreneurs grow when enterprise eco-systems grow*** – RWEs need enabling and gender-responsive eco-systems at the micro, meso and macro levels for them to retain, sustain and expand their existing enterprises.

  Neelam Chibber of Industree emphasized*, "There is no dearth of imagination, learning, hard work and commitment on the part of RWEs, as they create wealth and value through their micro-enterprises. But this is not the case for the eco-system in which they operate. Eco-system stakeholders now need new imagination and fresh frameworks for mainstream actors and institutions to become gender-inclusive and gender-responsive."*

## Two States

### Assam

Our participants were unanimous that Assam is at the nascent stages of entrepreneurial practice and culture. Therefore, the eco-system for entrepreneurship is yet to emerge.

According to Anirban Gupta of Dhriiti- The Courage Within, *"In the community, entrepreneurship has different levels, ceilings, and stages. For example, in a village in Assam, when one or two women together start and grow their business, they tend to be more on the production side of the value chain. Their earnings do not give them the head space to think ahead or take risks.*

*"Entrepreneurship is a journey. It takes times. From building an entrepreneurial mindset to forming an enterprise is a process. We are still at the initial stages of that journey in Assam,"* he concluded.

### West Bengal

While the numbers of RWEs are significantly higher in West Bengal, our research conceded that the eco-system players of Bengal are implementing programs for women's entrepreneurship as 'time-bound, project-based livelihoods initiatives'.

Additionally, we learnt that across the two states there are many missing layers between RWEs and the high-value domestic and export markets. Our interviewees recognized that neither NGOs nor governments are the best positioned (in terms of expertise and approach) to serve as the bridge between markets and RWEs.

What was needed was creative, young and social-minded entrepreneurs to connect with RWEs, and serve as the marketing conduit between them and premium and large markets, while giving women a fair share of the profits.

## Rural Women Entrepreneur: Journey Maps

From the Addas, the Start Up! team wove a five-stage journey map of RWEs. The stages were designed and calibrated by the multiple stories we heard in our dialogue sessions with rural women.

### Stage O: Seed Stage Entrepreneur

Before stepping into entrepreneurship, rural women pursue livelihood activities that they undertake on a part-time basis, where it is difficult to separate production and reproduction tasks, as well as market and non-market work. They work at the lowest levels of the value chain, in saturated sectors and informal economy, in low-productivity and low return activities where they benefit from little or no social protection.

### Stage 1: Self-Employed or Striving Entrepreneur

Collectives (SHG, village cluster) enable a rural woman to breakthrough. They become the training/ seeding ground for entrepreneurship, leadership and learning. Access to a loan gives a woman the springboard to entrepreneurship. She invests that loan to move into the stage of self-employment. As a self-employed individual, a rural woman strives to find entrepreneurial opportunities for herself in her value chains.

### Stage 2: Start Up Entrepreneur

Market exposure and SHG participation (both enabled by the government) opens an RWE's access to entrepreneurship training programs. She stretches her goal : from ensuring cash flow in her family, to solving market needs. As she picks up business acumen, the woman starts to focus on market opportunities. This helps her to start and run more than one window of business. She moves upwards in her value chain, and gets access to MFI loans and well as JLG loans for her enterprise.

### Stage 3: Stable and Steadfast Entrepreneur

At this stage, the RWE would have demonstrated what it takes to set up a 'woman-led household enterprise' – i.e. an enterprise that her family members find viable to join in and take her business forward. With a stable basket of 2 businesses, the RWE is focussed on diversification of products. She would have expanded her market to beyond district *haats* and could be reaching city customers. At this stage, she would have adequate business to employ/ engage 2-5 women, in addition to family members. Her access to Mudra loans would have increased, as would her participation in other training and exposure meetings. At this stage, she would have registered her business and strengthen compliance.

### Stage 4 and 5: Scale and Sector-Shaper Entrepreneur

Less than 5% of RWEs tend to reach this stage. With access to large-ticket loans, machinery and high value domestic and export markets, a scale-focussed RWE would have diversified her markets. She would have increased her number of employees and would be a mentor and trainer for other early-stage RWEs. She would have an active relationship with banks and local government officials.

### It would be critical to note the following about an RWE's journey map:

- The ability of a rural woman to move from one stage to the other in her lifecycle is a matter of her choice, will, ambition and abilities.
- The extent of progress of an RWE in her entrepreneurial journey map is greatly enabled or disabled by her eco-system.

In our research, all RWE (including those who were older than 45 years of age) expressed great urge for growth and movement across the entrepreneurship life cycle stages. But they agreed that progress would not be possible without an enabling environment.

Sector experts confirmed across the two states, 70 percentage of RWEs are located in the 0-3 stages of their lifecycle journeys. Therefore, it would be prudent to seed and strengthen a healthy mix of RWEs across different lifecycle stages, in every value chain. This could serve multiple purposes:

- ***Ensuring inclusion***, especially for women from remote tribal communities who have yet to be introduced to the template of entrepreneurship.
- ***Building a dynamic pipeline***, with robust peer-learning and cross-pollination between RWEs at different stages of growth.
- ***Creating a critical mass of grassroots business women,*** to demonstrate possibilities of business at scale for banks, technology players and other critical mainstream actors.

## What RWEs Seek from their Eco-systems

We asked RWEs to prioritize eco-system players and interventions that would enable their growth and progress.

The RWEs identified the following eco-system players and actors, in order of priority:

a. Institutions and interventions that are committed to non-conventional ways of training/mentoring and connections with other RWEs.
    - A majority of RWEs preferred certification programs that were visible and offered by accessible and local institutions, with a combination of technical and mature RWEs as faculty
b. Access to market platforms and market players.
c. Access to banks, loans, and finance for working capital, procurement of machinery etc.

But most of all, RWEs made a rallying call for eco-system institutions, actors and players to be gender-inclusive, and to recognise and treat rural women entrepreneurs as viable business persons.

## Bolstering the Five Forms of Capital of RWEs

Our research confirmed that five factors most influence RWEs:

- Personhood Capital : Autonomy or self/personhood.
- Knowledge Capital: Competencies or knowledge, skills.
- Financial Capital: Access and control over resources, or ownership of capital, assets tools and technology.
- Social Capital: Relationships or personal and professional social networks
- Recognition Capital: or an RWE's reputation capital

An RWE's eco-system plays a central role in the development of these five forms of capital.

The table below summarizes, the key recommendations that emerged from our primary research, of eco-system interventions that could bolster the five capitals of rural women entrepreneurs.

| | |
|---|---|
| Personhood Capital | • Integrate transformative gender training programs, into all capacity building initiatives for RWEs.<br>• Celebrate and recognize rural women entrepreneurs locally, at district-levels and across states.<br>• Run media campaigns to share stories of the true contribution of RWEs.<br>• Make a concerted policy push for governments to provide dignified work environments and infrastructure for RWEs. |
| Knowledge Capital | • Non-conventional business management and business leadership programs – programs that are local and accessible, rooted in the RWE context, with faculty that comprises technical experts as well as role model RWEs. |

| | |
|---|---|
| | • A structured mentoring program that is face-to-face with relatable mentors and is based on relationships of trust.<br>• Partnerships with district and block-level colleges, agricultural universities, RSETI and other existing capacity building institutions and programs. |
| Financial Capital | • Building narratives that build the confidence of bankers in RWEs as credit-worthy<br>• Introducing a new breed of investors, or a venture/start up fund that is patient and enables RWEs to take calculated risks |
| Social and recognition Capital | • Facilitating RWEs to set up their own business hubs and associations – from where they can speak to markets, industry and governments<br>• Organizing summits and large trade fairs for RWEs<br>• Celebrating RWEs through stories, films and awards |

## Recommendations

In closing, all our research respondents were hopeful and positive that a coalition of organizations, such as the BBC, was coming together to make a big and bold investment in rural women entrepreneurs in the states of Assam and West Bengal.

In addition to the recommendations (shared in the table above), the research respondents highlighted the following suggestions:

### Call for a New Definition

We noted a call for a new and holistic definition of rural women's entrepreneurship – one that moves beyond the reductive confines of business turn over and focuses on the multiple ways in which rural women bring value, innovation and benefit to work and business.

The development, socialization and amplification of this new definition could alter the public perception of how RWEs are viable entrepreneurs; how with the right eco-system support they can galvanize value chains; and therefore how the eco-system itself would benefit from being inclusive and gender-responsive.

### Process before outcomes

We were reminded by the sector experts that both women's entrepreneurship and eco-system building are long-term processes, with many external variables. BBC would need to keep a ten-year horizon in mind, while drawing up its four-year goals.

### Putting RWE's at the centre

Heads of NGOs and the RWEs cautioned that interventions to propel women's entrepreneurship can unintentionally increase the burden on women themselves. *Hence, her agency and decision about the uptake of upwardly mobile solutions would need to be respected.* Further the program implementors would need to be mindful of her domestic burdens and cultural demands (festivals, deaths and other rituals).

### Combination of Incubation and Acceleration

We analysed that in Assam it would be cautious to take the approach of first incubating RWEs, followed by working with eco-system builders who could then adopt the models developed by BBC.

In the state of West Bengal, acceleration of RWEs and their eco-system could be a viable route.

***However, in both the states, the emergence of RWEs itself would be crucial for eco-system development. It would indicate that start of a runway for more women to engage in the labour force with agency.***

### Building Layers of Partnerships

We concluded that before building partnerships with mainstream eco-system partners, it would also be useful for the BBC to spread its net of civil social partners wider. The massive variations within value chains from one region to the other, would mandate hyper-local partnerships with organizations that had a) more local roots; b) their finger on the pulse of community dynamics and c) trust-based relationships and credibility with local banks and the government machinery.

### Needed: Blue Sky Planning

The sector experts believed that the states require multiple eco-system actors to collaborate on three approaches:

- One, to open new entrepreneurial roles and opportunities in hitherto 'traditional' value chains (agriculture, livestock, handloom, textiles). These entrepreneurial opportunities may not be visible as of now. But it would need innovation and risk-taking to map and build out these opportunities.
- Two, to research, identify and invest in entrepreneurship opportunities in new domains for RWEs in Assam. Eco-tourism and cultural tourism were identified as areas of potential.
- Three, to attract younger players/entrepreneurs to develop market-facing solutions for RWEs.

## ABOUT THIS REPORT

This report captures the key findings of the primary research (comprising In-depth Interviews and Addas or dialogue sessions) that Start Up! conducted with 25 sector experts and 166 rural women entrepreneurs (RWEs) across the states of Assam and West Bengal.

The objectives of the primary research were to:

- Map the aspirations, strengths and challenges of RWEs
  - Towards enhancing Female Labour Force Participation Rate
- Identify the key levers and opportunities for building ecosystems for RWEs to thrive
- Develop a strategic framework for BBC

## Methodology – In Depth Interviews

The In-Depth Interviews (IDIs) conducted by Start Up! were preceded by a literature review which helped us to map the key areas of enquiry.

The IDIs were 2-hour long meetings conducted virtually with the following profile of interviewees:

- 18 leaders of non-profit organization leaders and social enterprises that have:
  - Provided market platforms to RWEs
  - Built eco-system models for RWEs
  - Enhanced the identity and leadership of RWEs in markets and local economies
  - Moved enabling policies for RWEs
- 5 role model rural women entrepreneurs that run successful networks of RWEs and have launched their own non-profits
- 2 Government officials representing
  - West Bengal State Rural Livelihoods Mission
  - Assam State Rural Livelihoods Mission

## Methodology – RWE Addas

The addas or dialogues were four-hour workshop sessions with clusters of RWEs across Assam and West Bengal. We held 10 addas with the support of partner NGOs across the two states.

### States:

- 70 RWEs interviewed were from West Bengal.
- 96 RWEs interviewed were from Assam.

### Domains:

The RWEs were engaged in 7 value chains:

- Livestock – Piggery, Goatery, Poultry, Fishery
- Handicrafts – Jute products, toys, accessories, jewellery, home-furnishings
- Handloom/ weaving and apparel
- Agriculture and allied services – Horticulture and floriculture, food processing, vermicomposting
- Food – Catering, masala businesses, pickles, pappad
- Eco tourism and cultural tourism
- Small shops

### Profile:

- The respondents had 3-30 years of experience in running their micro-enterprises
- Their annual revenues ranged from INR 75,000 to INR 1 crore
- 15 RWEs had access to markets outside their states

- 2 RWEs had export business
- 50% had coached and trained a significant number of seed-stage women entrepreneurs
- 15 RWEs had 5-10 women employees
- 12 RWEs employed more than 20 women
- 50% had contributed to building value chains of more than 200 women
- 10 had won awards at either district, state or national levels

## SECTION 1: How Rural Women Create Value

India has 432 million working-age women and 13.5 –15.7 million women-owned businesses that provide direct employment to nearly 22–27 million people. *These women view entrepreneurship as a way to build value and create opportunities for themselves, their families, and their communities*[2]. However, the socio-economic contributions and entrepreneurial potential of women remain largely unrecognized and untapped due to gender norms, the care burden as well as access and mobility barriers.

Rural women, comprising nearly 65% of the country's female population, are the worst hit. They trail behind urban women and rural men on all gender parity and global development indexes due to these factors. *Despite their tenacity, resilience and will to engage in livelihoods and entrepreneurship activities, rural women remain concentrated in informal, micro-size, low productivity, and low-return activities*[3].

However, our primary research confirmed that rural women, despite the multiple odds stacked against them, continue to be the driving force of their home, and even village economies. But what obstructs them significantly in their entrepreneurial journeys is a non-inclusive and non-responsive eco-system.

### Innovation, Resilience, Leadership: Markers of Rural Womens Entrepreneurship

According to Sumita Ghose of Rangsutra , *"Every rural woman is engaged in work that is value-creating for her home, land and village. She has the will and the commitment for livelihoods creation and entrepreneurship."* This statement resonated with all the sector experts and rural women entrepreneurs we spoke to.

> *"All the 2000 artisans who work with us are risk-taking entrepreneurs because they took that first step to say, 'I want to use my skills, I want to invest my time to bring about a change in myself, to earn monies, to invest in my family and children.*
>
> *"When no investor was ready to back the idea of Rangsutra, it was rural women who came forward to invest in our company. Putting money where your mouth is, that is entrepreneurship. Our rural women entrepreneurs have done more. They have had to fight big battles at home; and then they moved out of their homes and aggregated in village centres where, together with peers, they built their work as their identity.*
>
> *"Rural women are our partners. They have created new designs with us and taught us more than we could have ever learnt from management schools. Working with rural women has also made us a zero waste company, because the women don't waste anything."*
>
> Sumita Ghose of Rangsutra

The participants of our IDIs were held together by their shared belief that "*All women are entrepreneurs – they are risk-takers and have to fight for everything."* *According to them, these inherent entrepreneurial capacities of rural women move them to do business with innovation, high problem solving, creativity and leadership.*

[2] https://www.smilefoundationindia.org/blog/entrepreneurship-skills-for-rural-women-is-a-game-changer/

[3] https://www.ilo.org/wcmsp5/groups/public/---ed_emp/documents/publication/wcms_150832.pdf

***Kana Mandal, Hasta Udyog***
***Entrepreneurship, A Pathway to Empowerment***

Kana was born into a poor Muslim family. Her father raised a family of ten daughters on his small earnings as a tailor. Kana lost her father when she was fifteen and the responsibility of the entire family fell on her young shoulders. She started running tuition classes to put food on the table for her family.

### The Striving Entrepreneur

In 1995, Kana was selected for an embroidery and kantha stitching training offered by the West Bengal District Industrial Centre. The monthly stipend of Rs. 200 was a boon to her family. Kana impressed the government officers with her skill and determination. They advised her to register a Small-Scale Industry (SSI) unit. And so, her first enterprise 'Fatehma Kantha Stitch Centre' named after her mother was born in 1996.

### The Start Up! Entrepreneur

In the same year, the Minorities Development Corporation approved a loan Rs. 1,00,000/- to Kana which was a turning point in her business as it enabled her to buy raw materials and produce a range of products which could be sold at the handicraft fair in Kolkata. Participation in the fair, organized by the state government, helped Kana understand the market demand for different types of products and prices. Kana sold all her products in a week and many people took her contact details. Thereafter, the orders started trickling in.

Kana started training other women in her neighbourhood and bought products from them which she took to fairs. In 1999, Kana went to a national level fair at Pragati Maidan in New Delhi and managed to clear off her loan in record time. She received much appreciation from the Minorities Department and the local media.

### Challenging Cultural Norms

In 2000 Kana married Pratap Mondal from a middle-class Hindu family, even as the villagers set her mother's house on fire, refusing to let Kana enter the village thus cutting her off from all her documents and material. Kana and her husband started their life anew in Barasat town. While Kana travelled to Kolkata to secure orders, her husband took care of their little son.

In 2006 Kana was invited by the government to start training 390 SHG members across 13 Panchayats. She saw this as an opportunity to identify women who could be linked to her production house to meet her growing orders.

### The Steadfast Entrepreneur

In 2007 Kana started working with jute because she realized that Kantha and embroidered products were expensive, whereas jute products were more reasonable and sold in large quantities. Further, raw jute was easily available locally. This was a strategic decision since it helped to increase orders, diversify range of products and increase the demand for her training classes.

In the same year, Kana changed the name of her unit to Hasta Udyog. Kana's reputation as a trainer grew and she produced sufficient stock to participate in 3-5 large fairs at the state and national levels every year and fulfil orders from the Government's flagship store Manjusha.

### The Scale Entrepreneur

In 2009 Kana was designated as a Master trainer of North 24 Pargana district. As part of the Government's Swarnjayanti Gram Swarozgar Yojana (SGSY) scheme, Kana trained 110 women from 11 Panchayats in producing jute-based products. These women were organised into a cluster called Uttirna Jute Cluster. As the coordinating body Hasta Udyog undertakes the financial management responsibility and passes on bulk orders for jute products to the cluster members.

In 2010, Kana was selected to participate in a EU-funded rural enterprise development project implemented by Margdarshak Development Services. She learnt to price her products properly, packaging and how to bid for large projects and tenders. As a mentor to six small jute-based businesses in North 24 Parganas Kana experienced how to nurture and guide small enterprises.

Thereafter, Hasta Udyog was accorded the status of government recognized training agency for the district by the Directorate of Industrial Training. Hasta Udyog started facilitating deserving candidates to register under the Udyog Aadhaar scheme that allows them to sell their products at the district level launching more than 140 women led enterprises.

### A Sector Shaper and Role Model Entrepreneur

In the last 5 years more than 10,000 rural women have been trained by Kana, of which 7000 are now running their own micro-enterprises. They stay connected with Hasta Udyog or for mentorship, advice, and government connections. In 2014 Hasta Udyog started supplying jute products to exporter companies and now transacts with several export houses.

Today, Kana is showcased as a role model by the state government in various platforms. She networks with ease and confidence with various stakeholders such as government departments, officers, private companies like export houses, NGOs and at the same time maintain a personal rapport with all the women who are associated with Hasta Udyog. She has set up a non-profit organization to support the most marginalized and missed-out communities of the Sundarbans area of West Bengal.

Kana's story frames the key traits of a rural woman entrepreneur, as articulated by the RWEs themselves in our addas. When we asked RWEs what the word 'rural woman entrepreneur' meant to them, they shared the following responses:

### Purpose/ intrinsic motivation

- Women who have the desire to control own income, be self-sufficient and have the freedom to exercise choice.

### Identity

- Women who are owners and decision-makers.
- Women who realise their identity, dignity, and self-worth.

### Autonomy

- Women who raise the status and wellbeing of children and family.
- Independent women who are not answerable to husband or family.
- Women who can spend for self without asking or having to give explanations.

### Mobility, Skills & Visibility

- Women who are mobile, who are visible in markets, who have knowledge and skills.
- Women who are seen as leaders of their value chains.

### Value creators

- Women who create wealth as well as value (zero- waste, sustainable)

### Opportunity creators

- Women who employ others.
- Women who create opportunities for other marginalized women to improve their status and position.

### Recognition and Role Modeling

- Women who are respected and act as a local influencer.

*Most RWEs defined the word 'rural woman entrepreneur' more from the lens of personal agency, empowerment, and leadership; less from the lens of finance and business turn over.*

From the Assam Lens

It would be vital to note that in Assam the mindset, culture and practice of entrepreneurship are still nascent.

Dipak Barua of Assam State Rural Livelihoods Mission concurred. *"Entrepreneurship is a way of life. In Assam people still have access to the state's bountiful resources. In comparison to other states, acute poverty is not visible here. Therefore, we are at the stage of building the aspiration, mindset and ambition for entrepreneurship.*

The RWEs from the state reinforced this perspective. They identified self-esteem, recognition, and leadership as central to their understanding of rural women's entrepreneurship. But a majority acknowledged that they saw their own selves mostly as self-employed, or as struggling entrepreneurs at the early stages in livelihoods-entrepreneurship spectrum.

According to Anirban Gupta of Dhriiti- The Courage Within, *"In the community, entrepreneurship has different levels, ceilings, and stages. For example, in a village in Assam, when one or two women together start and grow their business, they tend to be more on the production side of the value chain. Their earnings do not give them the head space to think ahead or take risks. "Entrepreneurship is a journey. It takes times. From building an entrepreneurial mindset to forming an enterprise is a process. We are still at the initial stages of that journey in Assam."*

Barua highlighted that, *"The mindset gap is Assam's biggest challenge. We are realizing that communities can only build that motivation and ambition for growth by experiencing it. Therefore, we have invested in community mobilisers as Pashu Sakhis, Krishi Sakhis and other cadres (12000 of them) who are mobilizing and motivating women to take up entrepreneurial activities."*

## RWEs: Where Agency Meets Entrepreneurship

What are the foundational patterns of rural women's entrepreneurship that must be kept in mind, while building programs to accelerate rural women's entrepreneurship? We asked this question to all our respondents across the IDIs and Addas.

We share their responses below:

### Entrepreneurship is a strategy for empowerment

Our research revealed that for RWEs, entrepreneurship is first and foremost, a strategy for human development. *Women have a strong motivation to engage in entrepreneurial activity to realise themselves.*

Entrepreneurship triggers the personal, economic, and financial agency of women.

- By becoming income earners for their families, women experience economic independence.
- By engaging with markets, they experience mobility, confidence and visibility.
- The problem-solving required in the everyday hustle of running their ventures sharpens their learnability.
- By stepping out of prescribed roles, they become decision-makers and leaders and;
- By doing all the above, women build a voice and a vision for themselves and their communities, that was dormant before.

*Thus, women entrepreneurs transform livelihoods, identities, and markets, by transforming themselves first.*

Confidence and courage are the first step that enable them to engage in the workforce, and then forge themselves as entrepreneurs.

But gender norms severely obstruct women from accessing entrepreneurship as a pathway to empowerment and the future of work. Across our research we heard that the isolation, physical exhaustion of multiple

domestic and enterprise-related responsibilities and the fear of rebuke from neighbours and the extended family is a significant constraining factor for rural women.

*"We manage our business, but we also must do all the care work at home. We work for almost 18 hours every day. Though we are businesswomen, society tells us it is our responsibility to handle all domestic work and solve every family situations & emergencies. We don't get support at home or in business. But regardless, we keep moving ahead," said Husna Begum, a RWE from West Bengal.*

Our RWE respondents from Assam reiterated that most were constrained by the men in their families who controlled the market and finances.

*This pattern was also observed by Subrataa Chakraborty, who has worked in multiple leadership positions large government programs across West Bengal. He said, "In exceptional situations, say for instance when a woman runs a single headed household or where the men in the family have migrated, left, or died, the entrepreneurial journey of that woman is really different. She moves undeterred and with higher focus."*

*Securing control and decision-making*

Several RWE's who participated in our addas through Mahila Shakti Kendra (MASK) in Assam, reported that their entrepreneurial journey began after they were abandoned by their husbands and in-laws. In scenarios of great crisis, they mustered their courage and pragmatic thinking to launch nano livelihood activities. Over a year or two, they were able to set up somewhat stable micro-enterprises.

Then, just as their enterprises began generating stable incomes, word spread across villages that these RWEs were earning well. Immediately, their husbands and in-laws sought to return to take control of the enterprise.

Some RWEs who had forged their independence and grit were able to deploy the following tactics to maintain decision and control of their micro-enterprise:

- They kept their spouses out of their business, and chose to work as single women, or;
- They engaged their husbands strategically in the enterprise (limiting the spouse's role on the production-side of the venture, not market-side), or;
- The women controlled the finances (paying their husband's just enough for their upkeep).

According to Roopa Mehta, of Sasha Association of Crafts Producers *"How women navigate through rules laid down by families and can write their own rules determine how they lead their lives and do their work. This is what entrepreneurship means."*

Entrepreneurship is about building a growth mindset. It responds to rural women's thirst for learning

Rural women entrepreneurs are driven by a growth mindset. This mindset moves them to acknowledge that they may not have all the competencies for succeeding in business. But they can build the requisite business knowledge and technical skills over time. This growth-mindset, which RWEs embody, is not afraid of failure.

As rural women entrepreneurs make their way through an obstacle course of challenges, their personal resilience and growth in personhood directly influence the survival and growth rate of their ventures.

*All the RWEs across Assam and West Bengal who participated in our research demonstrate growth-mindset and the urge for learning in high measure.*

## A Giant Leap of Faith

*Three Organizations: One Shared Journey of Courage and Learning*

With no book of rules and good practices and armed only with courage and intuition, the Sasha Association of Craft Producers began mobilizing women's groups for entrepreneurial activities in the 1970s.

One such group was SELF HELP that joined Sasha in 1979. They were started by an NGO that was trying to make them independent and had asked Sasha to step in. There was much resistance from the group in a difficult period of change management. From 70 members, the group quickly shrank to 30. Sasha decided to work with these 30 women who felt they had nothing to lose and were ready to take responsibility, against all odds.

*Falling, Failing, Learning*

The group made a bundle of mistakes as Sasha took them through a journey to understand what it meant to build one's business. By the end of year one, SELF HELP had made a loss. But, the women were confident to carry on as by this time they had understood the stakes, the nature of mistakes they had made, and were able to identify leadership amongst them. The group registered themselves into a society. It took nearly 10 years for these women to become a full-fledged, profit-making sustainable unit.

Later, this group would support other groups of entrepreneurs in the field of textiles through mentorship, capacity development and raw materials. Kolkaghat Women's Organization was one of them.

*Peer Mentoring: A Circle of Mutal Learning*

Unlike SELF HELP, Kolkaghat Women's Organization did not have support of any NGO. 25 women had been trained on tailoring by the local club and given 2 machines. When the group reached out to Sasha for work, members of SELF HELP decided to support them. Initially they started with a 15 days tailoring training to upgrade tailoring skills. 25 members dropped to 5 women. Sasha decided to support these 5.

Kolaghat Women's Organization decided to start doing something with the residue fabric that had remained after the training. They started producing small products like mats, oven gloves etc. Sahsa organized an exhibition named "Under 25", where everything was priced under Rs. 25. All products were sold out in this exhibition. Sasha also gave the group a small grant.

*Thriving Together*

Despite pressures from the families to bring back some money in lieu of the time that women were investing, the members decided to take a giant leap of faith in themselves and the work they were doing and put all the money as business capital.

Today Kolaghat Women's Organization continues to grow with 15 women in the tailoring unit and another 10 in the embroidery unit. Each member of the tailoring unit is able to earn 4000-5000 per month even in the worst market months. The group has found their own market locally and in Kolkata.

Sasha continues to support them in a big way to find regular market.

## RWEs in nascent/emerging/ opaque markets grow by learning from each other

While RWEs are driven in their quest for skills, knowledge and leadership, most are unable to find spaces for learning and entrepreneurial growth.

So, "they learn by teaching each other," explained Sanjiv Kumar of The Goat Trust (TGT). *"There are women in every village who are good teachers and excellent leaders. They go on to become entrepreneurs who are high on creativity and problem-solving."*

According to Roopa Mehta, in the Sasha model *"What has worked well among mature groups is their ability to provide leadership not only to their group enterprises, but also share their experiences and guide the fledging ones. It is all about cross learning from one another."*

RWEs support and engage other women in work. In the process, they build women-led value chains.

RWEs understand that the growth of their individual micro-enterprises directly impacts the growth of their value chain. This motivates women entrepreneurs to collectively build their value chains.

Sonal Sharma of Sewa Bharat was clear that *"Rural women employ themselves and mostly other women. They represent an economy of nurturers with little waste creation".*

For example, Kana Mandal grew Hasta Udyog by coaching and mentoring other struggling women and by creating networks of RWEs who run complimentary businesses in the jute handicrafts value chain. Over time, RWE leaders like Kana end up creating women-led networks, which in turn accelerates their collective voice and bargaining.

Most RWEs prioritize collaboration (over competition) as an approach to business.

This approach has been fostered by rural women's experiences of collectivization. Their readiness for collaboration, when harnessed, can leads to informal hubs or associations or networks of women entrepreneurs from different stages in their life cycle.

Entrepreneurship is about problem-solving. As a result, RWEs quickly become community leaders.

Women entrepreneurs who solve complex problems in rural areas are seen as leaders. They inspire other women and catapult into public and leadership roles. They become the reference point in problem-solving.

RWEs interact and collaborate with multiple local stakeholders. Visibility in markets and in public spaces makes them the local 'go-to' advisors. Motivated by this, they move beyond profits for their enterprise, to focus on complex problems of their communities. A few start taking measures to impact local governance and move the development needle for their villages.

In this way, entrepreneurship becomes the gateway to leadership building for grassroots women, where they go on to solve multiple problems of their communities, not just of their business.

Our addas reiterated critical insights:

a) That stories of women business leaders and role models need to be amplified.
   - Many RWEs reported that reading and connecting with stories of other grassroots business leaders had given them the courage to remain steadfast in their business, in the hardest of times.
   - There was a demand by RWEs for developing their public speaking skills for them to share their leadership stories and participate in larger networks of similar women leaders. Stories of leadership were seen as a gateway of hope by RWEs.
   - New ways of storytelling could position RWEs as drivers of the rural economy (rather than non-defaulting beneficiaries of livelihoods programs and schemes). Such narratives could address the gender stereotypes and general diffidence of bankers in giving larger credit to RWEs.

In Assam, Raju Narzary, co-founder of North East Research & Social Work Networking (NERSWN), set up Kokrajhar Aaijw Falangi Afad (KAFA) or the *Kokrajhar Business Women Association*. Here, his team started inviting role model women leaders, and other dignitaries to engage with RWEs across the Bodoland Territorial Area District (BTAD). They also instituted an award to celebrate RWEs who had survived despite all odds.

*"There was a time when these women would drink country liquor in the morning to move through the exhaustion and demands of their day," Raju shared. "But gradually, as they started to engage in KAFA, interact with successful entrepreneurs or other dignitaries, and some of their own group members achieved recognition,*

*their self-esteem shot up. They started believing that they were doing an amazing job. Over time, they stopped consuming liquor."*

### Shaping New Narratives

"Its time to get creative about how we tell the stories of RWEs," commented Neelam Chibber of Industree – a social venture that builds enabling eco-systems to connect RWEs to markets. "For example, let's look at the connection between gender and climate –rural women producers and entrepreneurs are the cutting edge in this regard. More than 60% of women are engaged in organic farming.

"We need to distil and shape the stories of RWE's role in regenerative agriculture, where the carbon mitigating activities of women is tremendous. Then there is also the intersectionality, between value-added food; value addition at source, and other activities where rural women are at the forefront. In every way, the story that we need to tell is that of rural women leading creative production across India."

### Entrepreneurs grow when enterprise eco-systems grow

Entrepreneurs need enabling and gender-responsive eco-systems at the micro, meso and macro levels. This is critical, indeed a game-changer, for RWEs to retain, sustain and expand their existing enterprises.

Neelam Chibber of Industree emphasized, *"There is no dearth of imagination, learning, hard work and commitment on the part of RWEs, as they create wealth and value through their micro-enterprises. But this is not the case for the eco-system in which they operate. Eco-system stakeholders now need new imagination and fresh frameworks for mainstream actors and institutions to become gender-inclusive and gender-responsive."*

## Section Three: What RWEs Need from Eco-System Players

In our addas, RWEs shared stories that illustrated the ways in which the above-stated patterns had manifested in their lives.

We asked RWEs to prioritize eco-system players and interventions that they would most benefit from engaging with, and that would enable their growth and progress.

The RWEs identified the following eco-system players and actors, in order of priority:

- Institutions and interventions that are committed to non-conventional ways of training/mentoring and connections with other RWEs.
    - A majority of RWEs preferred certification programs that were visible and offered by accessible and local institutions, with a combination of technical and mature RWEs as faculty
- Access to market platforms and market players.
- Access to banks, loans, and finance for working capital, procurement of machinery etc.

### Markets, The Game Changers

Our in-depth interviews highlighted that access to markets is the game-changer for RWEs.

For the RWEs we spoke to, the markets were varied based on the trade, stage, and scale of the business. For instance, for agriculture and animal husbandry products, the market was localized. In case of Zari / embroidery work, the RWEs worked with middlemen who placed orders and took away the finished product.

For Bag & Jewellery businesses, the women had tie ups with the wholesale market in Kolkata trading in bulk. Access to market for nursery was made through a tie up with the wholesalers who would buy directly from their own garden in bulk.

- While for some RWE, they had to reach out to big markets and find buyers, for some others, word of mouth promotion and their regular presence in local mandis have helped made these linkages.
- All the women from the disability group sold their products to customers living near their homes.
- They meet outside buyers by active participation in weekly local “haats”.
- Some of them had participated in Govt Handicrafts fairs in Kolkata or other places and have formed links with buyers and the market.

According to the RWEs, the market eco-system is mired in stereotypes and gender- discriminatory behaviours. *A RWE from the textile hub of Fulia said, “The moment wholesalers see a woman, the price goes south. They think a woman doing business has no clue about the price of raw materials or knows nothing about bargaining or striking up a deal. A clear head, confidence, proper knowledge and above all courage are necessary to engage with them.”*

**The Missing Middle**

Thus, there are many missing layers in the eco-system between RWEs and the high-value domestic and export markets. Our interviewees recognized that neither NGOs nor governments are the best positioned (in terms of expertise and approach) to serve as the bridge between markets and RWEs.

What is needed is for more creative, young and social-minded entrepreneurs to connect with RWEs, and serve as the marketing conduit between RWEs and premium and large markets, while giving women a fair share of the profits.

## The Interface between RWEs and Government

The state governments across Assam and West Bengal are the two most significant eco-system players that interact and engage most with RWEs. In this section, we analyse the barriers and enablers in the RWE-Government engagement.

### West Bengal – A Chequered History

Dibyendu Sarkar, Ex- Secretary, Self Help Group and Self Employment Department, MGNREGA & Swachh Bharat Abhiyan, West Bengal, analysed the history of the SHGs and collectivization in West Bengal for us.

In the 1990s, the Development of Women and Children in Rural Areas program (DWCRA), West Bengal began its journey to strengthen self-employment in rural Bengal by giving household loans to families. Soon it was evident that when women were given a loan as part of a joint project, her value and identity remained invisible. All major decisions were taken by the men.

Thereafter, DWCRA started focussing exclusively on forming and strengthening women's groups and collectives. It provided resources for capacity development, awareness, empowerment and assistance through loan and subsidy through collective formation. It was found that when it came to economic activities, not all groups were able to progress adequately. Only 2-3% women's groups where women entrepreneurs emerged were able to make bank linkages, seek refunding and demonstrate growth.

In the next curve, through the SRLM program, the government's focus continued to be on providing loans and subsidy and on group formation of rural women. Apart from NRLM-SRLM, the GOI also ran the BSKP (Swami Bibekanada Sangathan Prakalpa), a gender-neutral scheme, that could be effectively accessed by women. Here, too, the government provided subsidy-based loan. However, over the last two years, funding under this scheme has dried up.

Indeed, government programs like the NRLM/SRLM have successfully collectivize women through SHGs. However, according to Tulika Sarkar, Founder, Sanchaar, beyond the first-level, incremental push, not much have changed economically for nearly 60-70% of women mobilized into SHGs.

A combination of factors explains this conundrum:

#### A Convergence Challenge

Public administration in rural areas has relatively weak capacities to implement policies and maintain conducive framework conditions for entrepreneurial initiatives, explained Dibyendu Sarkar. Multiple schemes of the government – both by centre and state with focus on women's empowerment fail to converge and extend solution or benefits to the women accessing them. *"Convergence between different departments (horticulture, animal husbandry etc) requires a prime mover in the field. It cannot come from government notification alone," he said.*

#### NGOs: The Prime Connectors

Our respondents concurred that the West Bengal State Government has a huge machinery under its reach. But there exists a huge gap in their connection and contact with the RWEs on the ground. This gap is somehow filled by the NGOs/CSOs.

"Wherever the women's SHG collectives have been successful, CBOs have had a role to play- be it AMAN Farmer's Society dealing with rice or Jhargram Naugram Society with close to 5000 women producing and selling varieties of high yielding rice free from pesticide", Dibyendu Sarkar said.

#### Awareness Deficit

Across all our addas and interviews, respondents spoke of a chronic gap in awareness of, and access to government schemes, policies and programs designed for RWEs. The maze of paperwork, compliances, documents required, and the multiple visits needed to government department offices was tedious and time expensive for RWEs.

**The Color of Politics**
In West Bengal, several RWEs also shared that party politics played a role in pre-determining and pre-allocation of schemes and benefits, on the basis of family allegiance to parties.

**Mission Shift**
Across the two states, the sector leaders opined that while women's empowerment was the stated goal of government programs and policies, they were implemented as time-bound projects for mobilizing women towards basic livelihoods-generation.

According to Mr. Sarkar, the focus of SRLM trainings for rural women has not really been not on production, accounting, design and market facing. *"Although the SRLM program is supposed to train women on making a micro investment plan, (MIP), often, these trainings do not leave an imprint on the women. Most MIPs are developed by resource persons and follow a repetitive format. Unfortunately, there is no way of finding out how, and to what extent these trainings, have benefitted women as there is a dearth of data",* commented Purnabhava Banik & Sonal Sharma of SEWA Bharat.

Despite the promise and potential of cooperatives, it was pointed out by Dibyendu Sarkar that in West Bengal, women-led businesses through cooperative formation had not transformed into a movement. Biplab Ghosh of Mahila Bikas Credit Co-operative Society, a non-profit that has provided 30,000 rural women with enterprise loans explained, *"There exists an implementation gap in the transformation journey of women from a cluster to a cooperative. There are no standardized accounting protocols for government programs. Even for monitoring tools and guides, district level government staff follow different methods. The government's goal is to implement a program and not really promote women's entrepreneurship".*

**A Market Boost**
Despite these challenges, the RWEs of West Bengal revealed that as individuals and groups, they had received a significant boost of confidence and exposure to markets through government run and sponsored melas (fairs).

Examples of these melas included, the West Bengal Government promoted Sarash Mela for highlighting individual entrepreneurs and Sabala Mela for SHGs. These fairs had enabled rural women to travel to Kolkata, bind with potential market and have a strong interface with the customers4. The cost of their travel, accommodation and allied support is borne by the West Bengal government.

Most RWEs across Assam and West Bengal noted that in the initial stages of their entrepreneurial journeys, government employees were helpful and motivating, as they collectivised them into SHGs. The government training programs helped them to take the first step. Government officials facilitated their first loan through bank linkages

Further, the state government recognition to cooperatives had led to attention at the national level and have been able to garner support from the Ministry as well.

*However, RWE sector leaders like Kana Mandal emphasized, that only few RWEs can access the government melas; and those that do are unable to fully able to harness the opportunities of these exposure, because government programs don't equip them without entrepreneurial mindsets or business-orientation.*

**Assam : The Need for Alignment and Supportive Infrastructure**
Anirban Gupta of Dhriiti, pointed out that most policies and schemes, though designed for rural women, are not contextual to the rural surroundings of these women. Neither are they responsive to the business conditions in which RWEs operate; conditions such as the lack of infrastructure, or access to mobility and machinery.

According to Raju Narzary, co-founder of North East Research & Social Work Networking (NERSWN), RWEs need access to physical infrastructure where they can do their business in market areas. *"When RWEs travel from their villages to towns they struggle immensely to negotiate for physical spaces to sell their products in towns. In addition to schemes, the government needs to play a critical role in building infrastructure and other enabling factors that will foster ease of business by RWEs, while creating an environment of safety for them to conduct their business."*

Beyond Government and Markets
Eco-System Building for RWEs: From the Assam Lens

**Non-Profit Mindsets: Shift from Livelihoods to Entrepreneurship Needed**

As shared earlier, our in-depth interviews revealed that the entrepreneurship eco-system for rural women is only just emerging in Assam. One of the factors is that the non-profit sector - the eco-system layer that has, to a large extent propelled RWEs in Bengal- is thinner and less far-flung in Assam.

Take Momee Pegu as an example. Founder of RIGBO, Momee is a young influential organic farmer and rural entrepreneur who works in the island of Majuli. In the absence of any CSO intervention of career planning and entrepreneurship, she was set on the straight and narrow path of working as a local teacher.

But only through a chance encounter, she enrolled at the Bosco Institute in Jorhat. Her world changed. Bosco Institute is a non-profit, educational institution that attracts youth from rural communities across Northeast India. It imparts social work education and training from a social entrepreneurship and social innovation lens. *"Those two years gave me, a village girl, the confidence to become an entrepreneur. We need many more such training and learning opportunities to open for other young women."*

According to Mantu Das, District Development Manager of NABARD, Jorhat, Assam, *"In our experience, the rural women entrepreneurs of West Bengal are more empowered than those in Assam*. In our state, we struggle with the lack of consistent and committed implementing agencies (or NGOs) that can successfully implement schemes and programs. In the absence of CSOs, rural women are also found to be less aware of government entitlements and programs."

Further our interviews revealed that non-profits of Assam design programs for rural women from a livelihoods rubric, with limited gender and empowerment indicators of success.

**Collectivization: But Not from an Entrepreneurship Mindset**

Anirban Gupta of Dhriiti threw light on another pattern. He has worked with the rural women of Assam, for over a decade, as a co-founder of Tamul Plates Marketing Pvt Ltd, a green venture that aims to organize 20000 rural women of Assam into community-owned enterprises. He *noted that unlike in other states, rural women of Assam don't come out on their own to form collectives. They are deeply consumed in their individual livelihoods' generation activities, and their chronic time poverty stops them from engaging in collectives.* When rural women do come together for short-term SRLMs initiatives through the SHG system, it is only to avail of benefits and schemes. This engagement with SHGs and with SRLM is purely from a livelihood lens, not from an entrepreneurial mindset.

**Blue Sky Planning Needed**

The sector experts of Assam believed that the state requires multiple eco-system actors to collaborate on three approaches:

- One, to open new entrepreneurial roles and opportunities in hitherto 'traditional' value chains (agriculture, livestock, handloom, textiles). These entrepreneurial opportunities may not be visible as of now. But it would need innovation and risk-taking to map and build out these opportunities:

- Examples of innovations could include service entrepreneurship opportunities within value chains, such as Craft Managers, Livestock Managers, Service and Installation Managers for clean energy products etc
- Allied entrepreneurial opportunities could be opened up, such as yarn banks for RWEs in the handloom sector; Feed and fodder businesses in the livestock sector.

- Two, to research, identify and invest in entrepreneurship opportunities in new domains for RWEs in Assam. Eco-tourism and cultural tourism were identified as areas of potential.

- Three, to attract younger players/entrepreneurs to develop market-facing solutions for RWEs.

***Eliza Boro, Mahila Shakti Kendra***
***Building a New Runway for Entrepreneurship***

Eliza Boro, a pioneer of the SHG movement in Assam and a grassroots tribal leader, has been working since 1999 to create local, green livelihoods and entrepreneurship options for rural women who live in remote and inaccessible forest belts of Tezpur areas.

Her own experience of hardships motivated her to set up Assam's first SHG networks, linking 4000+ women from nine tribes to livelihood projects. Through interest-free loans from micro-finance institutions and linkages with banks, Eliza's organization, Mahila Shakti Kendra (MASK) has enabled tribal women to start with livelihoods activities. Of these 2000 embraced entrepreneurship and now run stable micro-entrepreneurs.

### A Life of Struggle

Eliza Boro was brought up in a traditional Bodo family in the region of Balipara, Assam. She lived a simple life with her parents and 2 brothers. Her mother worked at the cotton mill and her father was in the paramilitary, deployed in the Assam Rifles. Her father rarely stayed at home and was very conservative in his thought process. He did not allow any of his children to study further than 10$^{th}$ grade, because he believed education to be inconsequential, so long as one maintained the dignity of tribal culture. For the same reason, he married off Eliza at 19, soon after he had forced her to leave school.

During the next four years, Eliza faced domestic violence and verbal abuse. Eventually the fear for her children's safety gave her the courage to walk out of her marriage. At only 24, living as a separated woman in an orthodox society meant social exclusion and discrimination. With no source of income, minimal education and two hungry mouths to feed Eliza started sinking into hopelessness.

### Striving Towards Self-Employment

At this point, an NGO visited her village to talk about SHG formation and the benefits this could bring to community members. The concept of SHGs was unheard of in Assam. Out of curiosity Eliza joined the SHG. Because she was the only member who could read and write, she was chosen as the animator for the village and was trained by the organization.

As the SHG movement was in its nascent phase, Eliza faced a lot of resistance from the community. Initially they thought she would take their savings for herself and dupe them. She had to convince the women, especially from other tribes, that she was there to help. The men, who held a tight grip over the financial and social independence of the women, forbade them from attending group meetings. Often, women would have to sneak out of their house and give Eliza the money in secret to participate in the SHG.

It was during this time that Eliza was approached by "Kabulis", the local loan sharks, demanding Rs.5000 that her husband owed them. For reasons unknown, the loan taken by her husband had been transferred to her. At point she had no source of income and no means to pay back this amount, either.

### The Start Up Entrepreneur

Eliza began a small piggery shed in her house and learnt how to create a low cost shed that would reduce the traditional health hazards involved in piggery and ensure healthier pigs. This was how entrepreneurship was introduced in the NGO.

### The Striving Entrepreneur

As Eliza strengthened her own business, she went on to build a dedicated program for piggery training, which offered women business information and knowledge as well as connects to veterinarians and hospitals.

Eliza had a natural flair for training and enjoyed working with community members. Due to her proficiency in local languages and her passion for training, neighbouring village women started requesting to be trained

by her. Her excellent training skills caught the eye of NABARD and she was recruited as a trainer for NABARD for the region. And she began rolling out NABARD trainings as well.

**The Steadfast Entrepreneur**

A short while later, the NGO left the region, by which time 25 SHGs had been formed. The members of the SHGs, along with the help of a local pastor, decided to create a federation. Thus, Mahila Shakti Kendra (MASK) was founded in 2002. Eliza was unanimously chosen as the Secretary of the Federation. However, the organization was only formally registered in 2006.

**The Sector-Shaper Entrepreneur**

Gradually, new leaders started emerging, who began to take up social issues at their village level. The organisation became a force to reckon with in the Northeast. The demand for Training of Trainers programmes and exposure to the MASK Federation began increasing. Besides NGOs of the Northeast, NABARD and the Meghalaya Government, too, requested for these trainings and exposures.

Today MASK has several entrepreneurship programs, across multiple agriculture, livestock and handloom-related value chains. These are empowering rural women to in turn, enable their communities to climb out of poverty and prevent unsafe migration. Thus, her own personal journey has intrinsically shaped the journey of MASK.

Eliza's journey illustrates the different lifecycle stages of an RWE:

### Stage O: Seed /Pre-enterprise

Entrepreneurial motivation and growth can be defined not merely as the ability to detect opportunities that will impact the entrepreneur's business, but includes other related issues, such as the need for achievement, locus of control, tolerance for ambiguity, desire for independence, passion, drive, and willingness to take risks[5].

Before stepping into entrepreneurship, rural women pursue livelihood activities, that they undertake on a part-time basis, where it is difficult to separate production and reproduction tasks, as well as market and non-market work.

They work at the lowest levels of the value chain, in saturated sectors and informal economy, in low-productivity and low return activities where they benefit from little or no social protection.

### Stage 1: Self-Employed or Striving Entrepreneur

Collectives (SHG, village cluster) enable a rural woman to breakthrough. They become the training/ seeding ground for entrepreneurship, leadership and learning. Access to a loan gives her the springboard to entrepreneurship. She invests that loan to become self-employed.

As a self-employed individual, a rural woman strives to find entrepreneurial opportunities for herself in her value chains. To do so, she:

- Hones the inter-generational skills and wisdom of the family/community that she inherits
- Focusses on one business model in addition to agriculture, following seasonal cycles

[5] https://www.emerald.com/insight/content/doi/10.1108/JSBED-10-2018-0306/full/html

### Stage 2: Start Up Entrepreneur

Market exposure and SHG participation over time opens up her access to entrepreneurship training programs. Her self-learning propels her to take more duties and responsibilities in the SHG. She becomes more focussed on market opportunity spotting.

At this stage, her entrepreneurial journey is marked by:

- More than one window of business
- Access to MFI loans as well as JLG loans for enterprises
- Participation in a government mela
- Active participation and engagement from family

Gradually she would have set up a Women-led household enterprise

### Stage 3: Stable and Steadfast Entrepreneur

At this stage, the RWE would have been able to access Mudra loans, participate in other training and exposure meetings and emerged as an active duty bearer of the SHG. She registers her business and strengthen compliance. With a stable basket of 2 businesses, she is focussed on diversification of products. At this stage, she has adequate business to employ/ engage 2-5 women, in addition to family.

### Stage 4 and 5: Scale and Sector-Shaper Entrepreneur

Less than 5% of RWEs reach this stage, basis access to large-ticket loans, machinery and high value domestic and export markets. She uses IT actively.

The characteristics of an entrepreneur in these two stages include:

- Active SHG mentoring
- Diversification of markets
- Ability to mobilize women in local value chains; increases the number of employees
- Recognized employer;
- Proficient technical trainer for seed-stage RWEs; super mentor
- Active relationships with banks and govts

### It is critical to note the following about an RWE's journey map:

- The ability of a rural woman to move from one stage to the other in her lifecycle is a matter of her choice, will, ambition and abilities.
- In our research, all RWE (including those who were older than 45 years of age) expressed great urge for growth and said they needed an enabling environment to move forward.
- The extent of progress of an RWE in her entrepreneurial journey map is greatly enabled or disabled by her eco-system.

In our research, all RWE (including those who were older than 45 years of age) expressed great urge for growth and movement across the entrepreneurship life cycle stages. But they agreed that they would not be able to progress without an enabling environment.

Sector experts confirmed that for BBC it would be prudent to engage with a healthy mix of RWEs across different lifecycle stages, in every value chains. This could serve multiple purposes:

- ***Ensuring inclusion***, especially for women from remote tribal communities who have yet to be introduced to the template of entrepreneurship.

- ***Building a dynamic pipeline***, with robust peer-learning and cross-pollination between RWEs at different stages of growth.
- ***Creating a critical mass of grassroots business women,*** to demonstrate possibilities of business at scale for banks, technology players and other critical mainstream actors.

## Section Five: Bolstering the Five Capital of RWEs

In general, entrepreneurship is rooted largely in push factors, such as dissatisfaction in the labour market and the need for greater income, and pull factors such as autonomy and independence, personal satisfaction, social relationships and achievement. This holds true for women in the Indian scenario too[6].

For RWEs, cultural, social, and cognitive embeddedness influence the pursuit and development of business opportunities.

- Cognitive embeddedness is related to an RWE's own analysis of her abilities, motivations, and existing opportunities.
- Social embeddedness is reflected in networks and interpersonal relations[7].
- Cultural embeddedness is related to a collective understanding of a society and influences on economic behaviour.

Drawing from this framework, our research confirmed that five factors most influence RWEs:

- Autonomy or self/personhood.
- Competencies or knowledge, skills.
- Access and control over resources, or ownership of capital, assets tools and technology.
- Relationships or personal and professional social networks
- Recognition or an RWE's reputation capital

An RWE's eco-system plays a central role in the development of these five forms of capital.

## Personhood Capital

### Intrinsic Motivation

It was clear in all our addas, that in addition to stabilizing and increasing household incomes, the need for independence, self-realization, and a sense of wellbeing were primary drivers for the RWEs to start and continue their enterprises.

More than 30% of the RWEs mentioned that they had started their businesses because of unmet dreams and out of an aspiration to improve standards of life. *"My husband had no income but still my in laws never allowed me to work. I used to work when everyone slept. I wanted to be someone who could be respected". An RWE from the Mahila Bikas Credit Co-operative Society said to us.*

***A Thirst for Life Leads an RWE to Start a Food Business***

*Shiuli Manna, a woman in her early thirties from Howrah, West Bengal had worked as a receptionist with a monthly salary of Rs. 1800 for a while. More than half of her salary would get drained in travelling from her home to her place of work. She dreamt of better standards of living. "I wanted to buy a fridge on loan, be able to live in better conditions" she said. But her husband, who worked as an artisan in a gold factory, could not meet her aspirations of a better quality of life with his income.*

*Three years ago, Shiuli took a leap of faith. She enrolled in a training program on running and managing a business. She recognized that she was good at cooking and enjoyed feeding people. The obvious choice of trade became starting a cooked food delivery service-cum canteen. She was rebuked for giving up a 'job 'in favour of knocking on people's door to hawk food.*

[6] https://economictimes.indiatimes.com/small-biz/entrepreneurship/building-a-business-is-the-motivation-for-women-and-men-entrepreneurs-the-same/articleshow/62484271.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

[7] https://www.emerald.com/insight/content/doi/10.1108/JSBED-10-2018-0306/full/html

*Undeterred, Shiuli started with her husband's workplace, selling lunch meals at Rs. 45. Soon she started reaching out to other offices. Today her annual turnover is more than 3 lakhs. Her husband and son help her business.*

### Crisis is Another Name for Opportunity

In our addas most women reported that the ability to transform their vulnerabilities into enablers was their superpower. For them, crises were their opportunities.

*Akhlima Begum's husband went missing leaving her with 3 children. At the time she was earning Rs. 35 every day, doing odd jobs. She took up painting work at construction sites to make ends meet. She was unable to continue for long.*

*Propelled by the support of Sewa Bharat, a small loan from her mother, Akhlima started a small goatary business, leveraging the micro plot of land that she had. Soon the number of goats reached 30. Even though 12 died during lockdown, she still managed to stabilize her enterprise.*

*Today, her monthly turnover in almost 50k.*

In the context of Assam, large-scale political conflict had spurred women to step out of homes and engage in markets. As Raju Narzary said, *"In the 90s during the Bodoland movement, when men could not step out of their homes due to the fear of the army and militants, women started going out to do street vending. It was the first time in BTAD that women were breaking through the confines of domestic responsibilities to sell their agricultural or handloom products in the streets of Kokrajhar town. This is how their entrepreneurial journey started."*

### Singlehood, An Enabler

Interestingly, more than 50% of the RWEs who participated in the Addas were single women (divorced, separated, widowed, abandoned, single by choice, or away for very long duration on work). The percentage was higher in Assam. They reported ease of mind, enhanced capability to do business and freedom in decision making.

### A Thriving Eco-System Enhances Confidence

For RWEs in Fulia, a busy textile hub, the supportive business environment, propelled by the growth of the handloom sari weaving business, had made mobility easier and acceptable for women. The bustling business environment of the area had enhanced the confidence of the women.

*Said a woman RWE, "We have freedom of movement. In our area, women travelling alone with products to the market at early dawn or late in the night is normal, not looked down upon. Transport is also readily available because it is business for the service providers as well. This has boosted our confidence and provided us with opportunities to get out of our homes and become mobile in the real sense."*

### Time Poverty

75% of the RWEs reported that they shouldered the weight of family responsibilities and their business with little or no family support in household responsibilities and care work. They talked about feeling exhausted all the time. But never for once did they express their regret or want to withdraw from the business.

The women entrepreneurs caring for their children with special needs expressed severe mobility constraints due to lack of support at home or service facilities in their localities like a crèche. This was a huge barrier to operating a business.

### *Lack of infrastructural support reduced the dignity and well-being of RWEs*

For women entrepreneurs, poor and/or absent infrastructural facilities robs their daily business experience of dignity.

Almost 80% of RWEs (and a higher number from Assam) shared that the poor transport, lack of continuous electricity, clean water, lack of toilets for women in the local markets further limited their agency. On the one hand they recognized that they needed to work on themselves to enhance their self-esteem, commitment to personal goals, life force and personhood. But they also recognized that structurally, and from an eco-system perspective, the availability of the following facilities could strengthen their agency:

- Creche and childcare services, especially for women with children who have special needs
- Mobility support – transport services and concessions in transport fares
- Earmarked spaces in markets for RWEs; safe and hygienic toilets for women and provision for drinking water
- Community-level storage spaces/warehouse for stocking raw materials

The RWEs remarked that the provision of the above-mentioned infrastructural services would eventually be beneficial for all, not just women, but men too. It would make markets and public business spaces inclusive for all.

**Recommendations for Enhancing the Personhood Capital of RWEs**

- Blend well-being, agency and leadership development modules, in other words, transformative gender training programs, into all capacity building initiatives for RWEs.
    - Equip RWEs with trainings on labour laws, rights, social entitlements etc.
    - Leadership training modules could include negotiation abilities, critical thinking and problem-solving skills and conflict resolution mechanisms.
- Introduce entrepreneurial growth mindset programs for RWEs.
- Celebrate and recognize rural women entrepreneurs locally, at district-levels and across states.
- Run media campaigns to share stories of the true contribution of RWEs.
- Co-create pathways with RWEs for productive ways to engage their families:
    - Design programs that involve the next generation to take up tech-enabled, future facing roles in their value chains (such as craft managers, agri-development officers etc)
- Make a concerted policy push for governments to provide dignified work environments and infrastructure for RWEs.

## Knowledge Capital

*"Capacity development is not a one-off activity. Every learning must be internalized (by the RWEs) so much so that women become proficient business practitioners. Capacity development is a thoughtful process and requires close working to enable a shift from theory to practice." Roopa Mehta, ED, Sasha*

*"Women entrepreneurs cannot become designers and record keepers overnight. They may not become one at all. Adding value to their enterprises must take place from outside too". Raja Menon, Aajeevika*

About 50% of the RWEs, we spoke to had participated in government trainings on entrepreneurship development. But all had gone through entrepreneurship trainings and handholding offered at varying levels by NGOs that had supported them.

We share below a summary of our discussions with RWEs on their entrepreneurship training and capacity building experience:

- All RWEs reported that they had built their trade/domain/livelihoods-specific skills[8] through self-learning and practice, participation in short-term technical skill development programs, exposure to markets and sporadic engagements with designers and technical experts.
    - In Assam, most women said they had honed the traditional skills that had been passed down inter-generationally in their families. For many, taking forward a family-tradition was the only way to engage in value chains.

- They concurred that government trainings had helped as a first stepping stone. However, they had found these trainings to be 'basic, limiting and one-time'.

- RWEs needed next-level business, marketing and financial management skills that would be specific to the value chains in which their micro-enterprises were embedded.
    - Across the two states, the rural businesswomen said their capacity to internalize and apply their learning was the highest when they learnt from other, mature RWEs. Many would accompany them to melas; or simply observed how they engaged in operations, markets and showcased their products.

- Except for 10-15 RWEs, none of rural businesswomen reported to be confident about identifying, planning, managing, documenting and costing for their products and services. Financial costing, planning, cash flow projection and management were their weakest spots.

  *"There is not much guidance available to RWEs on what business opportunities to choose from. Many enterprises fail due to RWE's failure to identify the right kind of product. Often it is seen that women take up a product because she has seen other women having taken that up. A practice of needs assessment to determine the trade or the product needs to become essential to the start of their entrepreneurial journey,"* said Biplab Ghosh, Systems and Administrator, Mahila Bikash Credit Cooperative Society.

  Across all the addas, an overwhelming majority said they struggled with the basics of business finance. For example, many said they struggled to do basic pricing of their products or keep their books of business accounts separate from their personal expenses. Financial tracking, documentation and management were stated need for capacity building.

- Goal setting, strategy, planning, management, marketing and understanding customer behaviours and documentation of business – a majority had not been trained in these aspects. They had learnt *'by falling, getting up, observing and doing'*, as Kana Mandal of Hasta Udyog said.
    - Most of all the complexities of business compliance and regulations had them in a bind. This impacted their ability to access loans as well as tie up with exports firms to reach international markets.

- 50% of the RWEs of West Bengal knew that digital tools (primarily a mobile phone) could be a pathway for learning and staying connected with news and information on ever-evolving markets. But they did not know how, or where they could access them. Yet, most used their phones prolifically for accessing customers and vendors.
    - In Assam, the awareness and understanding of digital platforms was lower. As Eliza Boro explained, the digital hunger and understanding of the possibilities of digital-enabled business capacity building is very nascent in rural Assam.
        - The Start Up! team met one RWE (from a middle-class background) who had attended the Internet Saathi program (a collaboration between Google and the Tata

[8] Skills such an embroidery, cattle rearing, food processing etc

Trusts) The access to digital skills had propelled her to quickly set up two large enterprises, in addition to providing online financial services to other RWEs.

- *"The next level for the women entrepreneurs will be to engage with big players like Amazon. Women entrepreneurs require market compatible technology. Here again, leadership and a strong platform become important. These will give the women the prerequisite to bargain and negotiate,"* said Biplab Ghosh

**Recommendations for Enhancing the Knowledge Capital of RWEs**

- RWEs made a call for non-conventional business management and business leadership programs – programs that were local and accessible, rooted in their context, and where the faculty would comprise technical experts as well as role model RWEs.

- They sought a curriculum that would focus on:
  - Business Identification and Business Plan
  - Business growth strategy
  - Sales & Marketing
  - Finance & Accounts
  - Operations & Production (Including use of machinery and digital technologies)
  - People Plan

*"We need different levels of business management training – from basic to advance to export; but in all these trainings, rural women must get an orientation to design and markets, technology and business regulations*," Kana Mandal said.

According to Tulika Sarkar of Sanchar, *"It is necessary to equip women in the early stages of their venture with 4-5 types of skills based on needs assessment and availability of market. For instance, for someone starting with a jewellery business, it is important to have aligned skills like using jute, tailoring and embroidery."*

- *Financial literacy programs that could re-shape RWE's understanding and relationship with money and wealth were proposed*. These could range from product pricing to understanding fixed capital and working capital to forecasting and tracking of revenue, P&L and cash flow, managing balance sheet etc. "*Developing a simple App to support women to manage their turnovers and stock of cash on a daily or weekly basis will be very enabling," said Subraata Chakraborty*.

- *Eliza Boro of MASK reported that in her knowledge, Assam yet, did not have a management education program for RWEs*. Such an initiative could be bold and path-breaking.

  She recommended that given the far-flung rural locales in which RWEs operate in the state, what could work would be a combination of the following:
  - Local networks of mentors, coaches, technical business support service providers. These could include a pool of designers and market experts.
  - Creating a cascade model of rural women business trainers, from among the younger, more educated women, who were more proficient with digital tools and skills.

- There was overwhelming excitement for a structured mentoring program. But RWEs said, they would prefer face-to-face, real-time, relationships-based mentoring.

- Sector experts in Assam and West Bengal pointed out to the opportunity of leveraging/ partnering with district and block-level colleges, agricultural universities, RSETI and other existing capacity

building institutions and programs. Most women sought a certification program, for which the existing network of institutions and programs could be a low hanging fruit.

## Financial Capital

### The Striving and Start Up Entrepreneur

Most RWEs, at the striving and start up stage of their entrepreneurial journey, had grown their ventures with initial capital of less that INR 10,000. They had mobilized this capital either through SHG Loans or by seeking loans by neighbours and family members or own investment.

According to Sonal Sharma, *"The credit received through the SHGs is largely used by rural women to meet extraneous expenses. There is not much government data available to critically measure where the credit has been used".*

In West Bengal, although initial credit was found to be widely available, women were able to access it only as part of group activity (being members of self-help groups). But they had had to navigate group dynamics and politics. This in turn acted as a deterrent and prevented entrepreneurial stability. This was particularly true for enterprises that were initiated by women's groups. Often profit was not shared equally and when the group suffered losses, there was reluctance in bearing the burden.

In Assam, all except 10 RWEs were in the 'striving stages' of their entrepreneurship journey, even though a majority had been running their enterprises for more than 10 years.

Anirban Gupta of Dhriiti identified three factors contributing to the above factors:

- The lack of documentation prevented rural women from accessing high-value bank loans. A majority did not have the complete set of official documents required for any purpose.
- The absence of financial literacy of rural women was another deterrent.
- Nominal to nil ownership of assets, land and property meant that women had no collateral to access loans.

### The Stable and Scale Entrepreneur

The ability of rural women to stabilize their businesses was linked directly to their ability to generate larger revenue, and access higher value loans.

But banks do not willingly open their doors to RWEs.

In our addas across Bengal, we heard stories of the patronizing and hostile approach of bankers to RWEs. Many revealed that they had to make several rounds of banks, furnish several documents with signatures of authorities, wait for long hours to speak to a bank agent, before applying for a loan. The women pointed out that bank officials would not share a comprehensive list of requirements in the first place or guide them in the loan application process, as customers deserve to be.

*Kana Mandal of Hasta Udyog* was once informed by a government official that a mudra loan of Rs. 50,000 had been sanctioned for her. Delighted, she reached the bank branch where she already had three accounts running. Much to her surprise, the bank manager told her that not she, but her husband could access the loan against ownership of property. Kana pointed out that she, not her husband, owned their house.

Convinced that Kana was lying, the bank manager got enraged and flung the loan application papers at her. Kana, with quite dignity, gathered herself and informed him that she did not need the loan in the first place.

*Over the next year, as her business accounts grew, the manager witnessed the performance of her accounts, he approached her with folded hands and apologized for his behaviour.*

Overall, our research confirmed that there are not enough credit products of amounts between INR 1-10 lakhs and women are generally not considered to be 'credit worthy' on their own. Hence Tulika Sarkar said, *"An investor taking risk and backing women with seed money is critical."*

**Recommendations for Enhancing the Financial Capital of RWEs**

- Design, test and institutionalize an experimental Venture Fund/ Start Up fund that provides scope for innovation and risk taking for RWEs, providing easy access without collateral for mid stage RWEs.
- Introduce a new breed of younger, risk-absorbing, patient investors – or partners of RWEs -who are committed as much to RWEs' journeys as they are to the specifics of a business plan.
- Build new narratives of RWEs as viable credit customers to enhance the confidence of banks.

## Social and Recognition Capital

### Social Capital

For all respondents, when RWEs come together in a SHG, they see other women with shared challenges and start observing each other as they rise above barriers. This enables them to break through their isolation.

Where RWEs had been part of networks that had been forged by role model women entrepreneurs (such as Kana Mandal in West Bengal and Eliza Boro in Assam), they described these hubs as:

- **Home -** a space where they were seen, heard and believed.
- **School –** a space of learning with tough, non-judgmental mentors.
- **Tribe** – a safe space of peer exchange; a station of energy and inspiration.
- **Business association** -a site of active business information exchange, partnerships and connections.

For the RWEs, the social capital generated by these networks were ***their*** primary fuel and base of business growth, audacity and risk-taking.

*"Once women evolve beyond their roles as a home maker striving for livelihoods, and realize their role as a pressure group, they are able to shift the narrative for themselves," explained Raja Menon, Founder & Mentor, Jeevika Development Society.*

### Recognition Capital

Connected to their social capital was the recognition capital of RWEs. Several role model RWEs we spoke to had received awards at the district, state and national levels. Every award had served to fell one barrier after the other – from barriers at home, to the taunts of the community, to the disrespect of banks to closed government doors.

**Recommendations for Enhancing the Social and Recognition Capital of RWEs**

- Facilitate RWEs to set up their own business hubs and associations – from where they can speak to markets, industry and governments
- Organize summits and large trade fairs for RWEs
- Celebrate RWEs through stories, films and awards

## Section Six: Recommendations

### Call for a New Definition

Our research respondents emphasized the need to articulate women's entrepreneurial journey from a holistic lens – one that would recognize the value that an RWE creates in her own life, her family, community and eventually value chain.

According to them, this would be critical for eco-system players, especially government, to build new understanding on how RWEs do business, and how they energize and enable other women to join the work force.

As Sanjiv Kumar said*, "Rural women have an urge to solve the problems of their lives, of their villages and of other women around them. There is so much leadership in the women of rural India, which goes unnoticed. But to box rural women only in the language of entrepreneurship – which is about money and turn over- can be limiting and not in keeping with their ethos of work."*

Taking forward this analysis, Punarbhava Banik, of SEWA Bharat stated, *"The Government of India defines micro-enterprises as one where the annual turnover is up to rupees five crores and where the investment does not exceed one crore rupees. By these standards, 95% of the enterprises and especially those run by women do not have an average turnover of 10 lakhs. So, we are talking about nano- entrepreneurs here who are basically not counted as entrepreneurs worthy of consideration and investment.*

*"However, these RWEs that we know of, add value to the chain, take decisions, manage their finances but largely belong to the informal sector and are unregistered".*

We noted a call for a new and holistic definition of rural women's entrepreneurship – one that moves beyond the reductive confines of business turn over and focuses on the multiple ways in which rural women bring value, innovation and benefit to work and business.

The development, socialization and amplification of this new definition could alter the public perception of how RWEs are viable entrepreneurs; how with the right eco-system support they can galvanize value chains; and therefore how the eco-system itself would benefit from being inclusive and gender-responsive.

### Combination of Incubation and Acceleration

In addition to the recommendations for accelerating the five capitals of RWEs, we analysed that in Assam it would be cautious to take the approach of first incubating RWEs, followed by working with eco-system builders who could then adopt the models developed by BBC.

In the state of West Bengal, acceleration of RWEs and their eco-system could be a viable route.

However, in both the states, the emergence of confident RWEs itself would be crucial for eco-system development. It would indicate the development of a runway for more women to engage in the labour force with greater agency.

### Process before outcomes

We were reminded by the sector experts that both women's entrepreneurship and eco-system building are long-term processes, with many external variables. BBC would need to keep a ten-year horizon in mind, while drawing up its four-year goals.

### Putting RWE's at the centre

Heads of NGOs and the RWEs cautioned that interventions to propel women's entrepreneurship can unintentionally increase the burden on women themselves. It would not be viable to expect an RWE to expand

her bundle of businesses or engage in more than two-three value chains or to quickly take up digital services, and incorporate machinery in her stables, unless she was ready. *Hence, her agency and decision about the uptake of upwardly mobile solutions would need to be respected.*
Further the program implementors would need to be mindful of her domestic burdens and cultural demands (festivals, deaths and other rituals).

### Building Layers of Partnerships

We concluded that before building partnerships with mainstream eco-system partners, it would also be useful for the BBC to spread its net of civil social partners wider. The massive variations within value chains from one region to the other, would mandate hyper-local partnerships with organizations that had a) more local roots; b) their finger on the pulse of community dynamics and c) trust-based relationships and credibility with local banks and the government machinery.

### Big Enthusiasm for Big Bets

In closing, all our research respondents were hopeful and positive that a coalition of organizations, such as the BBC was coming together to make a big and bold investment in rural women in the states of Assam and West Bengal.

## ANNEXURE

### List of sector experts who participated in the IDIs:

### West Bengal

| S.No | Name | Categories | Domain | Brief Description |
|---|---|---|---|---|
| 1 | Biplab Ghosh | Social entrepreneur/ Non-profit head; Eco-Systems Builder | Micro finance. The Co-opettaive Society has 150 staff supports 36296 women with loan. Loan is routed through 1833 SHGs | Systems & Administration, Mahila Bikas Credit Co-operative Society |
| 2 | Subraata Chakraborty | Former Government Sector Leader; Eco-Systems Builder | Work with SHGs, women farmers | ILRG India Country Director, USAID Integrated Land and Resource Governance Program (ILRG)<br>Women's Economic Empowerment and Equality, Land Rights and Agricultural Engagement Activity in West Bengal<br>Ex- SRD Cell, WBSRDA |
| 3 | Raja Menon | Social entrepreneur/ Non-profit leader | Micro Credit | Founder and Mentor of Jeevika Development Society |
| 4 | Punarbhava Banik | Social entrepreneur/ Non-profit leader | RWE Collective, Movement Building | Working with SEWA Bharat and heading work in West Bengal and Jharkhand |
| 5 | Sonal Sharma | Non Profit RWE Collective - Mentor | RWE Collective, Movement Building , Micro-enterprise mentoring | Heads the Land Rights Team at Sewa.<br>Leads the Microenterprise Vertical |
| 6 | Dibyendu Sarkar, IAS | Government Sector Leader | SHG collectives, Panchayati Raj Institutions | Ex- Secretary, Self help group and Self Employment Department, MGNREGA & Swachh WB |
| 7 | Tulika Sarkar | Social entrepreneur/ Non-profit leader | Supporting RWEs in the disability sector | Director, Sanchar |
| 8 | Roopa Mehta | Social entrepreneur/ Non-profit leader Eco-System Builder | Capacity Development, mentoring and market support to RWEs | Founder & Executive Director, Sasha Association of Craft Producers |
| 9 | Swagata Ghosh | Eco-System Builder | Capacity Development, mentoring and design support to RWEs | Senior Designer, Sasha |
| 10 | Kana Mandal | Social entrepreneur/ Non-profit leader Eco-System Builder | A RWE leader, coach and government trainer for rural women | Founder- Director, Hasta Udyog |
| 11 | Sarita Ganeriwala | Design and handloom entrepreneur | Design trainer and market linkage provider for 200 RWEs and weavers in the Fulia belt of West Bengal | Co-Founder – Karomi Crafts |

## Assam

| S.No | Name | Categories | Domain | Brief Description |
|---|---|---|---|---|
| 1 | Anirban Gupta | Social entrepreneur/ Non-profit leader Eco-System Builder | Incubation and acceleration of RWEs; EDP Trainer and mentor; expert in government advocacy for entrepreneurship | Co-founder of Dhriiti-The Courage Within;<br>Co-Founder – Tamul Plates, a thriving social enterprise in Assam that engages rural women<br>Lead – GIZ, Her and Now |
| 2 | Dhruba Jyoti Baruah | Government Sector Leader | Working with S.H.G s, ASRLM; government schemes of livelihoods enhancement | Official of ASRLM |
| 3 | Mantu Das | Government Sector Leader | Promotes sustainable and equitable agriculture and rural development through financial and non-financial interventions, technology, and institutional development for securing prosperity. | District Development Manager,NABARD, Jorhat |
| 4 | Pradyut Bhattacharjee | Social entrepreneur/ Non-profit leader Eco-System Builder | Strengthening SHGs<br>An empanelled National Resource person of NRLM; Supported State Rural Livelihood Mission all across North-Eastern States. | Executive director of Seven Sisters Development Assistance(SeSTA) from 2015 to 2021. |
| 5 | Momee Pegu | Social entrepreneur/ Non-profit leader Eco-System Builder | Building hubs of rural women entrepreneurs in the island of Majuli. | Founder and head of a NGO named 'Rigbo'. She is also a recognized farmer awarded for her contribution to organic methods by the government as well as other nationwide institutions. |
| 6 | Raju Narzary | Social entrepreneur/ Non-profit leader Eco-System Builder | Rural livelihood promotion and women's empowerment with a thrust on Bodoloand | Co-founder of North East Research & Social Work Networking(NERSWN), a non-profit organization working for the benefit of the people of Kokrajhar and all that of Bodoland Territorial Area District(BTAD). |
| 7 | Rupjyoti Gogoi Saikia | Rural woman entrepreneur Ecosystem Builder | Successful weaver who has mobilized networks of women weavers | Rupjyoti Gogoi Saikia is a certified and professional weaver. She also is a master trainer of weaving and has trained almost 2300 women all over the North-East. She runs a kitchen that serves traditional cuisines mainly to the seasonal tourists of Kaziranga National Park. |
| 8 | Sabita Doley | Rural Women Entrepreneur | Sabita Doley is a successful business entrepreneur for 10 years with access to export markets and has encouraged many more RWEs to join her. | A livestock and silkworm rearer, and a recognized weaver. |
| 9 | Eliza Bodo | Rural woman entrepreneur/ NGO leader/ | Pioneer of the SHG movement in Assam; Promotion of livelihoods | Director – Mahila Shakti Kendra (MASK) |

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|---|---|---|---|---|
| | | Ecosystem Builder | and entrepreneurship for tribal women in remote rural interiors; Builder of RWE hubs; Enabling RWEs to launch non-traditional businesses | |

## All-India (with experience and operations in West Bengal and/or Assam)

| S.No | Name | Categories | Domain | Brief Description |
|---|---|---|---|---|
| 1 | Sanjiv Kumar | Social entrepreneur/ Non-profit leader Eco-System Builder | Transforming once-marginalized and scattered women goat farmers into a formidable network of small livestock entrepreneurs Large scale deployment of technology and science (Artifical insemination) for grassroots women towards establish them as micro-scientists/ micro-veterinarians for the goatery sector; Equipping women with a goat health app. | Co-founder of The Goat Trust Impacted 300,000 grassroots women entrepreneurs across 18 states of India. |
| 2 | Sumita Ghose | Social entrepreneur/ Non-profit leader Eco-System Builder | Scaling and sustaining a social enterprise with the share-holding of craft producers and RWEs across India; taking RWEs to global markets; Demonstrating a RWE led retail success.<br><br>Demonstrated how Rangsutra, with share holding from RWEs and craft producers can work with local and international buyers and become a retail success. Sumita and her team have worked to integrate the second generation of craft producers into a local eco-system for crafts entrepreneurship. | Set up and scaled India's first successful company that is co-owned by 1500 rural women craft producers. Winner of the Nari Shakti Puraskar, which she received from the President of India, Rangsutra provides design, marketing, technical and organizational support needed to make crafts. |
| 3 | Neelam Chibber | Social entrepreneur/ Non-profit leader Eco-System Builder | Neelam and her team have built a holistic ecosystem that works with rural women in India to set up self-owned enterprises close to their homes and become part of mainstream value chains with greater control over their economic security.<br><br>Her most recent endeavour Mission Creative Million aims to strengthen the resources of a million producers in the next 10 | Co-founder and Managing Trustee - Industree Foundation, Co-founder and Managing Director - Mother Earth, Board Member - Creative Million<br><br>Member of India Design Council and the WEF Skills Task Force, India. She is a board member of AIACA (All India Artisans and Craftworkers Welfare Association) and member working committee of Civil Society Organisations at NITI Aayog. |

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|---|---|---|---|---|
| | | | years, Over the last couple of years Creative Million initiative has touched over 60000 women in Rural India. | |
| 4 | Neelkantha Mishra | Social entrepreneur/ Non-profit leader Eco-System Builder | Promotion of aquatic livelihood through better resource management, institution building, technology transfer, access to credit, inputs, markets, and support in developing end to end value chains towards enhancing livelihood opportunities, securing food and nutritional security in rural India. | Founder, Centre for aquatic livelihood Jaljeevika - a resource centre to promote and incubate entrepreneurship / value chain promotion around aquatic livelihood system.<br><br>Ambassador for Meaningful Business |
| 5 | Upamanyu Patil | Social entrepreneur/ Non-profit leader Eco-System Builder | Engages rural women as entrepreneurs, grassroots business leaders across the states of Maharashtra, Kerela, Odisha, Assam and Bihar - which witness severe annual cycles of climate-change induced crisis. Focus on Climate-resilient agriculture (with a focus on organic and pesticide-free agriculture) -Clean energy and environment -Nutrition and health Acoss multiple states, SSP has catalyzed 300,000 RWEs in agri-businesses, who in turn are providing employment and business opportunities to self-employed rural women in village clusters. | Director – Swayam Shikshan Prayog |