

STRENGTH IN NUMBERS: FOSTERING WOMEN'S ENTREPRENEURSHIP THROUGH COLLECTIVE ACTION IN INDIA

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Acknowledgements

Contributors

Tripti Naswa, Sadhana Sanjay, and Riya Chainani.

Review

Anantha Narayan and Rathish Balakrishnan.

Expert Contributors

- Madhu Khetan and Jaswant Singh Kasana, PRADAN
- Sita Adhikari, Pollinate Group
- Arvind M, Udyogini
- Akila Lean, Ashima Aneja and Neha Ashok, Industree
- Kiran Bhagavatula, Suma and Gautam Lahiri, TIDE
- Vanita Shinde, Manndeshi

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Editors: Anagha Wankhede and Pragati Priya

Design: Usha Sondhi Kundu; cognitive.designs@gmail.com





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Executive Summary

Entrepreneurship offers a fertile ground for improving women's labour force participation in India, where female workforce engagement has traditionally been low. However, persistent challenges faced by women entrepreneurs demand attention. By addressing these obstacles, we can unlock a future where millions of women can thrive, contribute to the economy, and contribute to a more inclusive and vibrant India.

The challenges faced by women entrepreneurs are multifaceted – limited access to resources, legacy issues in the markets, sociocultural barriers, and gaps in ecosystem efforts to provide targeted knowledge and capability support. Bridging these requires reimagining and reorienting the way the ecosystem designs women economic empowerment initiatives or programmes. This perspective draws from real-world experiences of six civil society organisations (CSOs) and social enterprises – **PRADAN, Udyogini, Industree, Pollinate Group, TIDE** and **Mann Deshi** – who achieved success by fostering an environment for women to be creative, entrepreneurial and secure a strong place in the value chains. While the majority of the efforts documented promoted the collective power of women, there are learnings to improve support to individual women entrepreneurs as well. For instance, by understanding how these organisations helped women with limited education integrate into corporate value chains such as Ikea, or integrate in a highly competitive and fragmented lacquer value chain, a lot can be learnt on delivery mechanisms, as well as capability - and ecosystem-building.

The success of these interventions indicates three critical levers which should be considered while designing women entrepreneurship programmes:

- 1. Building entrepreneurial capability and adoption of innovation to drive competitiveness of the businesses:** Building a competitive advantage for women entrepreneurs is essential. This includes actively supporting WEs with the innovations in product/services and technological advancement within the industry, value chains and strengthening their entrepreneurial capabilities.
- 2. Patient support to enterprises:** WEs need more patient support and investment through the lifecycle of an enterprise – from inception, linking with the market, and investing for future growth. This can even include supporting the entrepreneur in developing technical skills to better respond to the market, or tertiary education which significantly strengthens their ability to engage with the ecosystem.
- 3. Advancing a gender-responsive ecosystem for entrepreneurial activity, enterprise promotion and development** for policies, support systems such as financing, ensuring priority sector lending targets are met, and equipping the WEs with tools, capabilities to drive innovation and engage in the markets.

Philanthropy can demonstrate that investing in human capital and entrepreneurial capabilities of women and their enterprises can accelerate economic development, thus expanding opportunities for them in mainstream value chains. The ecosystem should support newer markets for women entrepreneurs, strengthening women-led enterprises and facilitating business for women. Including women in value chains can improve productivity by 40%. Hence investing in WEs is a strategic investment which can lead to wins not just limited to company profits and brand, but can also lead to markets becoming more responsible, and value chains more competitive. By leveraging their diversity, equity and inclusion, and supplier diversity initiatives, industries can maximise the impact, accelerate entrepreneurship amongst women and play a significant role in enabling inclusive growth.

The Imperative of Investing in Women's Entrepreneurship

Discussions around the relationship between women and work in India emphasise India's historically low female labour force participation rate, and showcase the disparity between India and other countries. The crux of solving this problem lies in not only identifying the root causes for this concerning trend, but in catalysing meaningful advancements. In this pursuit, we must disrupt existing patterns of women's labour, reorganise women's participation in paid work, and cultivate a labour market environment that not only fosters their growth, but also ensures parity and active participation. This dual approach is pivotal in fostering an inclusive workforce dynamic that empowers women and propels economic progress.

Approximately 83% of working women in India are engaged in the informal sector, where they encounter poor wages, occupational segregation, threats to personal safety, lack of decent and dignified work opportunities, and no social security, among other challenges. Informal working arrangements also limit access to crucial livelihood resources, such as financing, digital inclusion, continuous learning, and progressive opportunities.

In this environment, entrepreneurship emerges as a powerful force that empowers women to leap over the entrenched barriers in the traditional labour market, and build lasting economic and social resilience. Pursuing entrepreneurial avenues to participate in the economy and in value chains also enables women to play a more prominent role in shaping markets.

Women in India are actively pursuing their entrepreneurial dreams, with the number of women-owned enterprises experiencing significant growth in recent years. Estimates suggest that over 12 million women-led small and micro businesses are currently operating and contributing to the economy. Representing 20% of all enterprises, this number is expected to rise steadily, paving the way for a more inclusive and diverse entrepreneurial ecosystem.

This perspective explores interventions which are nurturing the entrepreneurial spirit and driving entrepreneurial activity amongst women, showcasing approaches that have enabled the growth of women enterprises. We also reveal the vital role of government, corporations, foundations, philanthropists, and NGOs in fostering an environment for women entrepreneurs to flourish. This report is a call to action for all the stakeholders to invest in women's entrepreneurial potential and support the implementation of effective interventions.

“Within a rural household, the woman is further marginalised, not just economically, but also socially and politically. Once people have access to a dignified livelihood, then they can access things like education, health and other services. Of course, this hypothesis has also undergone several modifications...there are so many changes in the external context of how services are configured, particularly with the

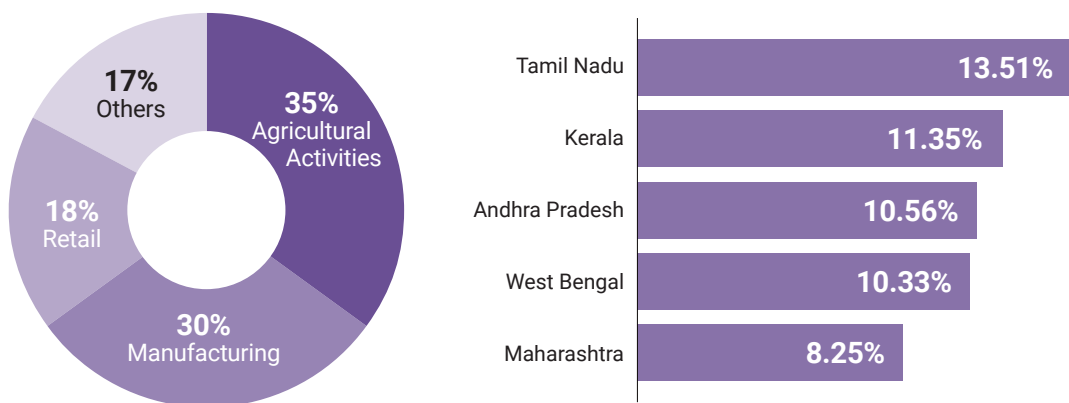
advent of NREGA which articulated the right to employment. So actually your economic condition is no longer only dependent upon the private action that an individual may be doing on his or her farmland or with his or her own labour, but also a function of access to various kinds of government programmes and services including, education and health."

— Madhu Khetan, PRADAN

Characteristics of women-led enterprises in India

A majority of establishments run by women operate in agriculture, manufacturing and retail. Feminised sectors in which women have been traditionally represented, such as food and beverages, handicrafts, textiles, teaching, livestock, and tobacco, constitute a significant portion of women-run enterprises, indicating that their participation as workers in these areas can translate to entrepreneurship opportunities.

Figure 1: Leading sectors and states for enterprises run by women^{1,2,3}



There is also a high degree of variation among states with respect to women's entrepreneurship. A handful of states lead the way in the representation of women in entrepreneurship. In 19 states, the representation of women in entrepreneurship is less than 1%.

Informality is a dominant characteristic of women's entrepreneurship in India. About 95% of enterprises led or owned by women are informal in nature and 80% of them have the women as the sole proprietor/owner, without any hired workers, indicating the challenges women-led enterprises face in becoming profitable and sustainable.⁴ A majority of informal enterprises also go unregistered.⁵ This puts women at a disadvantage from the beginning, due to a market and ecosystem environment that is not responsive to unregistered and informal businesses. Information about economic value generated by women entrepreneurs therefore goes untraced. Operating in informal conditions also leads to invisibility in data. Comprehensive information regarding where these enterprises are located, how they are structured, their performance, as well as the value chains in which they are embedded remain unavailable for the ecosystem. For instance, financial inclusion, which has historically been a challenge

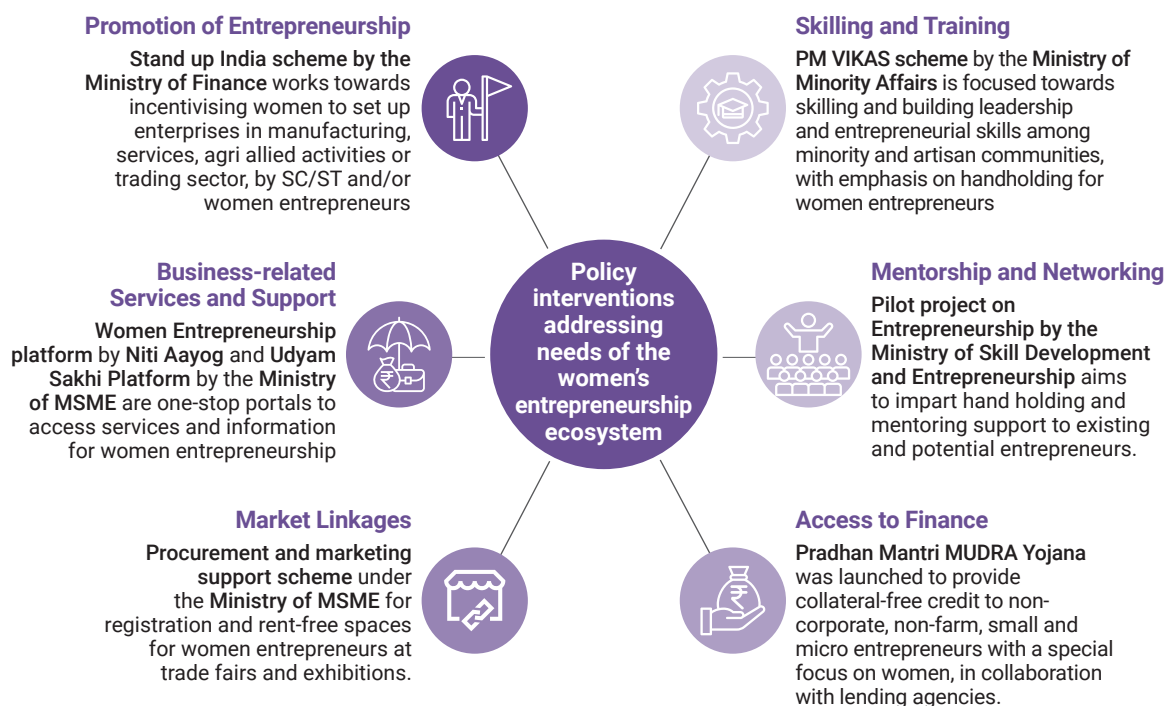
for women, is exacerbated by informality, due to the regulatory and legal hurdles of lending to informal entities, in addition to limited credit-worthiness and lack of proper business accounts. It is estimated that women enterprises in India face a credit gap of nearly 70%.⁶

Role of the state: Overview of Policy Priorities

Policy interventions, driven by the quality of governance and positive attitudes towards entrepreneurship play a strong role in enabling supporting conditions. This institutional support system is critical for enterprises to grow and succeed, especially in the early days. The state thus plays an indispensable role in promoting women entrepreneurship. Women-led development emerged as one of the key themes of discussion during the G20 summit. The G20 EMPOWER initiative intends to build collaboration between markets and the government to promote women's entrepreneurship. As of 2023 there are 70 central government schemes spread across 15 ministries that promote women's entrepreneurship in India.⁷ The policy initiatives also incorporate a sectoral approach, with the majority of the schemes focussing on the MSME sector, agriculture, and manufacturing to target women beneficiaries effectively.

The Jeevika programme, launched in 2006, set the precedent for bringing change in the rural economy. The programme focussed on the creation of self-help groups and commodity-based producer organisations to effectively create a culture of collectivisation across the rural landscape. Its effective dissemination and integration with relevant government schemes not only helped in generating livelihoods, but also facilitated streamlining of operations to effectively mobilise resources for enterprise formation. Its success could be seen in its replication in the state-led model, National Rural Livelihood Mission (NRLM). Both models continue to work across rural regions as a pillar for rural development across India.

Figure 2: Policy interventions



Key Factors Responsible for Successful Women Entrepreneurs and Enterprises

Several obstacles persist in fully realising women's entrepreneurial potential, which encompasses women's leadership of competitive, profitable and sustainable enterprises that can participate in value chains. These result from an intransigent market environment, legacy issues associated with women's work, and poor access to, and implementation of government schemes

Informality and alienation from the markets

Many women entrepreneurs operate as sole proprietors, juggling the demands of business ownership with their personal lives and responsibilities. This requires significant time, energy, and emotional commitment. This significant burden often limits their enterprises' growth and sustainability. Additionally, gender-based discrimination pervades their journeys, restricting access to vital networks, markets, and financial resources. Alienation in industry networks and limited access to markets due to male-dominated spaces makes it harder for women-led enterprises to participate in local and global value chains.⁸

Lack of support and networks

In many cases, lack of support by family members and limited ownership of assets at the household level impede the uptake of entrepreneurship among women. It is thus essential that interventions cater to the socio-economic realities of women from different backgrounds, cognisant of the intersectional ways in which social oppression operates in an economic landscape. Mentorship and network building are especially critical for success in entrepreneurship, but these levers remain woefully unaddressed by both the market and the state.⁹ Women also require support in the form of training to adjust to changing business environments and needs.



Limitations in financing

About 80% of the women-led enterprises are self-financed.¹⁰ Financing through government-aided schemes is very low, and insufficient to meet the credit needs of women-run enterprises, which can be attributed to their informality, own-account nature, and the haphazard maintenance of accounts.¹¹ Despite the state-run initiatives such as Stand Up India, Dena Shakti Scheme uptake on the ground and last-mile access to beneficiaries remains woefully limited.¹²

Financial institutions and banks are reluctant to lend to women for a variety of factors, such as negative stereotypes associated with women borrowers and the perception of women entrepreneurs as a high-risk cohort.¹³

Levers for Change: Harnessing the Potential of Women Entrepreneurs

This section outlines the key levers that need to be engaged in order to design and implement an effective intervention for women-led enterprises that translate into material improvements for both women as well as their communities.

 CORE LEVERS Core levers are those enterprise-specific levers that play an instrumental role cultivating and incubating enterprises and building competitiveness, profitability and sustainability over time.	
Capacity	Investing in the individual abilities and aspirations of women across various dimensions of entrepreneurship is a comprehensive approach that recognises the multifaceted nature of their roles. This investment spans entrepreneurial knowledge and skills, business acumen, administration and management expertise, and sectoral knowledge.
Collectivisation	Pooling the strengths and capabilities of entrepreneurial women using a strategic approach to address the unique challenges of operating within highly fragmented informal markets. Women in these markets often find themselves in roles at the lower end of the value chain. By mobilising them collectively, this effort not only enhances their negotiation power, but also creates a platform for synergy and allows women to access better opportunities.
Market Linkages	This involves facilitating both backward and forward linkages, assisting women entrepreneurs in identifying and reaching their customer base, diversifying market opportunities, and building sustainable trade relationships across the value chain.
Financing	Supporting women in accessing reliable sources of credit and financing for working capital is crucial for fostering their entrepreneurial journey. This requires addressing hurdles associated with traditional financing, for example, solving for incomplete or insufficient documentation with the entrepreneurs. Exploring innovative solutions such as soft equity, grants or microfinance, is essential to ensure that financial exclusion does not hinder the growth and sustainability of women-led enterprises.
 ENABLING LEVERS Enabling levers work to create long-term and sustainable impact of the intervention	
Diversification and Innovation	Ongoing research and knowledge development to build efficiencies and better economic opportunities in the value chain (for example, better input quality) and encouraging responsive diversification of business to adapt to changing market demands, while simultaneously fostering a culture of innovation supported by institutional actors that can help enterprises remain competitive and relevant.







Collaboration	Creating a network of ecosystem stakeholders such as philanthropy, the government, other civil society organisations, experts and professionals in order to bring complementary capabilities to facilitate growth, market access, financing and ecosystem development for the women-led enterprises in the markets.
Institutional Support	Advocating for a robust enabling environment through centres of excellence, local commerce chambers, accelerators and incubators, in addition to targeted policy support for women-led enterprises. This reduces barriers for eligibility of support, ensures last-mile access of institutional schemes, and enables uptake of rights and entitlements.

It is crucial to note that the core and enabling levers do not operate in silos, but share a mutually reinforcing relationship. In the absence of a supportive environment, interventions targeted at a core lever are likely to encounter high levels of resistance and friction, while an enabling environment that does not address the most pressing barriers women-led enterprises face is unlikely to result in tangible outcomes. Thus, engaging both core and enabling levers are critical ingredients for a successful and impactful intervention in this domain.

Holistic Approaches to Strengthen Women-led Enterprises: Case Studies from India

There is a vibrant ecosystem of actors who are working to promote women's entrepreneurship in India. These include community-based organisations, civil society actors, foundations and incubators, among others. In this section, we showcase the interventions for women-led enterprises led by six organisations. These organisations take a holistic approach towards promoting women's entrepreneurship, incorporating a varied mix of both core and enabling levers in their interventions. The deep commitment these organisations and their leadership have towards working directly with women, involving their communities, and collaborating with a range of external stakeholders have been critical to their success on the ground.

FOSTERING WOMEN'S ENTREPRENEURSHIP

Organisation	Approach	Timeline of the Programme
 <small>PROFESSIONAL ASSISTANCE FOR DEVELOPMENT ACTION</small>	Building value chain competitiveness and integrating women entrepreneurs	2014-17
 <small>UDYOGINI</small>		2008-12
 <small>industree</small>	Mainstreaming the role of last-mile women artisans and producers in value chains	Since 2000, formed a women-majority producer-owned enterprise in 2012.
 <small>pollinate group</small>	Empowering women entrepreneurs as community changemakers	2015 onwards
 <small>tide</small>		2013-20
 <small>Mann Deshi Foundation</small>	Creating a holistic and enabling ecosystem for women entrepreneurs to thrive	2006 onwards

These case studies are intended to spotlight takeaways for other actors, by outlining the approach taken by these organisations as well as the impact of the interventions on individual women, their enterprises and the communities in which they are embedded. Further details about the individual case studies and the levers engaged by them can be found in the annexure.

Building Value Chain Competitiveness and Integrating Women Entrepreneurs Across the Chain

01 PRADAN has leveraged technology and innovation to identify challenges in the tasar sericulture value chain, and built layers of institutions to support women entrepreneurs, thus carving out a space for women-led enterprises. This programme operates with the realisation that economic conditions are not the result of individual action alone, but a product of macroeconomic and market conditions, access to government schemes and support, availability of health and education as well as individual capabilities.

This intervention operates in the poorest parts of West Bengal, Bihar, and Jharkhand with women belonging to Scheduled Castes and Scheduled Tribes. Most of these women belong to households below the poverty line. Sericulture is deeply rooted in the culture and practices of tribal communities, who use traditional rearing practices to produce tasar crops. However, a steady decline in production negatively affected the income generation potential of tasar sericulture. This results in rearers abandoning sericulture and migrating to urban areas in search of opportunity.

Research by PRADAN led to the core finding that the lack of adequate disease-free layings (DFLs) or poor quality inputs was the root cause of issues in the value chain. Additionally, it also identified that producers operated in an unorganised group, leaving them vulnerable to exploitation by moneylenders, traders and suppliers. To address these issues and strengthen

the overall value chain, PRADAN provided handholding support and capacity building for women entrepreneurs, by training them in technical and scientific aspects of tasar sericulture, as well as overall business management, marketing and entrepreneurship skills.

"If you want to promote non-farm enterprises, you have to start with promoting farm enterprises because the two are closely interlinked. If you don't have a vibrant farm sector, it's very difficult to promote the RNFS (rural non-farm sector). When the rural economy is vibrant, people's consumption and purchasing power increases, which unleashes a lot of scope for people to produce various kinds of commodities that the local economy requires."

— Madhu Khetan

Impact of the Intervention

The intervention was able to reduce the duration of the crop cycle, and increase income from production from ₹3,000 to ₹16,000 through the use of scientific methods of production. In addition to increased income, women's social standing within the household and their communities also improved as a direct result of investing in their entrepreneurial capabilities.

The intervention by PRADAN increased raw silk production by 50% by emphasising good practices in DFLs, thus ensuring a pipeline of raw materials. The holistic support provided by PRADAN has resulted in a 250% increase in income from tasar cultivation between 2014-17. The success of the model has also been met with an increase in the number of affiliated rearers to 2,066, from just 480 in the initial cohort, demonstrating the ripple effects of integrating women into local value chains and creating opportunities for them to participate in the market.

This intervention thus demonstrates the positive outcomes that can be realised by the effective integration of women into specific value chains through a deep understanding of issues in the value chain, problem solving for the same and identifying opportunities where women entrepreneurs can play a role.

Story of Change

Kabita was a paddy farmer who joined the programme in 2014 to improve her income from farming. She faced opposition from her family as well as the community for having to travel for work, an unheard-of idea. Kabita stood firm to practise silk farming with support from PRADAN. She has now been able to influence 44 families in her village to take up silk farming. She works in the grainage and ensures that the supply of quality seeds to women's producer groups and clusters in villages remains adequate. She not only contributes to training other women in silk production, but is also able to actively engage in the supply chain to sell her produce and become financially independent.¹⁴

02 Udyogini works with the knowledge that enabling women's entrepreneurship requires an integrated approach to training – which acknowledges that women come from different backgrounds, experience social and economic circumstances uniquely, and have a range of varied aspirations and goals.

“There has to be an environment where a biscuit made by an established company and a biscuit made by an FPO can compete with each other, and find a common place with a certain level of quality, packaging, whatever else it requires for customers to pick up those products as well... Udyogini has always believed that entrepreneurship, especially in rural areas can be a great game changer in the long term if that is approached and done well in a systematic way.”

— Arvind M

This programme worked with women living in remote villages of Chhattisgarh, Jharkhand and Madhya Pradesh (which account for 84% of lac production in the country¹⁵) to integrate their participation in the lacquer (lac) value chain by investing in their entrepreneurial skills. This value chain was chosen for the gap between demand and supply that could be filled by women entrepreneurs, the number of producers involved and the abundance of host trees across different regions. Lac cultivation has also historically been practised by tribal communities – to which these women belong – for centuries. The women are not literate and do not have any business- or entrepreneurship-related training or knowledge. These women are also constrained by the burden of household work and care, having little time to spare, in addition to experiencing high levels of poverty and limited access to land and household resources. In the lacquer value chain, Udyogini observed a discriminatory environment prejudiced against tribal communities, prompting migration patterns and worsening poverty. Additionally, climate change had a negative impact on the yield, while dependence on middlemen limited remuneration for women.

The intervention commenced with an understanding of traditional lac cultivation practices, challenges associated with it, and the issues that arose at various levels of the value chain. The key constraints identified were a *lack of awareness, motivation, extension services, and unavailability of working capital*. Insufficient and untreated brood lac (insect brood), lack of strong producer associations and marketing institutions limited the income generation potential of lac cultivation. Udyogini leveraged its close links with the communities to enable their active participation at every stage of this value chain, and ensure that lacquer production becomes a sustainable source of income and livelihood generation for poverty-stricken communities in these regions.

"Nowadays, girls are also getting educated, but they are unfortunately trying to move to cities. So no one is focussing on rural areas, which is where the need is. But we can have an environment where educated girls and boys and trained professionals can find a place in enterprises created in rural areas. Women can be producers, they can also be in governing positions who can profitably run the business. That's how they can maximise their income."

— Arvind M

Impact of the Intervention

A careful and consistent application of scientific practices resulted in a 120% increase in income within the first six months of the intervention. About 3,500 producers in the lacquer value chain have benefitted from the intervention between 2008-12. The aggregation of produce through collectivisation has improved profit margins for producers and subsequently improved rates of participation with every successive season in the lacquer value chain. This demonstrates how deep embeddedness in communities and an understanding of traditional cultivation practices and challenges can help strengthen value chains, and create opportunities for women's entrepreneurship.

With Udyogini's intervention, 70% of women experienced an increase in their incomes. Nearly 80% of women reinvested their earnings into building their enterprise further. Women reported that they could avail better access to healthcare services as a result of the support they received through this intervention, opening avenues for better outcomes on all development indicators. The impact was also observable at an institutional level, with an MoU signed between Udyogini and the Indian Institute of Natural Resins and Gums (IINRG). Udyogini became a technical assistance partner for promoting the lacquer industry and disseminating technology for broad development to NGOs and in other states.¹⁶

Story of Change

Pramila was helping her family in the fields while looking for alternative livelihood options to finance education for her children. When income from farming fell short and the pandemic shocks hit, she realised the pressing need to look for further income opportunities. During Udyogini's knowledge-sharing sessions, she discovered many women pursuing poultry farming. Pramila joined Udyogini's programme and was trained in lac production. She was able to earn ₹19,000 within a year. With the support of her family, she also wants to venture into backyard poultry farming and is a role model in her community.¹⁷

Mainstreaming the Role of Last-mile Women Artisans and Producers in Value Chains

01 **Industree** works at the intersection of equity, climate, and gender, to advocate and create an enabling ecosystem for women collectives and producer organisations. Their work converges under the larger ambit of providing livelihoods to promote the creation of agency and resilience among women and aims to build an opportunistic view of women as active participants in the economy by placing effective placeholders in the ecosystem. They believe that deep handholding is required to engage women by raising awareness regarding the benefits of taking up entrepreneurship, as well as providing end-to-end support for aspiring women entrepreneurs.

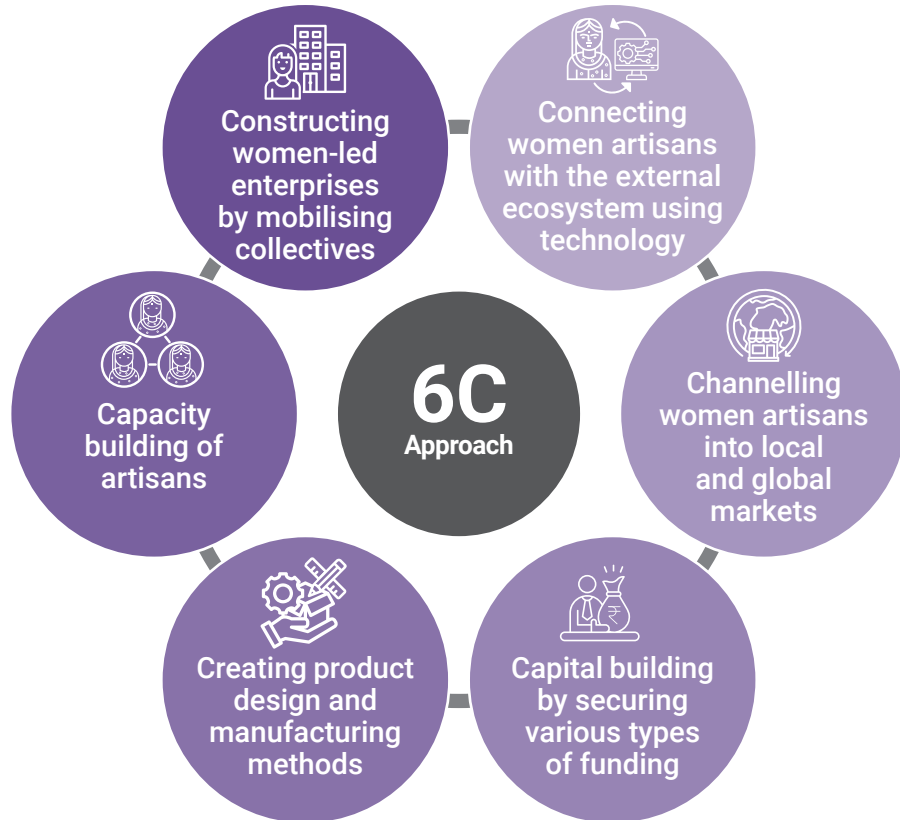
“Women play a very critical role in the ecosystemic framework because these women, when collectivised, have a larger and better theory of change. Stories coming about the impact of what they earn and how much they earn that goes to the next generation and the nutrition to the next generation, the income contributing to savings, and the resilience to a life crisis, all these things were far more pronounced when we were working with women. Women can play a strong positive role by working collectively, in nature-based solutions, and supplying in the global supply chains. They can become ecosystem players in the climate-positive story.”

— Akila Lean

Industree's focus is on India's strong smallholder farmer and creative production population that resides in its villages, with a clear focus on Equity, Gender, and Climate. An enabling ecosystem using digital and financial services handholds them to use design, technical, marketing, and management solutions within traceable supply chains.

The organisation emphasises nature-based solutions to adopt a climate-conscious approach to value chain production. The market-based approach creates conscious efforts towards understanding market demand first to replicate its solutions across different value chains. The crux of Industree's model is enabling the participation of producers in mainstream supply chains so that the gains of economic growth accrue to the last mile. In order to do so, they believe in handholding on a continuous basis as well as enabling access to the full range of livelihood assets necessary for sustainable entrepreneurship. In this regard, they envision their role as handholders in the first few years and then eventually transitioning out so that the enterprises function independently.

Figure 3: Industree developed a “6C Approach” that underpins their work on women entrepreneurship.¹⁸



Impact of the Intervention

Industree has steered the formation of over 36 producer collectives and impacted over 6,00,000 lives by generating over \$59.7 million worth of trade access to the collectives. Collectives formed under Industree observed 80% of the women experiencing an increase in their incomes and 95% found improvement in soft skills for leadership and entrepreneurship. One of the outcomes of Industree's program is that women experienced greater access to productive resources and economic assets. Intervention reported a 76% build of consensus in the community for the creation of gender equality in terms of access to resources and opportunities.

Story of Change

Murugavalli's involvement with Industree Foundation's Banana Value Chain unit in Tamil Nadu for almost three years has resulted in a transformative experience. Despite the challenges of the pandemic, this opportunity not only provided her with a source of income but also empowered her to challenge traditional gender roles. Transitioning from her role as a weaver to now being a production supervisor, she has experienced significant professional growth while acquiring essential life skills such as financial management and decision-making skills. Industree Foundation has been promoting eco-friendly practices and enabling women like Murugavalli to flourish in both their professional and personal lives through collective ownership and equitable opportunities. In the face of initial familial opposition, Murugavalli's perseverance and dedication have earned her family's support as her newfound skills have enhanced their livelihood and financial stability.

"Neelam, in one of her study programs, realized that the artisans did not have, even two square meals to eat. However, the same products were available at a very fancy cost in the mainstream supply chain. How do we bring that advantage to the last mile? So, equity is how we believe in working with women entrepreneurs or producers so that they can directly have a voice in the larger ecosystem."

— Akila Lean

Empowering Women Entrepreneurs as Community Changemakers

01 Pollinate Group's programme focuses on the creation of women's micro-entrepreneurship by involving them in a distribution network of selling energy-efficient products, and handholding support to build entrepreneurial skills, especially sales and marketing capabilities, thus enhancing women's agency and capability in engaging with markets.

"My learning was that it's not enough for women to run just any business. For example, if you provide some kind of sewing training for two or three months, it's not enough to categorise her as a tailor entrepreneur. To begin as an entrepreneur, a woman needs a lot of other things. At the same time, we should also understand the context of women, what circumstances she is in, what are the day-to-day challenges that she is facing and all these kinds of things. So we originated the model that solves for this kind of woman micro-entrepreneur."

— Sita Adhikari

The programme operates in regions of Nepal and India. It primarily operates in slum areas in the states including Uttar Pradesh, Punjab, Assam, West Bengal, Maharashtra, Karnataka, Telangana, and Andhra Pradesh. The programme positions women micro-entrepreneurs as distributors of clean energy and time-saving household products, such as solar lanterns, mixer-grinders and biodegradable sanitary napkins, in their communities.

The core principle underpinning their work is gender-intentional programme design that accounts for the lived realities of women. Their approach rests on the learning that women require support in the form of basic training, business knowledge, access to resources, and support in overcoming social hurdles, rather than just singular skills, to realise their aspirations of taking up entrepreneurship. It also accounts for the fact that enabling an enterprise to be set up is only the beginning of a woman's entrepreneurial journey. Building a sustainable business that is responsive to economic changes, and building the resilience of women entrepreneurs is key to ensuring that entrepreneurship has a material impact on poverty alleviation – both for individual women as well as their communities. Thus, Pollinate Group chose to distribute clean energy and energy-saving household products that could empower women themselves, and promote sustainable practices in communities.

The intervention created several pathways for women to participate. A woman could benefit as a microentrepreneur, become a trainer to give microentrepreneurship training to other women, or alternatively start a new business altogether.

“Think about one rural slum woman who migrated from a village. That woman is sitting under a tent with two to three kids with the whole family cooking and sitting and managing everything in one space. As a housewife, she doesn't know her potential, what she can contribute or what's her strength. In this context, making women a valuable person in their family and making them ready to come up and do something. It's the first challenge that we are working on.”

— Sita Adhikari

Impact of the Intervention

The organisation has so far impacted 5,323 communities with their intervention model. More than 90% of women experienced an increase in self-confidence through participation, and reported a better standing in their households, resulting in their improved participation in the management and utilisation of household finance. The intervention by Pollinate showed that 82% of women observed an increase in their income, with 73% of women being able to contribute to their household expenses. In turn, this enabled 26% of women to be able to secure more control over productive resources in their households and communities, thus improving their socioeconomic status. 31% of the women started their own formal businesses after the programme.

Story of Change

Prativa, who hails from a remote village in Bardiya, Nepal was one of the participants in Pollinate's microenterprise programme. In the course of the programme, she became the sole breadwinner for her family when her husband lost his job. To support her family, she started working as a microentrepreneur, earning ₹5,000 per month. Her role as the sole earner in the family enabled her to control resources and decision-making in her household. Her record in sales enabled her to secure a phone from Pollinate's digital enablement initiative. Phone access has enabled banking facilities for Prativa who can now carry out digital transactions. 25 households in the village use the products sold by Prativa, demonstrating positive change in the community.

02 TIDE's theory of change rests on two key pillars: harnessing emerging and green technologies to improve women's entrepreneurship and livelihood potential, and placing women as changemakers in the community. The organisation adopts a community-sensitive approach for leveraging innovation in technological inputs. It emphasises its dissemination across the community as a key enabler for entrepreneurship. It utilises its creation of a resource centre, the Women Technology Park (WTP) which was launched in 2013 to mobilise efforts. The intervention carefully plans for phasing out TIDE's involvement, to build resilience and reduce dependency by the enterprises created.

"One thing we understood while training women in digital skills was also qualitative hurdles. A woman, especially from the rural households, is subjected to multiple layers of intersectionality such as gender, caste, class. So, it is not a simple model of training them and bringing them to market, because even after the intervention either they started enterprises which were falling or they were not able to start the enterprise at all. Then the social angle of family and the outlook of how to place women as an earning member came in."

— Kiran Bhagavatula

The organisation primarily works with rural and underserved communities in Karnataka. Most of the women it aids are ragi farmers and construction workers working in informal arrangements who cannot dedicate much time to alternative work. Some of these women were already working due to economic distress caused by the pandemic, but were not earning well or able to improve the financial standing of their households. The innovation of smokeless chulhas and biomass dryers were identified as a key market opportunity for women – both in training women entrepreneurs to work in this sector, as well as encouraging women to use such innovations.

Women were trained to use these at a household level, and then at an enterprise level after discovering market demand for food products prepared using these implements. An enterprise called MANINI run by Self Help Groups (SHGs) in Tumkur was incubated in the ragi and millet value chains. Women were trained on using such products, along with aspects of

management and entrepreneurship to run food-based enterprises. A key feature of TIDE's intervention was its focus on enabling the independent sustainability of the enterprise after the end of the intervention – which was possible by investing in mobilising and collectivising women, and institutionalising collectives into formal structures.

“I think in a community or a family unit, the business is largely locally based and that is more resilient in terms of operation. While there are income limitations, but on a long-term basis, both in terms of market and raw material supply, they are resilient to crises and consistent in income generation.”

— Kiran Bhagavatula

Impact of the Intervention

450 women were trained in technology, recipe standardisation, packaging, marketing, and other aspects of entrepreneurship before being inducted into the enterprises.¹⁹ TIDE's intervention operated in Tumkur and Shimoga districts, where 643 rural people were assisted in scaling existing enterprises through business plans and linkages.

As of 2022, TIDE's rural entrepreneurship programme reached 5,200 people and made them aware of the use of innovative, technology-based, products in the creation of alternate rural livelihood options. Over 300 food-based enterprises and 450 non-food-based enterprises have been set up, with a minimum of 10% increase in participants' earnings. An average annual income of ₹49,000 as a flexible, part-time home-based livelihood, with a maximum of ₹1,76,000 was generated for the cohort of women involved.

This intervention demonstrates how technological innovation, especially in the field of green energy, generates strong urban demand, which can be effectively serviced by women entrepreneurs and SHGs in rural areas. By doing so, women entrepreneurs also contribute to the improved uptake of sustainable practices, and catalyse positive change in communities.

Story of Change

Kalpana was a ragi farmer looking for alternative sources of income due to limited earnings from the small size of land she owned. Since her husband worked long hours in a *mandi*, she adopted traditional papad making to earn some extra money. Her efforts remained limited to selling *papads* within her family network. She learnt about other value-added products through TIDE. The training led her to achieve value addition in ragi papad making, and diversify the range to include *chikki*, *chakli*, ragi malt, etc. She is now a successful entrepreneur earning a profit of ₹8,000 to ₹12,000 per month and employs three other women.²⁰

Creating a Holistic and Enabling Ecosystem for Women Entrepreneurs to Thrive

01 **Mann Deshi** operates from the observation that women who are already working as entrepreneurs are unable to grow effectively due to factors such as rigid household commitments, limited business knowledge and awareness, lack of networks and financing options.

"When we were working with women, it was visible that they were doing all sorts of small businesses. These women were also saving and were asking where they could engage in saving securely. We felt that women were starting their business in this way, but in the future, the business of these women might not be sustained. To become a successful entrepreneur in the right way only savings and loan facility is not enough, if she gets business training in the right way then it will be more useful and more efficient, and they will be able to scale their business. Thus, it was coming from the ground itself through examples that there is a great need for training."

— Vanita Shinde

Their programme operates in Maharashtra, Karnataka and Gujarat, aiding women in villages, slum areas, and tribal communities. More than 70% of participating women are between 22 and 45 years of age, have little or no control over their finances, and have been discouraged by their household from taking up entrepreneurship.

The intervention aims to improve women's participation as microentrepreneurs in local value chains, such as goat and poultry rearing. It also promotes responsive enterprise creation based on market demands and market research in a range of sectors such as beauty, textiles, and mushroom cultivation. At the crux of their model is the creation of a 'Rural Chamber of Commerce' for women entrepreneurs, that functions as an all-inclusive resource. These Chambers of Commerce provide a range of support for women entrepreneurs in different value chains, such as networking opportunities, access to markets, enabling financial inclusion, technical and licensing support, improving business management, and engaging in policy advocacy efforts.

"We have kept the collectivisation strategy very strong because if you do not do the mobilisation and promotion properly, then your dropout rate is high. After all, if the woman does not understand what benefits are there she will not enrol. It is important that while promoting and identifying the women, they should be made to understand the benefits of the program."

— Vanita Shinde

Impact of the Intervention

Mann Deshi's practice of effective mobilisation and engagement with the community showed an increase in the income of 76% of the women. 66% of women improved their ownership of assets and autonomy to access the resources. Despite initial opposition from their household and family members, the positive impact of this intervention led to women gaining respect and support from their families.²¹ Mann Deshi's intervention demonstrated a 99.4% repayment rate on revolving grants taken by women entrepreneurs, out of a total of 12,000 women who availed the facility. 55% of women expanded their business, and 30% of women set up a new business after the intervention. Through the digital literacy programme, women were able to leverage digital systems for marketing and borrowing. Women reported 40-50% of their business coming through online demand.

Story of Change

Kavita Bhujbal has been running a profitable rolling shutter material manufacturing business since 2021. Keen to develop new skills, Kavita enrolled in the Mann Deshi Chamber of Commerce programme in 2019. She obtained a gold loan from the Mann Deshi Bank for ₹3.25 lakhs, and from Axis Bank for ₹3 lakhs which she combined with her savings to purchase a machine. As the only woman to attend the three-day course on machinery operation. Applying what she learned from the Chamber of Commerce programme, Kavita introduced POS, online banking, and G-Pay for digital transactions. In addition, Kavita digitally marketed her business through Google MyBusiness, Instagram, and WhatsApp. Now, 40-50% of orders are placed through WhatsApp. This platform has massively helped Kavita expand her business network and she now employs six staff members.

Call to Action

The rapidly evolving global landscape, characterised by dynamic markets and interconnected value chains, necessitates a paradigm shift in the way women's entrepreneurship is nurtured through philanthropic action.

The stories shared here showcase the transformational power of women's entrepreneurship. These initiatives go beyond achieving economic participation of women, by fostering self-confidence, self-esteem, and improved community perception, ultimately driving social change and reducing poverty.

Investing in women-led enterprises is not just good for business; it is a catalyst for achieving the Sustainable Development Goals. Empowering women entrepreneurs is key to achieving the following SDGs:



Key drivers which have emerged from the case studies above focus on nurturing

- Entrepreneurial capability and adoption of innovation to drive competitiveness of the businesses,
- Patient support to the enterprises, and
- The development of a gender responsive ecosystem which facilitates entrepreneurial activity and enterprise development.

Enabling organisations have found success in driving adoption of technologies and innovation, and providing targeted support to the entrepreneurs in their journey. However, they need support from funders to scale institutional mechanisms which can facilitate entrepreneurial activity amongst women. Such support can also create a favourable environment to amplify both regional and value chain interventions, and drive local growth.

Corporates	Philanthropists	Civil Society Organisations
Pave a new path to diversity and gender equality in their value chains and supply chains.	Advocate for systems change and foster ecosystem for entrepreneurs.	Foster entrepreneurship capabilities amongst communities and scout for avenues for local economic growth.
Stakeholder Action: Entrepreneurial capability and adoption of innovation to drive competitiveness of the businesses		
<ul style="list-style-type: none"> • Expanding women economic empowerment initiatives to build a cadre of women entrepreneurs for value and supply chains. • In the case of Udyogini, Industree and Pradan, a critical part of the value chain was established, and women played a significant role in ensuring that new research and practices are adopted; thus corporates have a opportunity to incubate and accelerate value chain growth through women entrepreneurs/self-employed women in value chains to build a competitive advantage of the sector). 		<ul style="list-style-type: none"> • Breakdown socioeconomic barriers and internalised stereotyping tendencies. • Enable access to industry knowledge, innovation and markets. • Collectivise women to improve bargaining power and enable networks.

Corporates	Philanthropists	Civil Society Organisations
Stakeholder Action: Entrepreneurial capability and adoption of innovation to drive competitiveness of the businesses		
<ul style="list-style-type: none"> • Empower procurement teams to advocate for diversity in the supplier base. 		
Stakeholder Action: Patient support to the enterprises		
	<ul style="list-style-type: none"> • Mobilise and enable patient funding for programmes and entrepreneurs. For e.g. Industree enabled grant capital in the early stages of many enterprises and followed by access to long-term capital. 	<ul style="list-style-type: none"> • Be the support ecosystem for women entrepreneurs.
Stakeholder Action: Development of a gender-responsive ecosystem which facilitates entrepreneurial activity and enterprise development		
<ul style="list-style-type: none"> • Infuse sector-level innovations and enable accelerator support. 	<ul style="list-style-type: none"> • Encourage ecosystem-level innovations and invest in institutional mechanisms to spur growth of entrepreneurial activity. • Research and Development. 	<ul style="list-style-type: none"> • Mobilise ecosystem players for collective action and drive evidence-based actions. The works of all the NGOs in particular highlight how innovation, financing was mobilised to support women.

Fueling women's enterprises necessitates a paradigm shift. We urge stakeholders to act on these learnings:

Learning 1: Building Competitive Advantage for Women Entrepreneurs through Capability and Market Integration

Socioeconomic success of entrepreneurs is primarily driven by their capability, which forms the foundation for building a competitive and market-responsive business. Targeted, relevant, and timely innovations that strengthen the technical capabilities of the key value chains and sectors within women-led enterprises are essential for enabling strategic integration into local, regional, and global value chains, ensuring long-term sustainability and profitability.

Women are crucial contributors throughout value chains as producers, entrepreneurs, executives, workers, and consumers. The success stories of women enterprises highlight the power of collective capability. Hence, two key aspects are critical for building a strong foundation for a competitive women-led enterprise:

1. Capability building to leverage sectoral innovation and adapt with change

- Encompasses both the technical skills and the business acumen to equip women with the ability to effectively leverage innovations in the sectors, and communicate the unique features of their product to the markets.
- Promotes continuous innovation and technology adoption to improve their efficiency, productivity, and competitiveness.

2. Strategic integration into the value chain to take advantage of open markets

- Case studies of Udyogini and Industree highlight that empowering women across the value chain, both with forward and backward linkages, increases avenues for integrating women entrepreneurs into the markets.
- Analysing local, regional, and global markets where women-led enterprises can gain a competitive advantage is an important role of enabling institutions. Many women entrepreneurs may not be able to perform this activity on their own in the early stages of the business.

Learning 2: Investing in the Enterprise Lifecycle

Supporting women entrepreneurs throughout the entire enterprise lifecycle is crucial for their long-term success. While emerging support networks offer valuable resources, continuous assistance throughout the initial five years is vital to overcome initial challenges and build a sustainable business. This also makes up for the lack of a network and support ecosystem.

Three key areas where focused support can bring significant gains:

1. Nurturing the entrepreneurial spirit

Women entrepreneurs take some time to make the shift from being producers to aggregators to value enhancers. It encompasses not just a change in what they do, but also how they do it and how they can generate better value for themselves.

2. Access to resources and market opportunities

The informality of markets and enterprises often restricts access to financial resources, larger markets, and distribution channels, placing women at a disadvantage. However, by fostering formalisation, building a strong foundation of essential business skills, and facilitating partnerships with the private sector and industry bodies, we can bridge these gaps.

3. Investing for long-term sustainability

The entrepreneurs need long-term funding options like equity investments, and angel networks as they scale their businesses. Targeted investments in key areas like technology adoption, sustainable practices, and innovative product development will enhance their competitiveness and pave the way for long-term growth. Additionally, equipping women entrepreneurs with financial management skills is crucial to ensuring the financial health and sustainability of their enterprises.

Learning 3: Advancing a Gender-responsive Ecosystem for Entrepreneurial Activity, Enterprise Promotion and Development

There is a need for concerted efforts which goes beyond the enablement of individual enterprises and investment in conditions which help the enterprises to thrive in the markets. The creation of an entrepreneurial ecosystem actively works on promoting factors which deepen gender equality in the markets and promotes entrepreneurial activity and benefits women entrepreneurs.

Across the globe, governmental support and access to finance are identified as key drivers for promotion of entrepreneurial activity.²² However, current institutional practices undermine women's ability to seek funding, which is further limited by the lack of awareness amongst the entrepreneurs and lack of innovation at the end of the financial ecosystem to be able to provide products which are beyond credit.

Specifically, we advocate for an ecosystem which drives action and investments in enabling **an institutional mechanism to enable innovative support for women entrepreneurs especially across the three categories:**

- **To improve access to financial support and financial aid**

Despite significant efforts by the Government of India, women-run enterprises encounter a 70% credit gap. Thus, there is an urgent need to facilitate access to financial support and increase in financing capital for women-led businesses. The ecosystem should examine the perceptions of women and markets, barriers women face to access financial services, map the availability of financial products and enable solutions to facilitate access, spur innovations across different stages of accessing MSME operational financing (such as Account Aggregator) and forms of financing (soft equity, loan, towards capital investments, operations, business transformation, grants towards the progression of entrepreneur etc.)

- **To advance women entrepreneurs' knowledge and education**

Across Asia Pacific, higher access to tertiary education and knowledge assets amongst women significantly influences the drive of women entrepreneurs. Providing access to sector-specific skill training, innovations can spur more aspirations amongst entrepreneurial women, women entrepreneurs/enterprises in India. In addition to this, supporting business transformations, for e.g. providing support for WEs who may need support to remodel their businesses to sell a completely different suite of products to survive is also imperative.

- **To advance an ecosystem of care**

Parallel investments in affordable childcare, elder care, and similar services are essential for enabling women's full participation.

Conclusion

Harnessing the full potential of women entrepreneurs is not just an economic imperative, but a critical driver for achieving the 2030 Agenda for Sustainable Development and India's ambitious Amrit Kal Vision 2047. This requires a concerted effort from all stakeholders to address the systemic barriers that impede women's entrepreneurial journey and nurture their inherent spirit for innovation and growth.

Investing in women's capacity building, fostering collaborative innovation, and establishing crucial linkages across value chains have demonstrably transformative impacts. Initiatives like Stand Up India, which facilitate access to capital for women-led enterprises, are steps in the right direction. However, realising their full potential requires collaborative efforts that address specific regional, sectoral, and social needs.

Recognising women's contributions across value chains and promoting self-employment are key strategies for their upward mobility and economic empowerment. By leveraging the power of partnerships and collective action, we can unlock significant benefits for women entrepreneurs and contribute to a more inclusive and prosperous future.

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Annexure

1. PRADAN

KEY LEVERS ENGAGED	
CORE LEVERS	
Capacity	<p>The intervention model opts for a bottom-up approach, ensuring participation from the community in the value chain through regular training, brainstorming sessions with women entrepreneurs, and constant handholding support for the first five to seven years.</p> <ul style="list-style-type: none"> • They started with technical support in training related to scientific aspects of production such as examination and preparation of eggs, understanding scientific parameters, and sustainable cultivation of tasar crops, and expanded the training to include overall support in market linkages. • Grainages – a new concept in tasar sericulture – were established in villages to enable the production of disease-free layings (DFLs) that were instrumental to improving the quality of seeds. • To deliver capacity building and training, the intervention brought in a roster of professionals, such as scientists who specialised in tasar sericulture, as well as managers who were experts in managing sustainable and profitable enterprises. • Women entrepreneurs and members were then trained in aspects of entrepreneurship including management, sustainability, financing, business development, and marketing.
Collectivisation	<ul style="list-style-type: none"> • With time the organisation promoted collectivisation of women through mobilisation and institution building, to effectively scale and streamline production processes, build efficiency across the value chain, and improve the ability of the women entrepreneurs to engage in the market by pooling their collective capabilities together.
Market Linkages	<ul style="list-style-type: none"> • Institutions, namely the Tasar Vikas Samiti, Masuta Producers Company and Ecotasar, were created successively across the value chain to support market linkages: <ul style="list-style-type: none"> * Backward linkages: The formation of collectives such as Tasar Vikas Samitis helped in the aggregation of supply in the value chain, and allowed producers to gain access to necessary inputs such as raw material (brood and tasar eggs). * Forward linkages: Masuta Producers Company and Ecotasar helped in securing better margins for producers, and reducing producers' vulnerability to market fluctuations. • The focus on enabling market linkages led to a strong network of women producers and suppliers and the stimulation of increased market demand. • By connecting producers with reliable suppliers and a broader market, market linkages contribute to the overall efficiency and competitiveness of the entire value chain.

Financing	<ul style="list-style-type: none"> PRADAN organised financing and equipment for grainage owners who are responsible for facilitating the availability of seeds for women rearers, in order to ensure adequate quantities of DFLs. The grainage owners and commercial rearers are linked together by PRADAN, which also finances the rearers.
ENABLING LEVERS	
Diversification and Technology	<ul style="list-style-type: none"> Careful assessment on the ground showed the decline in the availability of quality seeds (DFLs) in the production line. The programme thus sought to mobilise resources and bring scientific and technological inputs, such as scientific rearing practices that could improve the availability of DFLs and strengthen the production line. It also sought to create continuous value addition in the value chain, right up to the final production of textiles, in order to diversify the range of opportunities available in the sector, and diversify market opportunities for women producers.
Collaboration	<ul style="list-style-type: none"> A separation in management and governance structures (both run by women themselves) was ensured through collaboration and cooperation with different private and government-level stakeholders. The intervention is now supported by 12 government entities and technical agencies, including the Ministries of Textiles for Bihar, Jharkhand, and West Bengal. The project also consisted of involving households at the grassroots level, and working with self-help groups, their Upasanghas and Sanghas, and collectives at successive levels. A system of rotation in leadership positions in producer organisations effectively built participation across all women members in management practices.
Institutional Support	<ul style="list-style-type: none"> Three main institutions, namely the Tasar Vikas Samiti, Masuta Producers Company & Ecotasar, were created successively across the value chain: <ul style="list-style-type: none"> Tasar Vikas Samiti: At the village level, TVS ensures disease-free laying (inputs) for all the local commercial rearers. It also takes advantage of bulk buying of inputs and aggregate product selling (cocoons). Masuta Producers Company: Masuta buys cocoons from the TVS's and undertakes reeling and spinning of these cocoons through women's groups. The reeling occurs at common facility centres where women spin the yarn. Ecotasar: Ecotasar is a private limited company, which provides a market for fabric by procuring the yarn produced at Masuta. Tasar Development Foundation: It is dedicated to building and sustaining linkages between key stakeholders in the sector, research and development, policy advocacy, and preparing skilled human resources for the sector. These entities are federated upwards into a state-level trust (Jangal Mahal Mahila Tasar Chasir Dal Community Trust) that serves the interests of all members.

2. Udyogini

KEY LEVERS ENGAGED	
CORE LEVERS	
Capacity	<ul style="list-style-type: none"> A core component of this intervention was the capacity building of women producers, who were trained in the production of better quality broods (the process of insect rearing eggs to promote cocoon formation) and setting up farms for the same. Women who underwent the training programme were also taught how to disseminate their learning to collectives of women entrepreneurs, thus embedding their role within the community as business development service providers who could support the management and sustainability of the enterprise.
Collectivisation	<ul style="list-style-type: none"> The logic of collectivisation was central to the intervention's success. The intervention promoted the formation of SHGs and worked with groups of women that were further federated into clusters. These groups are formed by women and have evolved into enterprises embedded in the lacquer value chain. This demonstrates how pooling the strengths of individual women into a collective formation can create sustainable women-led enterprises that can effectively participate in a given value chain. The value chain model worked towards building collectives at each successive level (cluster level and village level) to create leadership and entrepreneurial opportunities for women. This enabled the formation of producer collectives at a larger level.
Market Linkages	<p>Udyogini also enabled backward and forward market linkages by placing various structures in place.</p> <ul style="list-style-type: none"> Backward linkages: <ul style="list-style-type: none"> Women enterprise groups comprised 12-15 members at a cluster level. These dealt with the formation of small enterprises for production and the formation of a corpus for its members. Women were also provided with a range of inputs, such as pesticides, for better cultivation practices. Forward linkages: <ul style="list-style-type: none"> The women's enterprise groups and business development service providers in each of the areas helped in the aggregation, transportation, and sale of the produce to traders or processing unit factories. This enables better margins and returns to the producers. Formation of village-level service centres (VLSCs) also enabled coordination and communication between traders and producers, assisting with sorting and grading the produce and enabling quality output to reach the traders. This was critical in enabling women producers to access bigger and wider markets, in a range of different industries such as bangle making and chocolate.
Financing	<ul style="list-style-type: none"> The intervention connected producers with financial institutions, enabled them to create bank accounts to avail credit, and facilitated the process for accessing the same.

ENABLING LEVERS	
Innovation and Technology	<ul style="list-style-type: none"> • Udyogini engaged in R&D in collaboration with forest and non-timber forest produce departments of the government to understand how innovation can lead to the production of better quality broods (the process of insect rearing eggs to promote cocoon formation), setting up farms for the same, and the production of seeds that were resistant to climate change. • The deep understanding of the lac value chain and sectors where lac is a core component allowed for the diversification of options for women, linking them to sectors ranging from bangle-making to chocolate.
Collaboration	<ul style="list-style-type: none"> • Udyogini established partnerships with institutions such as NRLM and the lacquer value chain collaborative established by the Jharkhand government for further development of the lacquer value chain. • Udyogini also facilitated the establishment of crèches for children of lac producers, in collaboration with Ujas, the registered producers' society established by Udyogini. This enabled women – who could not pass off their childcare responsibilities – to participate in the programme, while simultaneously ensuring that childcare needs were taken care of.
Institutional Support	<ul style="list-style-type: none"> • Udyogini also supported women in running these village-level service centres that brought much-needed transparency between producers and traders. • These centres also paid 25% upfront to the producers for collecting the produce, through the funds financed from their respective SHG groups.

3. Industree

KEY LEVERS ENGAGED	
CORE LEVERS	
Capacity	<ul style="list-style-type: none"> • Aspiring women entrepreneurs trained in a holistic set of skills required for enterprise and production under the incubated producer company Greencraft Producer Ltd. • The set of skills training included soft skills, production-related skills to cater to market trends as well as skills related to leadership and entrepreneurship for managing the enterprise. • In the first few years, the producer companies owned and run by women are supported.
Collectivisation	<ul style="list-style-type: none"> • The organisation adopts collectivisation of women producer groups as its approach to create better engagement practices with the community and the market.
Market Linkages	<ul style="list-style-type: none"> • The backward market linkages to farmer collectives are supported end to end by Industree from raw material sourcing and value-addition requirements. • The organisation lays two pathways toward securing forward market linkages: • One is the B2B channel where the producer company supplies to local supply chains and further successive levels at a national and international level. • Second is the B2C channel where the producer company targets a climate-conscious set of audiences with transparency and traceability in production processes as its features. This sale of produce is done both offline and through an online digital marketplace called 'flourish.shop', which is owned by producers.

FOSTERING WOMEN'S ENTREPRENEURSHIP

Financing	<ul style="list-style-type: none"> The organisation places emphasis on the hand-holding of the enterprise in the initial stages of its operations through a grant-based structure for providing capital inputs.
ENABLING LEVERS	
Diversification & Technology	<ul style="list-style-type: none"> Apart from leveraging digital platforms for marketing the produce, Industree is also towards automating some of the enterprise resource planning (ERP) systems for improving operational efficiency in enterprises.
Collaboration	<ul style="list-style-type: none"> The organisation collaborates with various government initiatives such as NSDC, NRLM, and SRLM for capacity building and scaling of the programme to reach a wider section of women. Their partnership with the Ministry of Tribal Affairs aims to build the resilience of enterprises through end-to-end support in leveraging government schemes. The broad engagement strategy focuses on working with implementing organisations and social enterprises to scale and replicate its solution models across regions.
Institutional Support	<ul style="list-style-type: none"> The organisation is currently working towards advocating for better financing mechanisms and support for producer companies through the platform 'Good Money Matters'. It also institutionalised the Platform for Inclusive Entrepreneurship (PIE) which aims to use technology to link women producers and artisans with broader markets, and secure an increase in their earnings.

4. Pollinate Group

KEY LEVERS ENGAGED	
CORE LEVERS	
Capacity	<ul style="list-style-type: none"> Weekly sessions for sales, marketing and on-the-job training were conducted for women entrepreneurs. This also included 1:1 discussions between women and mentors, followed by community engagement to understand the challenges women encounter and the approaches used to overcome them. Women required most of the handholding and support in developing flexible work options, due to non-negotiable family priorities. Making participation easy for women was critical to this intervention.
Market Linkages	<ul style="list-style-type: none"> The distribution model provided both backward and forward market linkages for women. <ul style="list-style-type: none"> * Backward linkages: Pollinate group coordinates with vendors of the products, and a distribution network partner delivers the products to women. * Forward linkages: Women micro-entrepreneurs in the distribution network start with sales within their community network. They slowly build referral connections to expand their reach. This process is also anchored by Pollinate Group. A consistent margin of 10-15% is maintained for these entrepreneurs.
Financing	<ul style="list-style-type: none"> Pollinate Group provides inventory credit for women, ranging from ₹5,000 to ₹25,000 on a 30-45 day cycle, offering both instalment and full cash payment options.

ENABLING LEVERS	
Diversification & Technology	<ul style="list-style-type: none"> A recently added objective of the intervention is to provide digital literacy and training for improving digital access in the community.
Collaboration	<ul style="list-style-type: none"> Collaborating with a range of distributors and marketers who supplied the products, helped them identify their market and supported them in reaching their communities. This was central to their distribution-centric model.

5. TIDE

KEY LEVERS ENGAGED	
CORE LEVERS	
Capacity	<ul style="list-style-type: none"> TIDE mobilised women into collectives, gave them training on the technical aspects of using biomass dryers and smokeless chulhas for food processing as well as business management, and inducted them into the women-led enterprise – called MANINI – which was incubated by TIDE. The organisation also engaged with enterprises and communities post-intervention to evaluate their performance, and also conducted refresher modules for training post-exit.
Collectivisation	<ul style="list-style-type: none"> The intervention observes that collective enterprises are more likely to be sustainable and profitable. Women were collectivised into forming fifteen SHG groups and incorporated into the enterprise. The organisation also believes in facilitating the formalisation of such collective enterprises as it aids overall sustainability and marketing efforts.
Market Linkages	<ul style="list-style-type: none"> The main feature of the intervention is the creation of brand value for the enterprise under the name MANINI. This includes the unique selling point (USP) of the brand – organic-based produce with no additives – and a targeted consumer base for the same. Additionally, flea markets organised by agencies such as NABARD promote the marketing of such products by the company. The intervention also ropes in online e-commerce platforms such as BigBasket and METRO Cash & Carry to carry the products.
Financing	<ul style="list-style-type: none"> Women entrepreneurs were also assisted in becoming owners of this enterprise and its assets, through a co-ownership model that supported them in the initial purchase. Collectives are encouraged to buy back the remaining share as well as the equipment, thus ensuring that the financing options result in the women retaining control and ownership over their enterprise.
ENABLING LEVERS	
Diversification & Technology	<ul style="list-style-type: none"> A successful intervention in innovative technology led to the introduction of a biomass dryer in rural areas. Market analysis funded by NABARD showed potential demand for dried agricultural produce. The intervention introduced the use of biomass dryers that could be constructed on-site utilising local inputs, including agri-waste products, and locally available biomass to increase the shelf life of associated horticultural products.

Collaboration	<ul style="list-style-type: none"> NRLM invited women from the community to train other women members. Such initiatives created visibility channels for women to market their products.
Institutional Support	<ul style="list-style-type: none"> Formalising the SHGs and collective constellations of women into institutional structures was critical to ensuring that the enterprise can sustain even after the end of TIDE's involvement and incubation. TIDE also created job placement centres for rural women, to ensure that their capacity building and skilling programmes are linked to market demand, and secure income generation opportunities. Through these centres, women are placed in the garment and agarbatti sectors, demonstrating an overlay of the enterprise model and job placement.

6. Mann Deshi

KEY LEVERS ENGAGED	
CORE LEVERS	
Capacity	<ul style="list-style-type: none"> Mann Deshi offers a range of tailored courses for women, designed after assessing community needs. Their programmes include financial literacy, digital literacy, financial inclusion, agro entrepreneurship, marketing, as well as a one-year MBA programme. They also offer skill and business management training at women's doorsteps. The courses are delivered in physical centres, but also through mobile buses, enabling knowledge initiatives to reach remote communities. A radio channel established by Mann Deshi, and its subsequent publicity efforts through newspaper announcements act as a nudge for confidence building and marketing for women entrepreneurs.
Market Linkages	<ul style="list-style-type: none"> Mann Deshi collaborated with ONDC to broaden exposure for women to e-commerce platforms, and subsequently to improve profit margins. It operated as an intermediary with vendors and financing institutions to facilitate backward linkages in supplying machinery inputs and credit. It also established forward market linkages by setting up spaces for women in weekly markets, and exhibitions at village, district, and state levels.
Financing	<ul style="list-style-type: none"> Mann Deshi was able to successfully mobilise revolving grants, supported by external actors, to bridge on-ground financing gaps. After a KYC process, the amount is disbursed to women's accounts, bypassing the cash medium completely. The repayment rates of these revolving grants are high, and serves to improve entrepreneurs' credit scores, opening avenues for greater credit amounts in the future. Mann Deshi also set up a cooperative bank exclusively for women to finance credit and savings. These banks provided flexible facilities, including door-to-door financing.

ENABLING LEVERS	
Diversification & Technology	<ul style="list-style-type: none"> • Mann Deshi designed an MIS consisting of a credit rating tool that integrated its operations with women's enterprises, and simultaneously built awareness around business process documentation to improve creditworthiness. It helped streamline its operations and evaluations. • It also worked towards establishing internal networks and a chatbot through WhatsApp to disseminate any information related to enterprise and entrepreneurship. The women also use social media challenges savvily for marketing purposes.
Institutional Support	<ul style="list-style-type: none"> • The organisation collaborated with government departments and agricultural research institutes to access resources of operational networks and capacity building in artificial insemination of goats. • Working with a range of partners who were able to provide revolving grants was critical to enable financial inclusion for these micro-enterprises.

