

1. Brief introduction

The Green Innovation Centres for the Agriculture and Food Sector programme (GIC) India is part of the global special initiative "ONEWORLD – No Hunger" by the German Federal Ministry for Economic Cooperation and Development (BMZ). GIC aims to increase the income of smallholder farmers working in selected value chains and to increase business opportunities along these value chains.

Agriculture – the single largest production endeavour in India and contributor to ~20 % of the national GDP – is increasingly becoming a women-led occupation. However, rural entrepreneurship is traditionally not



considered a viable option for Indian women. Entrepreneurship models, such as the development of micro and small enterprises that are focused on value addition, have the potential to break the cycle of poverty in rural areas. Therefore, the GIC collaborates with the Indian NGO *Chitrika Foundation* to promote an innovative *Women Entrepreneurship Programme* (WEP) in the states of Maharashtra and Andhra Pradesh. The WEP is designed to provide income generating opportunities in the field of rural micro entrepreneurship for more than 10000 women by 2030. GIZ is supporting the third batch of the programme with 350 women, whereas in earlier batches only 200 women were trained. Focusing on women-led enterprises will result in improved socio-economic growth in the rural sector and enhance the quality of life of women. The programme will also demonstrate the fact that women with limited formal education can set up, run and excel at their own enterprises. It strengthens the trainees to become role models and hence to initiate cultural change which is necessary to assist in business decisions.

The objectives of the WEP to be implemented are:

- 1) Introducing Agri-Entrepreneurship as a livelihood option for rural women from agricultural families and to train 350 such women across Andhra Pradesh and Maharashtra to be agri-entrepreneurs across the value chain of local crops.
- 2) Ensuring the establishment of agri-enterprises by at least 50% of the participants of the programme and providing required incubation support for them.

The WEP is a 9-months long mini-MBA programme divided into two phases:

the first phase is the pre-incubation (6 months) where women are provided training support on a well-thought comprehensive curriculum based on integrated learning principles (*Mind, Body, Heart and Soul*) and <u>Kolb's experiential learning model</u>. The facilitated learning is spread across four pillars – Self Transformation, Enterprise Mindset, Enterprise Skills and Enterprise Leadership. 75% of the learning time during this period is allocated for innovative experiential learning only contributes to 25% of the learning through 12 facilitated workshops organized locally. In addition, the program has two travel workshops that provide them exposure of 6 days each and includes more than 18 exposure visits. The





inauguration of the WEP and first travel workshop took place in October 2021. <u>Click here</u> to learn about the experiences and aspirations of some trainees.

the last 3-months of mini MBA is the incubation phase where each woman will be supported in designing her enterprise through a structured process based on the *Appreciative Inquiry framework*: *Discover* (identification of own strengths and opportunities), *Dream* (visualisation of the future enterprise), *Design* (finalisation of business plans) and *Deliver* (full-scale execution of the enterprise idea).

Another important feature of the programme is the 'digital learning lab', which is an online learning platform designed exclusively for the WEP. The end-to-end android and web-based application is prepared considering the learning levels of women and their ease of operating a smartphone or computer. It includes all important components of the programme including the *Alumni Management System*. The learning lab aims at enhancing the effectiveness of the programme through a better selection process, increased participation, better learning outcomes and real-life application of learning from the WEP. Further, it reduces the per-participant delivery costs by 40% and thus enhances the efficiency of the WEP which will ultimately help to scale the programme from currently 350 to more than 10,000 participants in the coming years. Due to its offline features, the application is also suitable for locations with highly unstable cellular networks.

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View of the digital platform created for WEP

Research has proven that digital technologies improve and increase a woman's confidence manifold. The programme aims that this confidence is translated into an updated modern enterprise establishment.

In order to measure the impact of the programme, baseline (understanding of basic requirements and socio-economic backgrounds of the women), midline (measuring the behavioural change and understanding of business in comparison to the baseline study) and an end line survey (understanding the effectiveness of the programme) are being carried out. For the evaluation of the programme, partnerships with renowned academic institutions are established (see *4. Cooperation*).



Multiple indicators will be used to measures the programme's success, e. g. at least 90 % of the women attended all learning sessions during the pre-incubation-phase, at least 70 % are able to create working





business plan, at least 50 % of these establish enterprises and another 25 % find employment in other enterprises. Besides economic freedom and financial inclusion, an increase in women's agency will also be measured through administration of self-reporting tool (baseline to end line).

2. Promoting gender equality within the programme / sector

The programme design ensures that **Women Economic Empowerment** is at the centre of its implementation. Before the implementation began, the programme carried out a thorough community responsive study based on the **Women Economic Empowerment framework**. The study covered indicators that captured both 'Access to resources' and 'Power and Agency'. Based on the **5M model** (Money, Management, Market conditions, Meso-Macro and Motherhood), the programme captured the needs and requirements of the women that can be addressed from the WEP. Upon strategizing on the five dimensions directly associated with the women, the programme developed its Standard Operating Procedures related to each programme activity.

As the programme implementation begins, a well-structured approach to capture the nuances of each woman's learning ensures that women perceive the concept, apply it through the practicum and create their business plan with a tailor-made approach. The programme captures the learning gaps and prepares the strategies to mitigate them, so that the women are ready to face any real-life challenge once they start/scale-up their own enterprises. This is important for the women because the market, product line and consumer behaviour are not as responsive and supportive to the women as it is for their male counterparts. Another intangible challenge of the programme are the rigid mindsets within families. The constant negotiations for re-distributing household chores and stepping out from the village for exposure or practicum need to be done with the family. Therefore, the programme allocates strategic elements involving families, spouses/partners (mostly male) and the community to explain the components and rigor of the programme. Home visits, counselling with the family and periodic interactions are also part of these elements.

3. Gender as a quality feature of our work

The design of the programme includes partnering with the micro and macro level partners who focus on equal opportunities in the entrepreneurship ecosystem. Each programme location has one local partner that has a strong field presence. This ensures that the women can receive timely support considering their work-time load. The partners help the team in finetuning the programme strategies and the tailored changes desired for the specific location. Along with this, the schemes and institutional support by the government is also converged to the participation as incubation support. This convergence is possible because the rigor and commitment of the programme is well translated to the micro and macro entrepreneurship ecosystem.

The programme follows a rigorous selection process for the women trainees. With its unique two-days long **screening process**, the programme ensures that interested, deserving women enter the learning cohort. Communication materials like broachers, pamphlets, e-posters, banners at prominent spaces or short videos are used in mobilising these women. Beginning with a written test, group discussion, business challenge exercise and a personal interview, each woman is evaluated based on her literacy skills, analytical and articulation skills, business motivation and personal commitment and connectedness with the programme goals.

Women's special needs and expectations are specifically addressed by the programme design. Key gender issues like stepping out from the house, negotiating gender roles, claiming public spaces through practicum or negotiating finances for starting the enterprise are addressed. Interventions like developing local leaderships within the women's cohort, periodic home visits, counselling of family members/ spouses (mostly male) or sensitizing the practicum enterprises is regularly practiced.

4. Cooperation

GIC's implementation partner <u>Chitrika Foundation</u> is one of the entities of the <u>Access Livelihoods Group</u>, a renowned organisation in India working in the livelihoods space with sheer dedication and integration. Being





a subset allows *Chitrika* to incorporate technical inputs and guidance from the Group's leadership, and networks associated with *Access Livelihoods*.

The WEP's unique design is backed and strengthened by partnerships with premier institutions of the country, one of them being the <u>Indian Institute of Technology Bombay (IIT-B)</u>, an autonomous public technical university under the jurisdiction of Ministry of Education, Government of India. IIT-B supports the programme in safeguarding the programme design and indicators and with its standardisation. The <u>National</u> <u>Centre for Management of Agricultural Extension</u>, Hyderabad (MANAGE) – an autonomous extension and agribusiness management institute under the Ministry of Agriculture, Government of India – ensures the assessment and certification of women's learning in the programme.

The programme brings in strategies to converge an enabling entrepreneurial ecosystem for the participants. Hiring professionals from premier institutes or partnering with local agencies with strong field presence such as <u>Sri Padmavathy Mahila Abyudaya Sangam (SPMS)</u>, a federation of 553 women Self Help groups (SHGs), in Andhra Pradesh ensures that the participants are professionally accompanied during the training and beyond. Further, they learn how to access and utilise government schemes for micro enterprises such as *Pradhan Mantri Mudra Yojana* (PMMY), the *Trade Related Entrepreneurship Assistance and Development* (TREAD) scheme to women or bank loans targeted at agri-businesses form nationalised banks which are available to support budding women entrepreneurs in India.

5. Learning



The implementation of the programme in the previous project phases (before GIC's involvement in December 2020) has made *Chitrika* realise that women need an additional incubation support apart from the training. Without incubation support, the women found it challenging to start their enterprise and the gestation period for the start-ups increased. Therefore, in the third phase, with financial support of GIZ, the programme duration has increased from 6 to 9 months with a dedicated 3 months incubation support.

The team understood that the post-COVID world requires a blended learning approach to go ahead. Therefore, the programme developed the 'digital online lab' that prepares the programme to go ahead even if the world stands still again. This strategy also pushes the women to fall into the mainstream and take a hold of technologies by making them a pivot of their learning experience. With the incorporation of online platforms, the programme is planning to provide a life-long mentoring and alumni support to the women post-programme.

6. Competition related information

The initiative has the potential to change the rural entrepreneurship ecosystem in India. The standardised and innovative programme design offers high quality management and leadership education to the women. It prepares them to take control over their livelihoods. The initiative is further supporting the **empowerment of women** by breaking cultural barriers and by bringing them forward in the male dominated agriculture sector.

Given the award, the GIZ India GIC team will use the grant as seed money for the women with approved, selected business plans. Furthermore, the team is interested in further exploring the scope of an online platform for future cohorts.

