



Swayam Shikshan Prayog

Social Impact Assessment
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Foreword

Terms of study

“SSP” refers to the Indian NGO Swayam Shikshan Prayog headquartered in Pune, Maharashtra. “The women” refers to the women entrepreneurs interviewed for this study, who have been either trained or have been provided with a loan by SSP. ‘Family’ refers to in laws and directly related: ‘Business’ refers to any type of enterprise with a revenue stream (farming is considered a business in this study).

Time and geography

The impact assessment was conducted from 6 June 2017 until 14 July 2017 in the district of Osmanabad, Maharashtra. The interviews were conducted in 21 different villages spread over the district.

Sample

The sample consists of 123 women entrepreneurs who have i) undergone an SSP training and ii) either have their own business or manage a family business. The questionnaire was designed and structured according to indicators which measure the women’s empowerment.

Adressee

This study report is issued by the student consultants from HEC Paris in the she framework of Fact Impact Planet program and has been presented to the SSP staff before public distribution

Im’Prove

The following social impact assessment mission has been chosen with the help of Im’Prove and further developed and prepared by students of HEC Paris’ Fact Impact Planet. This format was created in a cooperation of Im’Prove and HEC Paris’ sustainability and social innovation director Lise Penillard. Im’Prove is a French social enterprise specialized in conducting social impact assessments. The company’s work aims at providing organizations with a helpful tool for internal motivation and improvement as well as stronger arguments for external use and communication.



Our Mission

Six months of preparations, field trips and experiences.

This report presents the results of an impact assessment conducted for the India-based NGO Swayam Shikshan Prayog (SSP) on their work with grassroots women. SSP equips rural women with business skills and aims to empower them as women entrepreneurs and provide support in establishing micro-enterprises in their communities. It further establishes a women entrepreneur network and aims to strengthen the ecosystem through entrepreneurship training and business development support in rural communities.

In order to cater to the holistic approach of SSP, this study has assessed the impact in the multiple fields addressed by SSP. The main objective was to find out whether SSP's activity enables women to become empowered individuals and entrepreneurs. During the mission, the FACT team gathered data from women about how they define empowerment, how their personal, economic and social situation has changed and how their experience with SSP influences their decision-making. The report analyzes the feedback of the grassroots women and enables SSP to analyze how their service matches the need of the women. The FACT team provides feedback to SSP about their impact and about how they can further adapt their activity to the women's needs.



Limitations

Using the results with caution.

Translation

When information is transmitted through several individuals and across languages, some content inevitably gets lost. According to the language skills of the translators, interviews were conducted in either Hindi or Marathi. Hence, language specific terms might have varied. One translator spontaneously joined the team and could not receive a very detailed training. In order to minimize this bias, the questionnaire has been carefully translated in advance, the questions have always been asked identically and the translators received precise instructions.

Social Expectancy

Social expectancy can potentially arise from two sides: On one hand, the women might adjust their answers to what the interviewers supposedly want to hear. On the other hand, due to a cultural bias, interviewers might expect a certain answer pattern from them. To avoid this bias, the interviewers reminded the women about their neutral role as researchers, explained the purpose of the study in advance, reminded them that questions can be skipped and trained themselves in active rather than selective hearing.

Randomization

The sample of women was not fully randomly selected, as the meetings for the interviews were arranged by SSP leaders.

Control Group

In order to directly relate the economic impact on the women entrepreneurs to SSP, a control group with women who did not take part in the organization's trainings could have revealed more detailed information. Moreover, since this study was newly developed, changes were indirectly tested by asking the women about their situation "before and after SSP" but not directly through a longitudinal study, i.e. data is gathered for the same subjects repeatedly over a period of time.

Environment consistency

The interviews were conducted in different locations (e.g. SSP resource center, the women's homes, village square). Nevertheless, the interviewers made sure to minimize distraction and maximize privacy during the interviews so that that nobody else but the interviewee, the interviewer and the translator were involved.



Executive Summary



SOCIAL IMPACT ASSESSMENT

This report presents the results of a social impact assessment conducted for the Indian NGO Swayam Shikshan Prayog (SSP) on their work with grassroots women. In order to cater to the holistic approach of SSP, this study has assessed the impact in the multiple fields addressed by the organization. The main objective was to find out whether SSP's activities enable women to become empowered entrepreneurs. The impact assessment was carried out from 5 June 2017 until 14 July 2017 in the district of Osmanabad, Maharashtra. The interviews were conducted in 21 different villages spread over the region. The sample comprises 123 women entrepreneurs who have undergone an SSP training and either have at least one own business or manage a family business. The questionnaire was designed and structured according to indicators which measure the economic (i.e. general financial situation, financial stability, financial literacy), social (i.e. decision-making power, community leadership, mobility) and personal empowerment (i.e. self-efficacy).



ECONOMIC EMPOWERMENT

A main pillar of women empowerment is their economic empowerment. In the context of this study, it was considered as the women's ability to earn an income in order to support herself and her family. SSP's approach to reach this goal by enabling the women to have an occupation was proven right, as 18% of all women did not have an occupation at all before becoming part of the SSP network. Indeed, after taking part in the training, 82% of them have more than one occupation and are more resilient to a possible loss of income. Along these lines, the results show significantly that the longer ago the women took a training, the more occupations or businesses they have today. Women do not settle with just one business, but proactively diversify into multiple domains. These occupations are spread across different industries, agriculture being the most prevalent with 26% even though it has decreased by a striking 23% since the women took part in the training. Another important impact is the perceived change of income, as 90% of the women state their income to have increased.

To successfully found, manage and improve their businesses, entrepreneurs need to have a basic understanding of financials. In this regard, the knowledge to get a loan is widespread, as 84% of women entrepreneurs know how to get a loan from a SHG and/or a bank. However, this knowledge varies according to the Taluka (region) the women live in, which provides grounds for further research. Moreover, SSP seems to have a clear impact on the women's financial stability, as 82% women state to have a stable income after becoming part of the organization, which are 53% more than before.



Executive Summary



SOCIAL EMPOWERMENT

Independent financial decisions are a crucial factor contributing to the women's social empowerment. More than 75% are part of the decision making process for their private earnings. Looking at business expenses, the majority of women takes smaller investment decisions (below 5,000 rupees) by themselves (55%) or together with their partner (27%). The decision making process for decisions larger than 10 000 rupees proves to be dependent on the fact if women have their own business as a main occupation. 25% take those larger decisions by themselves. For any women in rural areas, flexible transportation and mobility are not a given even though it is decisive for their everyday life. Before joining SSP, the majority of women did not travel alone (43%) or even with other women (58%). But since joining SSP, 28% more travel with other women to their neighboring district. Furthermore, it was tested how entrepreneurs are engaged in their communities. 89% of women are engaged in at least one community institution apart from SSP. However, most women participate in an SHG or other women organization and only a small fraction is active in political committees (such as the village committee.)



RECOMMEN- DATIONS

Overall, SSP has a very positive impact on the women. The indicators for economic and social empowerment generally yielded positive results and the life satisfaction has increased by 64% (according to the women.) To clarify this analysis, we recommend the same study to be repeated with a control group of women who do not work with SSP. Moreover, we recommend to provide the women with a simple business handbook for basic book-keeping as well as to give women more orientation on their personal strengths and business opportunities, since many women did not know how to diversify and which specific skills to acquire. On top of that, SSP should think about a stronger branding among the women, such that the women are aware of the strong network that supports them. Finally, should consider their future role a political stakeholder and support women who seek political office.



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Context: Women Empowerment in India

Diverse customs, regions, social situations and class inequality determine the position of women in society.

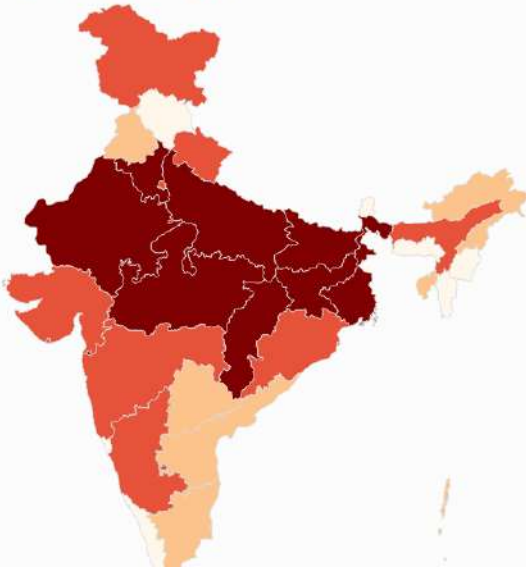
FACTS & CHALLENGES

India is a complex country with diverse customs, traditions and practices with many struggles a woman has to face to get her rights and her equal place. Social issues like poverty and class inequality further complicate this struggle and many NGO's as well as the government is now working towards the empowerment of women.

The Indian constitution has many articles that help protect women, including Article 14 that ensures to women the right to equality, Article 15 that specifically prohibits discrimination on the basis of sex, Article 16 that provides equal opportunities for all women and men in the professional arena.

Color indicates rank, darker is worse

□ Rank 1-9 □ 10-18 □ 19-27 □ 28-36



Each state in India has different struggles and as seen from the map on the left, many states still rank very low in the women empowerment index.

HT Women Empowerment Index, 2017

NATIONAL INITIATIVES & PROGRAMS

With the aid of constitutional and government policies, women are trying to find their place.

In 2001, the Government of India launched a **National policy for empowerment of women**. This policy stressed on the creation of positive social and economic policies for women, equal access for women in participation and decision making, providing equal access for women in all careers, ending discrimination and violence against the girl child

The **Ministry of Women and Child Development** is responsible for all matters relating to welfare and empowerment of women. Various **national schemes** like the Swashathi, Swayamsidha, STEP and Swalamban provide economic support to women. The ministry also supports other bodies like National commission, Central Social Welfare Board etc.

Specific **national laws** like the Equal Remuneration Act (1976), The Dowry Prohibition Act (1961), The sexual harassment of women at work place act (2013) all aid in giving legal rights to women as well as a sense of security and empowerment.

International conventions and treaties like Convention on Elimination Of All Forms of Discrimination against Women (CEDAW) of which India is part of help in this change as well.



Context: Osmanabad Region

A rural and drought-prone area.

The region of Osmanabad is situated in the state of Maharashtra. With its GDP of ₹25.35 lakh crore it is the state with the biggest economy in India. However, not much of the wealth originates in Osmanabad whose productivity amounts roughly only to a third of Maharashtra's average (per inhabitant): 13,054 crores (2014)



GEOGRAPHY



Osmanabad is situated in the south of Maharashtra and has a size of 7,569 km².

It's a drought prone area (esp. between February-June) with an average rainfall of 730 mm. The agriculture season lasts from mid June to mid September during the monsoon. Off-season farming is costly and requires watering systems.

Osmanabad is well connected to its' neighboring regions. There are train connections to Pune, Mumbai, Latur, Miraj and Kolhapur. The highways NH 9 (Pune-Hyderabad) and NH 211 Dhule-Solapur currently undergo a four-laning process that will increase the mobility in the region.

DEMOGRAPHICS

Osmanabad is home to 1,657,576 inhabitants: 796,041 of which are women and makes up 1.48% of Maharashtra's population (2011). It is a rather rural region with 83% living in rural areas. Moreover, 61% of the population are Hindu, 25% Muslim, 5% Jain and 9% belong to other religions.²

ECONOMY

Typical businesses in Osmanabad belong to three sectors³:

Agriculture: Cotton Kharif crops like sorghum, rice, groundnut, black gram, sugarcane, red gram, green chickpea, shalu and wheat

Food processing: sugar mills, yarn mills, cold storage milk units

Industry: Doors/Windows, steel pipes, automotive, tiles, chemicals



Context: Micro-entrepreneurship for Women

Rural women often are self-employed in the informal sector.

DEFINITION

The Government of India has defined women entrepreneurs as “an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.”¹ A micro enterprise as defined by the reserve bank of India is “an enterprise where investment in plant and machinery does not exceed Rs. 25 lakh.”²

10%
of Indian
entrepreneurs
are women⁶

In reality, however, a lot of business activity in rural areas is part of the informal sector where the lines between ownership and agency are sometimes blurry. In countries like India, the informal sector accounts for 93 per cent of the total labor force.³ Most of women do not participate in this workforce as they have to take care of domestic activities.⁴ With oftentimes low literacy level, many women move into agricultural jobs that require much time and effort with low incomes. In this informal sector, their economic activity can be framed with self-employment rather than micro-entrepreneurship. Self-employment is an opportunity for women to build an independent livelihood. Accordingly, initial investments in the Osmanabad region are often far below Rs. 25 lakh.

STRENGTHS

- Women can work in their familiar environment or from home
- Low threshold for market entry – skills can be acquired locally
- Flexible time management allows parallel business and domestic activities

WEAKNESSES

- Absence of support by government and their family
- Dependence on local spending-power
- Lack of social recognition for their work

OPPORTUNITIES

- Networking effects of women entrepreneurs
- Closing the gender gap for income, community participation
- Increased global attention: World bank fund just collected \$ 1 billion for women entrepreneurship⁵

THREATS

- Lack of access to technology, financial resources and advanced skills
- Lack of scaling opportunities
- High risk aversion paired with low self-confidence



Swayam Shikshan Prayog: Overview

SSP is the only NGO for women empowerment active in Osmanabad.

MISSION

“To enable **women as leaders and entrepreneurs**, through social enterprises and initiatives that offer a range of skill-building, livelihoods, agricultural and health-enhancing opportunities to rural women, youth and communities.”

STRUCTURE

Geographical

Personnel

Head Office
(Pune)

Head co-ordination

District office

Field Officer

Taluka

Block leader

Village

Local leader

WHAT THEY DO

Over the last 20 years SSP has created a robust eco-system to support women to establish sustainable livelihoods through various **skills and entrepreneurship programs**.

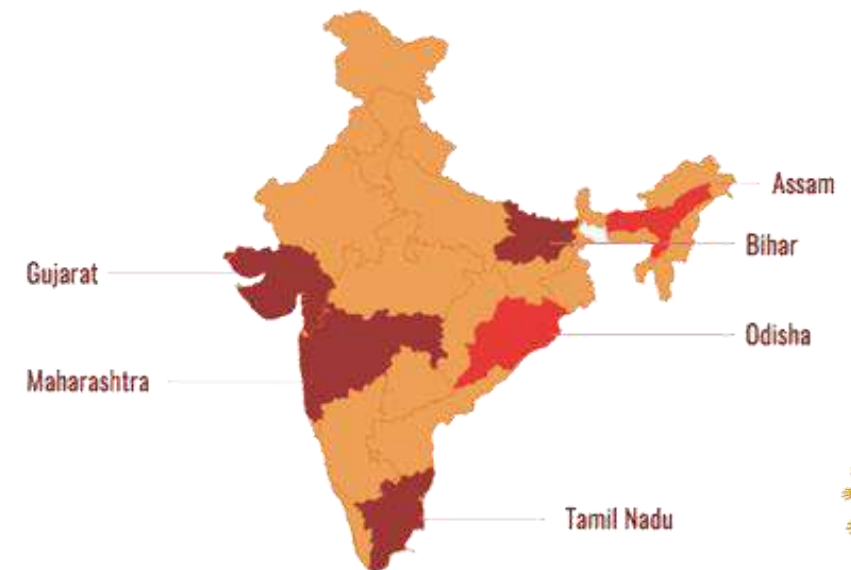
Through SSP's flagship program - entrepreneurship education - women receive training in the following sectors: health, agriculture, agri-allied (livestock etc.), clean energy, general entrepreneurship (basic business skills), leadership. Moreover, women have access to financial services (micro loans). Continuous business handholding and counseling support further motivates women to expand their businesses and gradually move towards self-sustainability.

In Osmanabad, SSP is active in 700 villages, spread throughout the district. It is the only NGO working on women empowerment in the region.

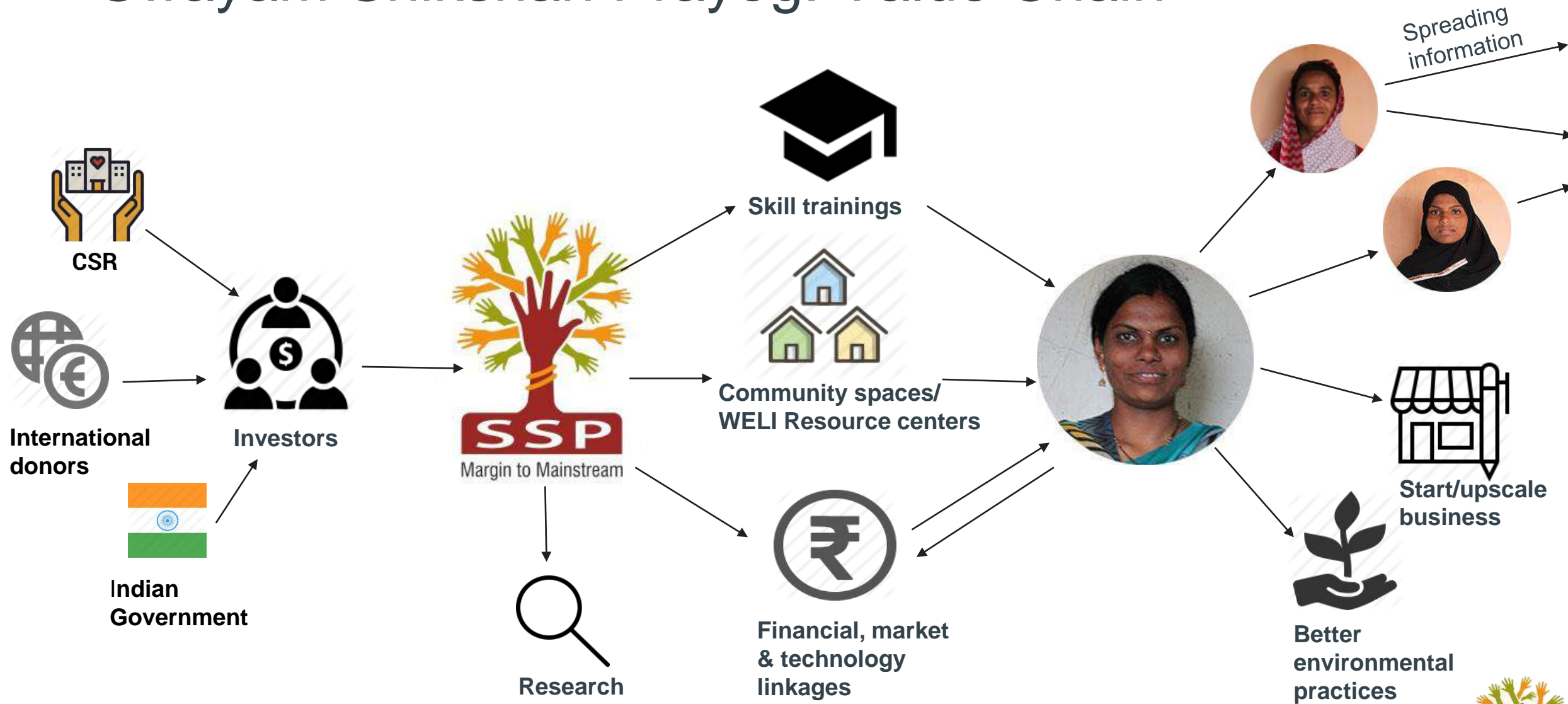
SUCCESS

From 2009 to 2015, SSP launched **more than 70 000 women entrepreneurs** with a total consumer base of 773 000 families and cumulative earnings of Rs 20 crores (200 000 000 rupees) on a monthly basis. These include 45 000 women who have taken loans and are engaged for the first time in productive activities.

OUTREACH

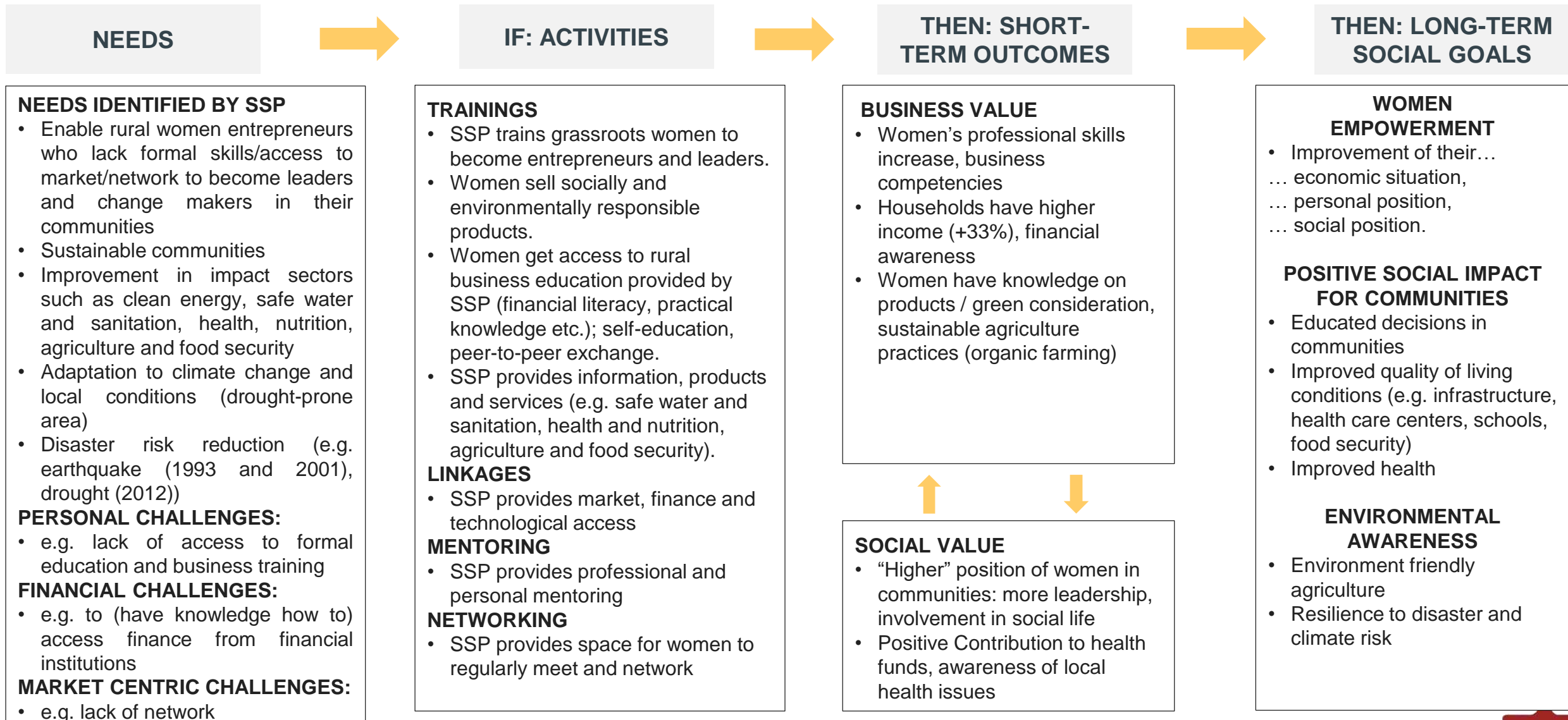


Swayam Shikshan Prayog: Value Chain



Theory of Change

SSP's goal is to train grassroots women in order to become socially and financially empowered entrepreneurs.



Entrepreneurship Training

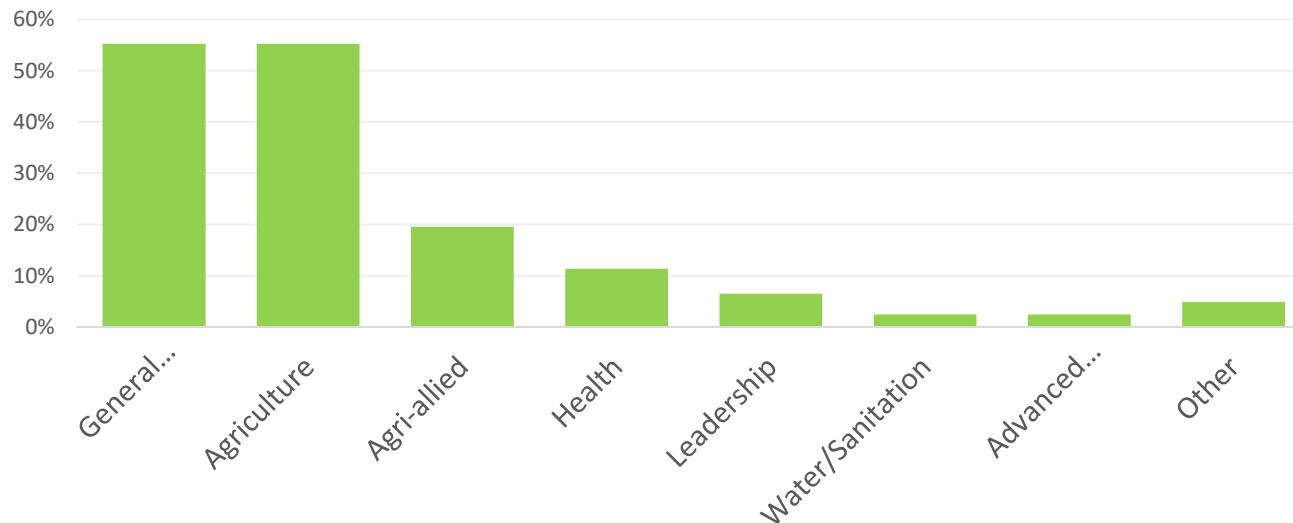
SSP's trainings prepare the women for their entrepreneur journey.

The core of SSP's work is the training they provide. SSP adjusts their trainings and offers according to environmental and social circumstances. The trainings aim at insuring their resilience in times of crisis. The trainings equip the women with essential knowledge to start or expand their successful business. Not only do the women strengthen their general financial and leadership skills but also acquire detailed knowledge about a particular sector.

For instance, SSP developed the "1-acre model" which aims at maximizing the yield on just one acre. The organization teaches the women to efficiently use 1 acre of land while adapting to the local environmental circumstances by applying methods of organic farming.



Sector of training



This sample mainly represents women from the general entrepreneurship and agriculture training. (both 55%) However, depending on region and local circumstances a variety of offers are available to the women. The entrepreneurs can benefit from as many trainings as they wish at any stage of their business journey.



Entrepreneurship Training: Example

Women learn business and leadership skills – from the trainers and from each-other.

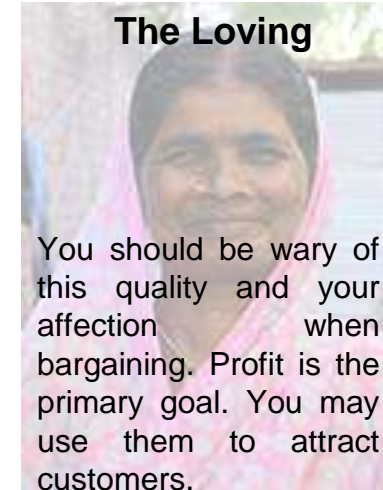
An important training of SSP's offers is the business and leadership training. In this format, around 30 women get together for 5 days to learn how to improve their business and to be a successful leader.

Rather than relying on pure theoretical approaches, these methods are embedded in an interactive and playful setup. As the women often do not know each other, the trainer creates a friendly atmosphere by dancing together and singing a song in which they simultaneously learn about crop processing.

After an intense week the women have most importantly learned to create a stable network, to benefit from their individual qualities as a leader and to continuously gather knowledge about current government schemes.



Using a ball of wool, the women metaphorically learn to create and sustain their valuable network. Ultimately, all women entrepreneurs will benefit from mutual support.



The Loving

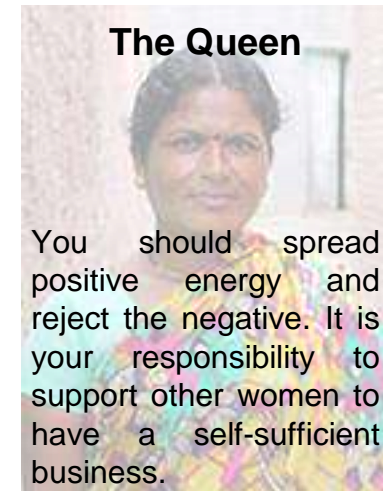
You should be wary of this quality and your affection when bargaining. Profit is the primary goal. You may use them to attract customers.



The Knowledgeable

You should use your knowledge to carefully study the market, the supply chain and profit opportunities. Be a smart business woman!

KNOW YOUR QUALITIES AS A LEADER



The Queen

You should spread positive energy and reject the negative. It is your responsibility to support other women to have a self-sufficient business.



The Fighter

You should fight to receive the highest quality products and services. If below your standards, do not hesitate to return it.



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Social Impact Assessment

Process of the FACT Planet study

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Impact map

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Social Impact Assessment

SIA is a valuable tool for information gathering and planning.

DEFINITION

“Social Impact Assessment (SIA) includes the processes of analyzing, monitoring and managing the intended and unintended social consequences, both positive and negative, of planned interventions (policies, programs, plans, projects) and any social change processes invoked by those interventions. Its primary purpose is to bring about a more sustainable and equitable human environment.”

International Principles for Social Impact Assessment¹

BENEFITS

- External and internal communication
- Clarity on governance
- More effective, focused and data-based decisions for the organization

LIMITATIONS

- Interpretation
- Exhaustiveness versus feasibility
- External accreditation
- Continuous assessments are costly³

Social Impacts are everything that affects people!²

1

TO ASSESS

SIA allows social entrepreneurs and NGOs to gather information how they meet their social mission and to evidence the impact.

2

TO MONITOR

SIA helps to identify key indicators and social metrics that can regularly be monitored in order to scale-up social impacts in the future.

3

TO COMMUNICATE

SIA results help to create communication tools for investors and partners, providing them with evidence on positive impact.



This report by HEC students in the framework of FACT Planet is a first step for further and regular evaluation.



Process of the FACT Planet study

A field-oriented methodology.

**STUDY
PREPERATION**

- Design the impact map, the indicators and the questionnaires
- Agree with the organization on the terms of the mission
- Preliminary work: Analyze the environment, read studies and draft the tools



PARIS
February – May
2017

**FIELD
MISSION
SETUP**

- Meeting SSP and define the scope and objectives of the study
- Test and finalize the questionnaires with SSP grassroots women
- Finalizing the study sample and making field arrangements



PUNE
June 04 – June 10
2017

**FIELD
MISSION**

- Getting to know the field with case studies
- Interviews and data collection from the sample
- Taking pictures for the final report



OSMANABAD
June 10 – July 4
2017

**REPORT &
WRAP-UP**

- Design of the final excel tool
- Presentation and delivery of final impact report
- Delivery of strategic recommendations in the light of our findings

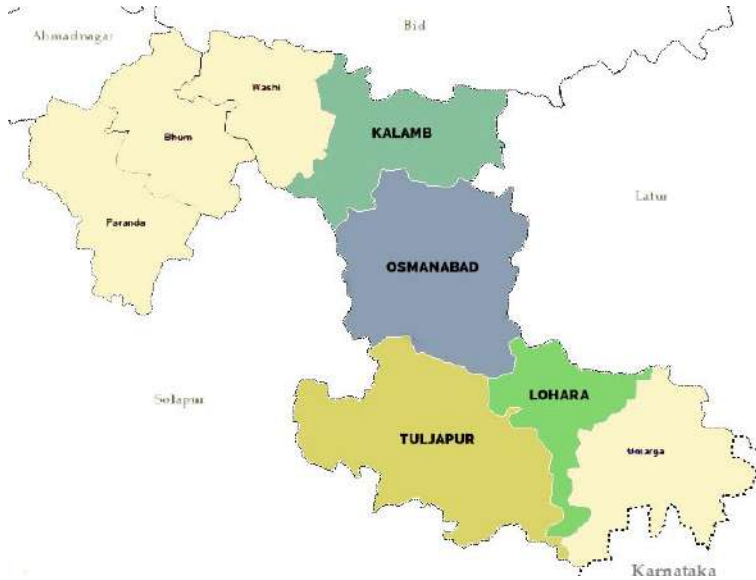


PUNE
July 4 – July 14
2017



Study Design

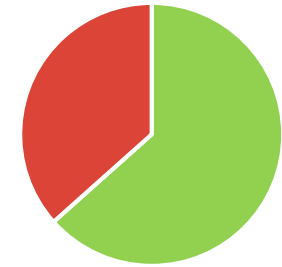
Providing an objective, representative and relevant analysis.



SAMPLE

- Interviews were conducted with 123 women from 21 villages across four talukas: n = 123
- The villages were pre-selected by the district office in Osmanabad. The respondents were summoned by the local village leader of each village.
- Only women who took part in a SSP training and run a business were considered for the sample. Women who do not run a business are not included in the data set.
- 63% of the sample are currently involved in a SSP project or go to SSP meetings.

Are you currently involved in a SSP project?



■ Yes ■ No

STATISTICAL RELEVANCE

- The population of the study are women in the Osmanabad district who attended at least one SSP training and run a business.
- For all correlations and chi²-tests of independence the confidence level is 90.

SETTING

- The interviews were conducted by student consultant with the help of a translator. Four translators were involved throughout the study. According to the language knowledge of the translator, the interview was conducted either in Marathi or in Hindi.
- In general, the questions were asked openly and the answer was assigned to a category by the interviewer to avoid answers biased by suggestions.



Impact Map

Creating economic, social and personal change.

DEFINITION: The impact map synthesizes the links between SSP's strategy and its intended results for its stakeholders.

STAKEHOLDERS: SSP aims to have an impact on **women** who are or want to become **entrepreneurs**.

INPUT: The women give their **time and trust** in SSP's work.

ACTIVITIES	OUTPUTS	OUTCOMES
Take part in SSP's trainings	Participation in courses concerning specific sectors, according to regional needs	<p>ECONOMIC EMPOWERMENT</p> <p>Improve general financial situation; higher standard of living, hygiene and health Financial literacy: ability to lead a business, manage money and make informed decisions Financial stability: meet financial obligation, possession of crucial assets</p> <p>SOCIAL EMPOWERMENT</p> <p>Increased decision-making power Taking leadership responsibilities in community Mobility</p> <p>PERSONAL EMPOWERMENT</p> <p>Increased business satisfaction; increased life satisfaction; increased self-confidence Increased leadership skills</p>
Found a business	Higher/regular income Knowledge to get a loan/manage money	
Apply skills in everyday life	Purchase Power Access to WASH Take travel decisions Take private and business decisions	
Apply and pass on skills to other women and the community	Take responsibilities; involvement in community activities Become a leader/trainer for SSP	

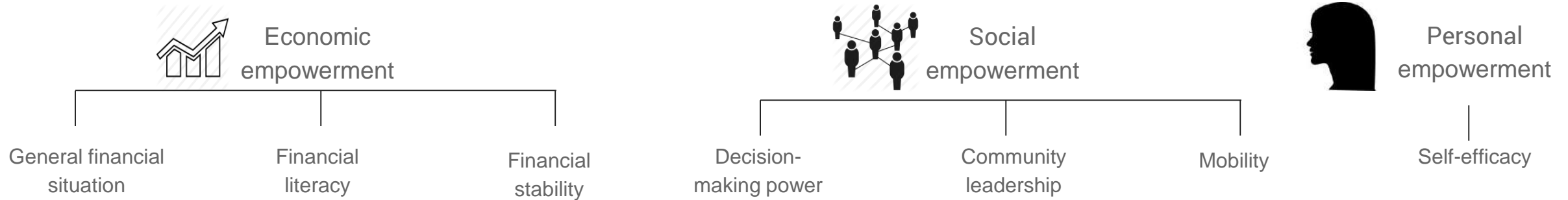


Measurable Indicators

Breaking down outcomes.



OUTCOMES



INDICATORS

- | | | | | | | |
|--|--|---|---|---|--|--|
| <ul style="list-style-type: none"> • Occupations (Industry, Working hours, Income, Business related assets, employees) • Family income • Personal assets (Housing, Toilets, Fridge, TV, Vehicles, Phone) • Existence of bank account | <ul style="list-style-type: none"> • Knowledge how to get a loan • Ability to distinguish profit and revenue • Financial independence from family | <ul style="list-style-type: none"> • Self-assessment of income stability • Savings (where, purpose for savings) • Ability to pay back loan | <ul style="list-style-type: none"> • Power when taking decisions over private earnings • Power when taking decisions over business expenses | <ul style="list-style-type: none"> • Number of community institutions • Willingness to be more involved (how and in which institutions?) • How often does she give business advice? • What kind of business advice? | <ul style="list-style-type: none"> • Travel distance alone before and after • Travel distance together with other women before and after | <ul style="list-style-type: none"> • Satisfaction with business • Self-assessment of leadership skills • Family support • Life satisfaction (before and after SSP) |
|--|--|---|---|---|--|--|



Index: Results

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Demographics

Industries and Businesses

Industries: Working hours

Economic Empowerment

Social Empowerment

Personal Empowerment

SSP Feedback

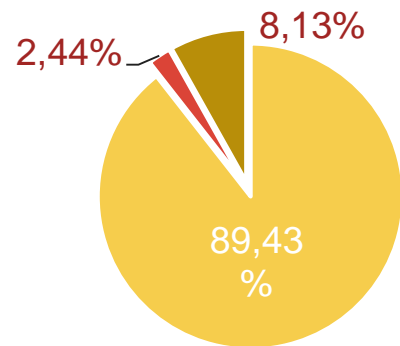
V. CONCLUSION



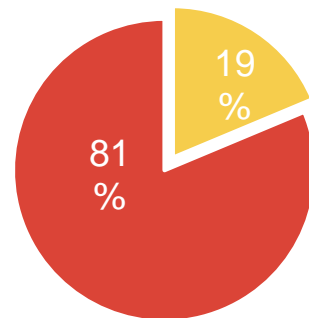
Demographics

Who are the women entrepreneurs?

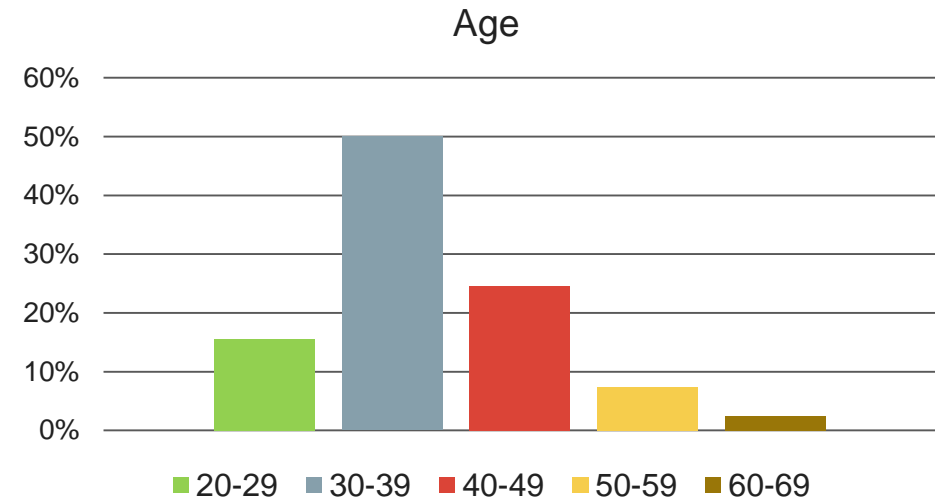
In the region of Osmanabad, women entrepreneurs are, on average, **37 years old**. The proportion of women under 30 is only 16%. It is unclear whether this is because women generally join SSP only in their thirties or if SSP is not attracting younger women. Among those women, **87% are Hindu** and **19% are Muslim**. Moreover, the vast majority, i.e. nearly **90%**, are **married** while about 8% are widowed.



- Married
- Separated/Divorced
- Widowed



- Muslim
- Hindu



On average, the women entrepreneurs are

37 years old

Castes were not considered in the analysis due to women's uncertainties about the categorization of their caste, i.e. whether their caste is categorized as Other Backward Caste, Scheduled Caste etc. However, it is worth noting that 46% of the women are part of the Maratha caste.



Demographics

Who are the women entrepreneurs?

5.1

People

live in a household

97%

of children

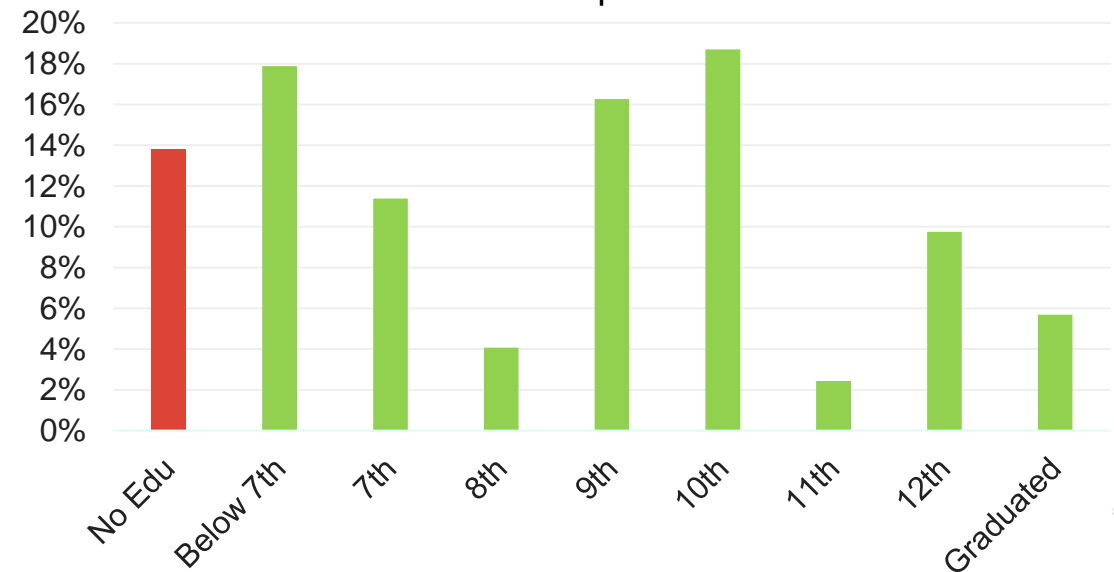
go to school



The women **entrepreneur's household**, consists **on average of 5.1 people** who live under the same roof. Within these households, women are mostly not the sole earners, but on average 2.41 people have an income.

Looking at the women's education, almost **14% never went to school** and nearly 18% have not completed 7th grade. Nevertheless, about **19% have completed 10th grade** and 6% earned a university degree. In this study, education is defined in the classical sense of term, i.e. as school education. However, education in this context can be projected to a broader perspective, including digital literacy as well as practical knowledge about everyday hard and soft skills.

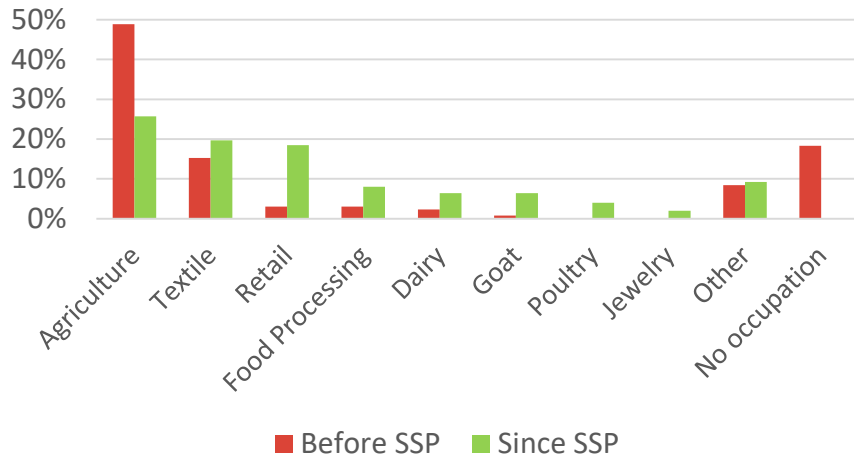
Educational qualification



Industries and Businesses

Occupations are spread across eight main industries, many centered around agriculture.

Women active in industries before and since SSP

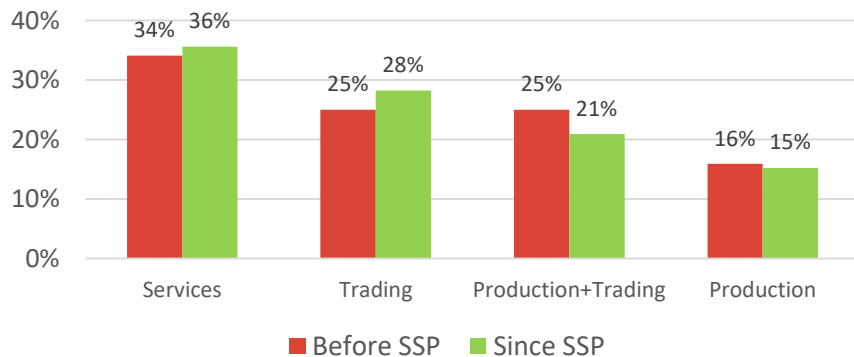


The **industries** vary from agriculture (farming on their own land or as a waged laborer), the agri-allied sector (goat, dairy and poultry businesses), retail stores (stationary, shop, grocery, sweets and toy shops), food processing (flour or chili mills, noodle or papad making) to cloth (tailoring, clothing business and stitching banjara costumes) and the jewelry industry (selling bangles).

The first graph shows which part of the women is active in which industry. Before participating in SSP's training, 18% of the women had **no occupation** at all. Most of them were housewives, few (2%) were students.

Even if the number of women active in the **agriculture** industry noticeably decreases after they participated in SSP's trainings (from 49% to 26%), it remains the most important industry. Businesses in the **poultry** and **jewelry** industry emerge only after the women joined SSP, the number of women active in **retail stores** increases remarkably by 15%.

Women's activities before and since SSP



Interestingly, the lines between **family and own businesses** are often blurred and the women face difficulties to distinguish between them. This occurs more frequently in agriculture and the agri-allied sector. As a consequence, the entrepreneurs cannot quantify their individual income. However, they are included in the sample if they consider their responsibility for the business as important.

On average, the women entrepreneurs have 2.3 different occupations (between 1 and 4) and 1.7 own businesses, which they run independently from their family.

*Production + Trading refers to women who produce goods and sell them directly to the end-customer and, thus are engaged in both activities..

82%
of the women
have >1
occupation

8%
have 4
businesses

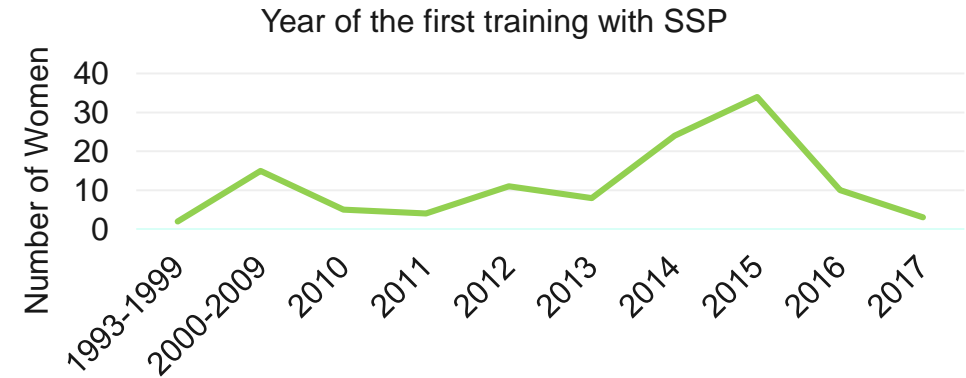
64%
of the women
have >1 **self-
owned**
business



Industries: Business Diversity

Women diversify their businesses over time.

SSP encourages women to become entrepreneurs, found their own businesses and diversify their activities in order to be more resilient to a possible loss of income. This livelihood basket is a unique approach to resilience. Time plays an important role in this: The number of own businesses significantly correlates with the year in which they participated in their first training (correlation test with women who joined from 2010 to 2017 and the number of own businesses they have). **Women do not settle with just one business, but proactively diversify into multiple domains.**



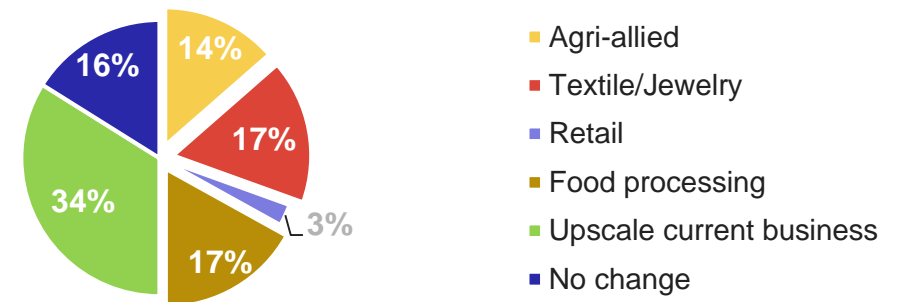
The longer the women are part of SSP, the more own businesses they have today.

44%
want to diversify their business activity

Moreover, most women want to diversify their business portfolio in the future and start an occupation in a different sector (44%). Almost a third want to upscale their current business (31%). This shows that the **vast majority follows SSP's encouragement to increase their resilience** and is optimistic and motivated about their future occupation.

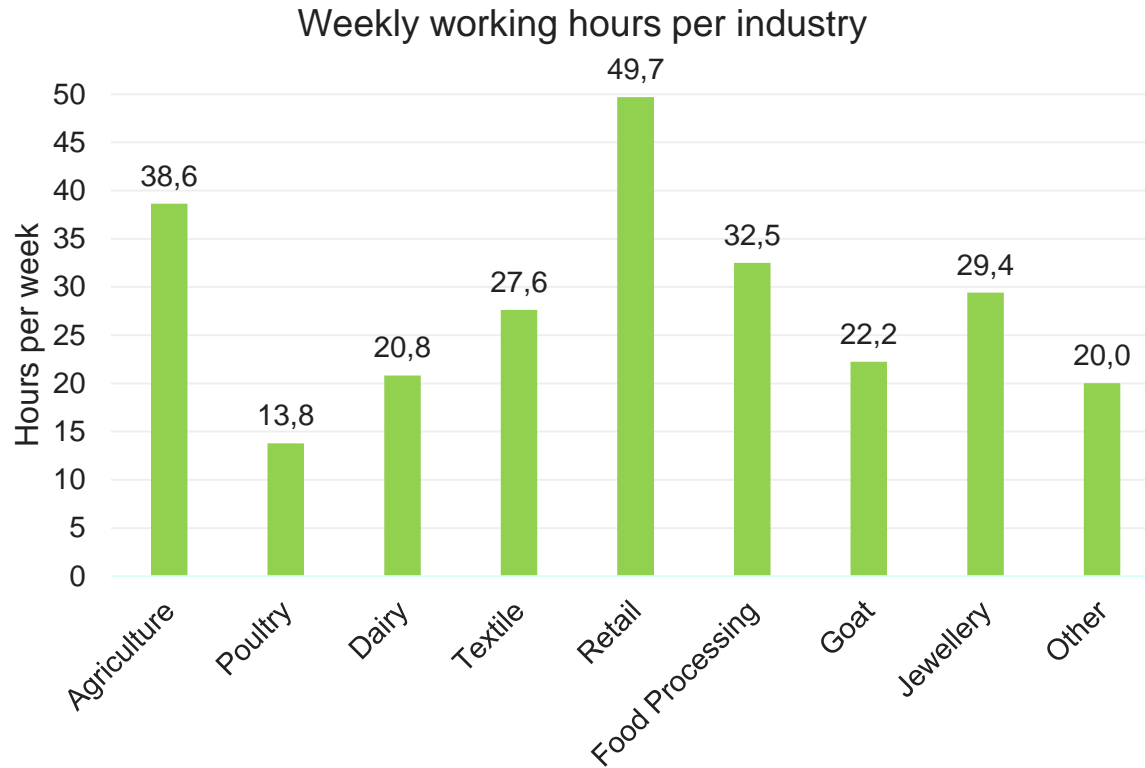
Most women want to diversify in the food processing (17%), textile or jewelry (17%) or agri-allied sector (14%).

How do you want to upscale your business?



Industries: Working Hours

Different businesses require different amounts of work.



On average, the women work

61 hours/week

The average working hours per week vary across industries. **Agriculture** (38,6 hours/week) and **retail** (49,7 hours/week) include the most time consuming occupations: In the peak season for agriculture, women often spend the entire day on the fields whereas most retail businesses are in the women's homes which give them the possibility to keep them open for a longer period of time.

Other retail industries like jewelry require the women to source products outside of their village. Hence, additional travel time for is required. Food processing requires the woman to be next to the machine for on average 32.5 hours per week.

Nevertheless, time perception seems to vary across cultures. **Most women do not clearly distinguish between working and personal time.** More precisely, the indicated working hours rather represent an estimation than an actual calculation. This is consistent with the concern that some women manifested that they worry about finding the time to do both housework and run a business. Consequently, there seems to be a special interest in occupations closer to their homes. **Another reason for that might be the feeling or actual a restriction to leave the house.**



Economic Empowerment: General Economic situation

93% of women who work with SSP have their own bank account and, thus, control over money.

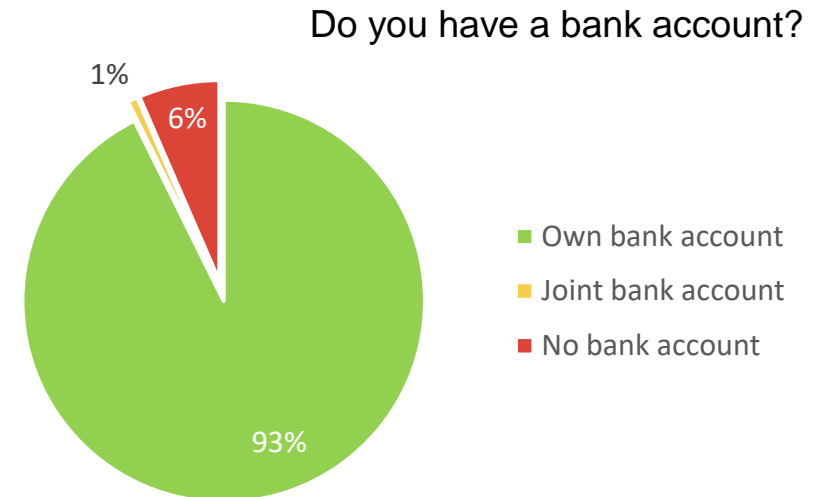
DEFINITION

In the context of women entrepreneurship, economic empowerment is the capacity of a woman to generate sufficient income to support her livelihood and to participate and contribute to economic growth processes. In order to assess the women's overall economic empowerment, their general economic situation was analyzed.

To measure the woman's general economic situation two primary indicators were taken. The first is whether they have their own bank account which significantly contributes to the understanding of the women's independence and thus empowerment. A noticeable **93% of all women have their own bank account**. The rest 6% do not have a bank account whereas 1% have a joint account with their husband. During the interview, the women were eager to carry and present their bank account notebooks (identity) with them proudly and eager to show.



Thanks to SSP's agriculture training, my profit has improved.



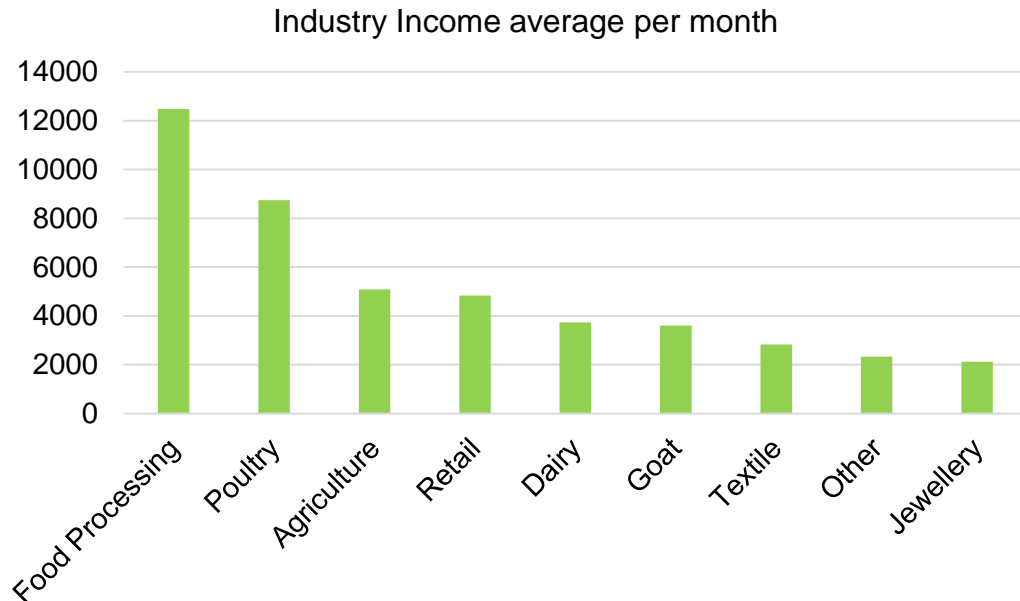
General Financial Situation: Income

The income varies according to industries.

A woman's income contributes to **55%** of her family income

The income was calculated both industry wise as well as to see if there is a relative increase or decrease in the total incomes of the woman (counting all the incomes for all the businesses) before and after SSP.

The industry with the highest average income is the Food Processing industry with an average income of 12 481 rupees per month. Poultry is the 2nd largest income with 8 738 rupees. The lowest earning income was in the Jewellery industry with 2 125 rupees and textile with 2 833 rupees.



On average, 90% of the women perceive their income to have increased. There is an increase of 198% of income since the woman joined SSP. **The average total income before SSP is 2 887 rupees and after SSP is 8 615 rupees. Therefore the increase in absolute terms is 5 728 rupees.**

In a family of 2 to 4 people a woman's income contributes 55% of the families income.

On average, **90%** of the women perceive an increase in their income since SSP

About the data

The question of income led to many challenges with the respondents:

- a) Not being able to distinguish their profit from their revenue
- b) Not being able to distinguish their own income from their family's
- c) Not being able to calculate their income or unsure of it altogether

Due to these challenges, a precise statement about all the data is impossible, as many women are not able to provide detailed information about their income before or since joining SSP. Oftentimes, the income varies according to season or is subject to a certain business cycle.

To overcome this problem, the total income was measured by first categorizing the women in 'sure' with 83% of our sample, 'unsure' (10% sample) and 'cannot distinguish their family from their own income' (7% sample) and then using only the women who said they were sure of their income for all calculations.



Economic Empowerment: Personal Assets

Women improve their living situations.

Personal assets are an important indicator of their general economic situation. These assets play a role in their everyday life not only for their comfort and general well-being but, most notably, for their connectivity, mobility, health and the development of their business.

This study shows that, before becoming part of the SSP network, 79% of the women lived in a simple “Kaccha” house. However, since joining SSP, **53% now live in a “Pucca” house**, which is built out of higher quality materials, or in a “Patra” house (a hybrid form.) Within their house, **84% of the women now cook on a gas stove**, while 87% used open fire before joining SSP. Switching from a open fire “Chula” to a gas stove is important, as open fire has a great impact on the women’s health as well as the environment.



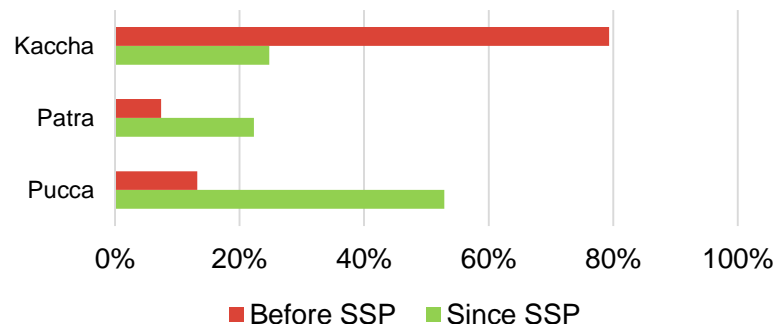
28% bought a 2 wheeler since joining SSP

Communication and connectivity is decisive in the women’s business and personal life. In the 21st century, an essential means of communication is the mobile phone and even though infrastructure in India allows for almost perfect network and mobile internet coverage, **only 12% of the women own a smartphone and only 72% have a basic phone after all.**

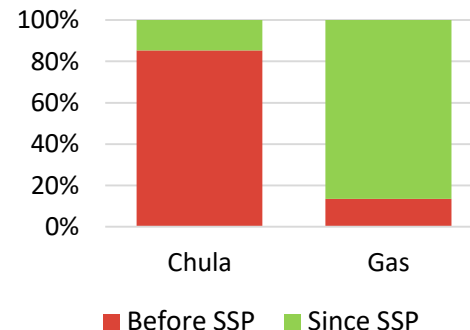
The same idea applies to mobility, as individual and flexible transportation by car or scooter is an important factor in a modern society. While only 6% of the women own a “4 wheeler” (car), **43% have access to a “2 wheeler.” (scooter)**

Obviously, these figures cannot be directly related to SSP’s impact because many other factors are at play when it comes to the purchase or upgrade of those assets. (family income, gifts, government schemes)

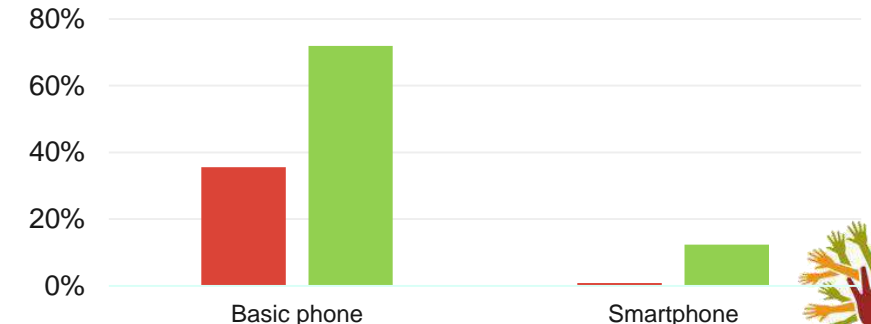
Which type of house do you live in?



Stove Type



Which type of phone do you own?



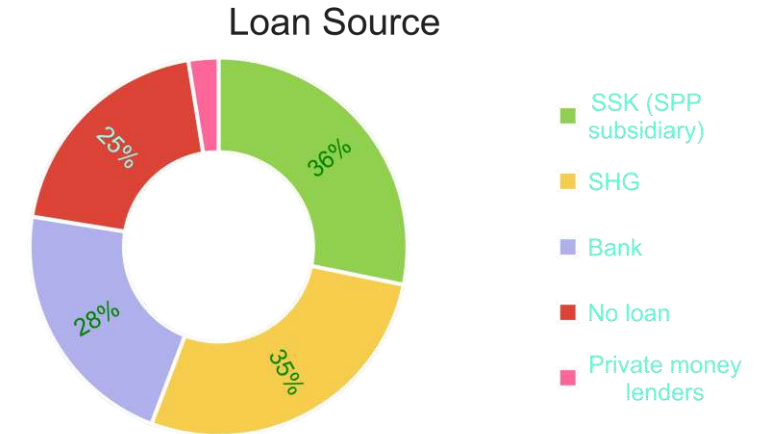
Economic Empowerment: Financial Literacy

Overall, women entrepreneurs are able to make informed financial decisions

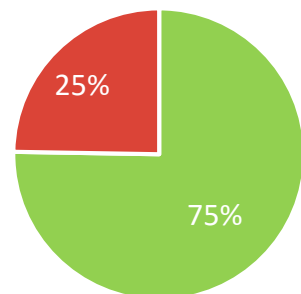
DEFINITION

Another crucial component of economic empowerment is the women's financial literacy and thus their knowledge and skills to make informed financial decisions.

The knowledge to get a loan is an important element of this category, as it is vital to entrepreneurship. After all, 84% of women entrepreneurs know how to get a loan from an SHG and/or a bank. However, this knowledge varies according to the Taluka (region) the women live in: while nearly all women in the Tuljapur and Osmanabad district know how to get a loan, 24% in the Lohara district and even 33% in the Kalamb district do not have this knowledge. It is worth noting that the process to get a bank loan is, in general, more complex and less known than from an SHG. This could potentially restrict their future business development.

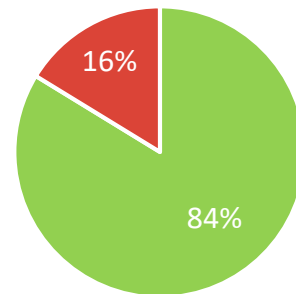


Did SSP help you to get a loan?



■ Yes ■ No

Do you know how to get a loan?



■ Yes ■ No

The divergence between the knowledge to get a loan from an SHG and/or a bank is, however, not notably reflected in the proportion of loan sources: 35% of the women have or had a loan from an SHG and 28% from a bank, whereas 36% of all loans were taken from SSP. Currently, 47% of all women have a business loan, while 35% have already paid off their loan.

Overall, there is a discrepancy of financial literacy within the women, as some know their financial quite well, whereas others are not able to distinguish between revenue and profit.



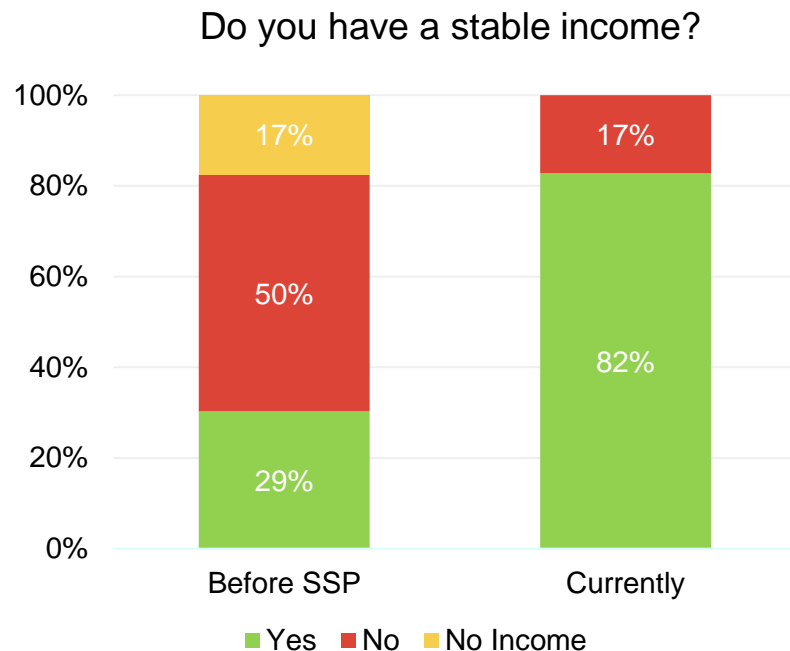
Economic Empowerment: Financial stability

Entrepreneurship increases financial stability.

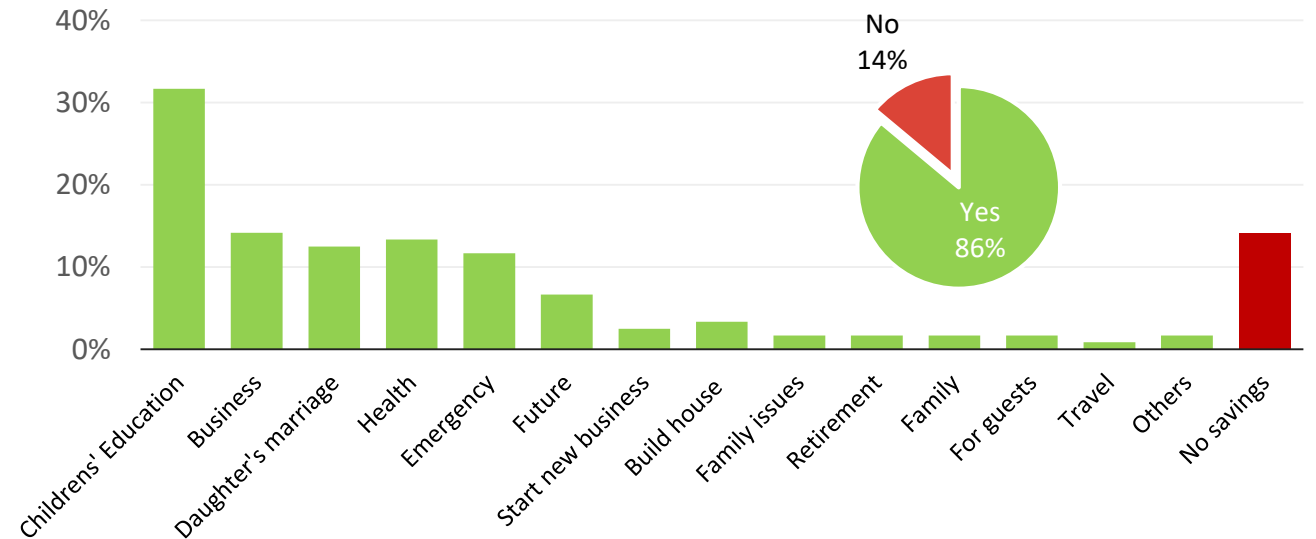
DEFINITION

Another decisive factor of economic empowerment is financial stability, which in this context can be defined as the women's ability to meet a budget and to save part of their income on a regular basis.

In this regard, SSP seems to have a clear impact, as **82% of women** state to have a **stable income** after becoming part of the organization (before it was only 29%).



Do you save income? For which purpose do you save



Moreover, 86% of all women have enough income to save part of it, mostly in a bank account (53%). The main purpose for which **women save their money is their children's education** (32%), while 14% after all save some money to reinvest in their business.



Social Empowerment: Decision making I

Independent financial decisions are a crucial factor contributing to social empowerment.

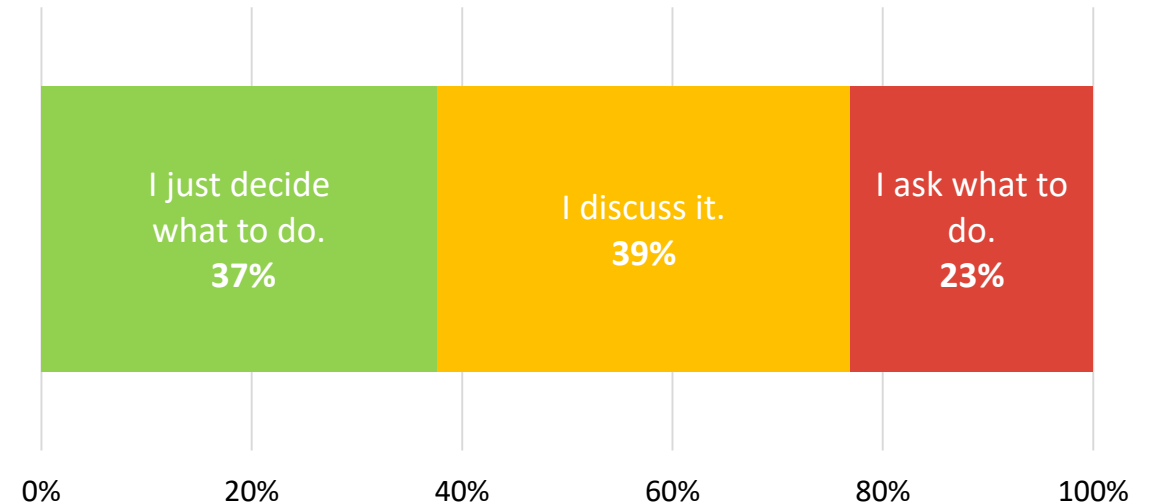
Independent financial decisions about private earnings and business expenses are another crucial factor contributing to social empowerment.

Since the husband is often considered as the head of the household, decision making authority on household level might influence decisions on the business level, even though the women are head of their businesses. However, some women consider themselves and their spouse as a team, hence financial decisions are discussed to find a mutual agreement. In these cases, joint decisions can be considered as individual preferences rather than an indicator for being less empowered. Consequently, the question about decision-making for private earnings specifically differentiates between *asking* for permission and *discussing* with the spouse or another member of the family.

More than 75% are part of the decision making on their private earnings.

Indeed, the majority (39%) discusses what to do with self-earned money that is left over at the end of the month. Slightly less women (37%) indicate to take the decisions by themselves - most of them state this answer with pride. Almost a quarter (23%) indicate that they would ask a family member and not decide by themselves. In these cases, another family member has the final saying over the remaining earnings of the woman's business.

If you have some money left, who decides what to do with this amount?



Some women state that their influence on **their husband's business has significantly increased** since they took part in SSP's trainings. Now, they contribute their knowledge and are more involved in the decision making process.



Social Empowerment: Decision making II

Decision making power concerning business expenses depends on the amount.

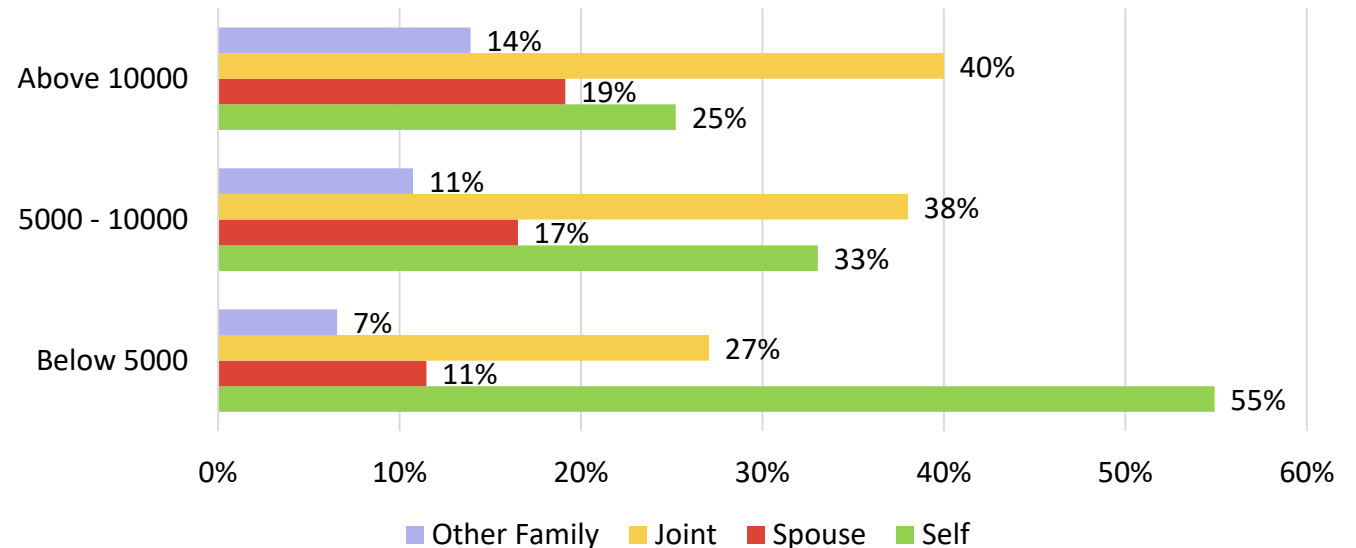
For a vast majority of the women, smaller investment decisions (below 5,000 rupees) are taken by themselves (55%) or jointly (27%), whereas 18% are not involved in the decision at all. The husband's influence and that of other family members, as well as joint decision making, grow with the amount of rupees at stake. Nevertheless, one third of the women take decisions by themselves for investments between 5,000 and 10,000 rupees and one quarter even above 10,000 rupees.

Regarding business decisions above 10,000 rupees, some women indicate that the question is not applicable since they never invest such high amounts in their own business.

55%

take decisions for business expenses below 5,000 rupees by themselves

Who takes decisions about business investments (in rupees)?



The Chi²-Test of independence shows that the women's "decision making for business investments above 10,000 rupees by herself" and "having her own business as her main occupation" are **dependent** on each other. However, no significant dependence can be found between decision making below 10,000 rupees and whether their main occupation is their own business or not.



Social Empowerment: Mobility

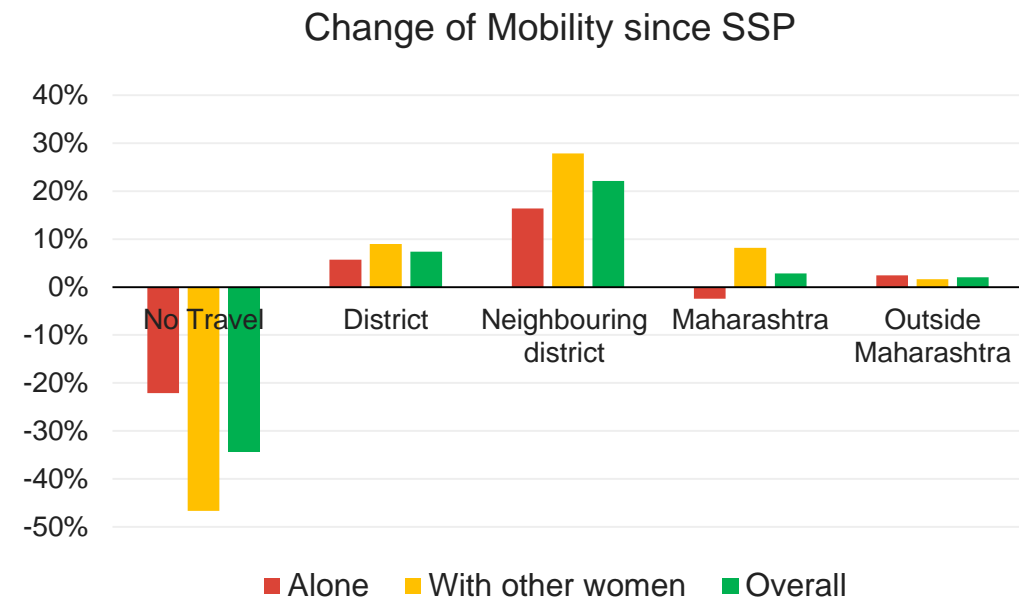
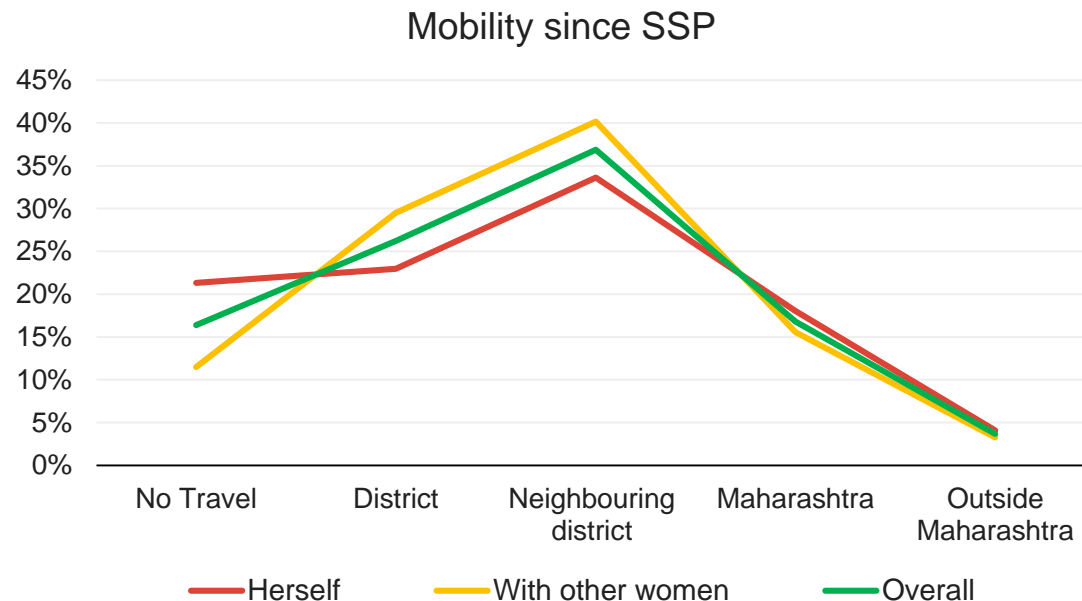
Entrepreneurship increases the mobility.

In rural areas like Osmanabad mobility is not a given for women. Since many women usually are confined to domestic duties, not many occasions exist for women to travel alone. Before they joined SSP, 43% of the respondents said that they never traveled outside their village alone, more than half of them never traveled with other women. Since joining SSP, 79% of the women traveled alone within the district or further. Overall, the number of women who don't travel without their family decreased by 34%.

After participating in SSP's training and starting their own business, there are multiple occasions for women to travel. Mostly, women travel to neighboring villages or Osmanabad for meetings or other SSP related events. Moreover, women undertake business trips to source goods that they need for their business (e.g. bangles, clothes) or to sell their produced goods or business assets. (e.g. sweets, goats)

Before SSP, the majority of women did not travel alone or with other women.

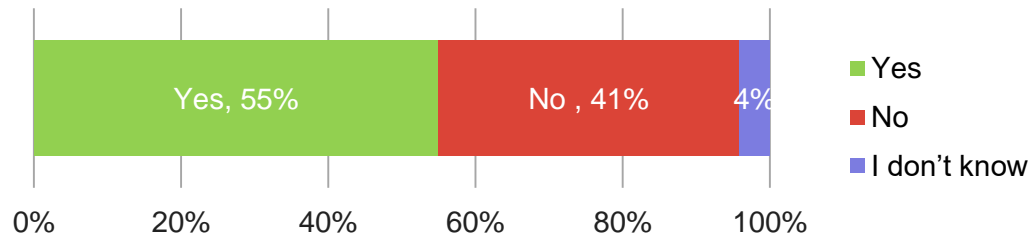
Today, the majority of women has traveled to the neighboring district.



Social Empowerment: Community Leadership I

Community involvement mostly takes place in the female domain.

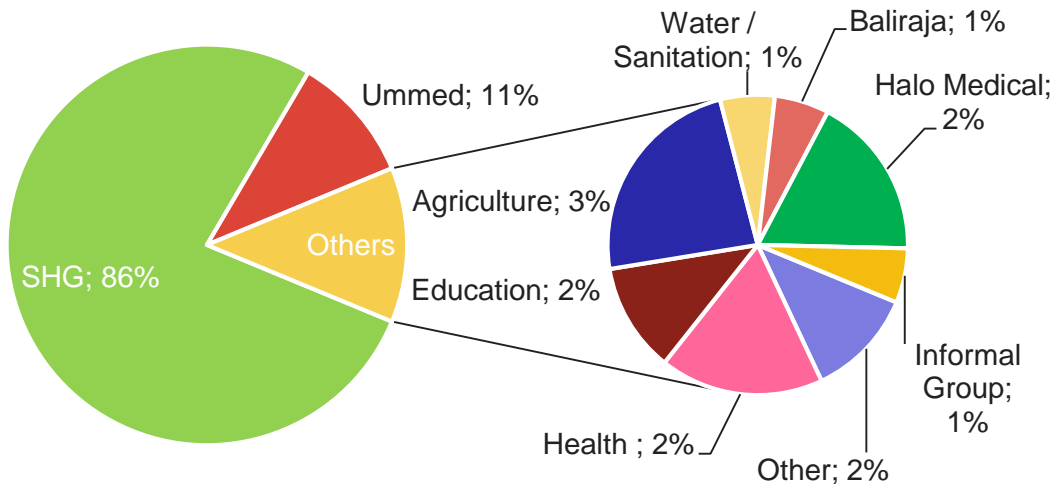
Would you like to be more involved in your community?



The majority of women (89%) participate in community institution alongside SSP. Among them, the involvement varies between one (70%) and three additional committees (3%).

More than half (55%) would like to be more involved in their community. However, next to a perceived lack of time and trust in themselves as a leader, general cultural or village specific restrictions, as well as limitations set by family members sometimes reduce the women's opportunities to contribute to the community.

Which community institutions are you involved in?
(multiple answers)



My husband has drinking problems, so I have joined Halo Medical which helps wives of alcoholics.



There are restrictions in my village to join many community groups

89%

women are part of at least one community institution apart from SSP

The prevalent type of community institution are **self-help groups (SHG)**, village-based financial unions which are usually composed of 10-20 grassroots women; 86% are involved in a SHG. Other recurring organizations are "Ummed" (11%) and Halo Medical for wives of alcoholics (2%). Only a small fraction of women is involved in political committees, which are still largely dominated by men.



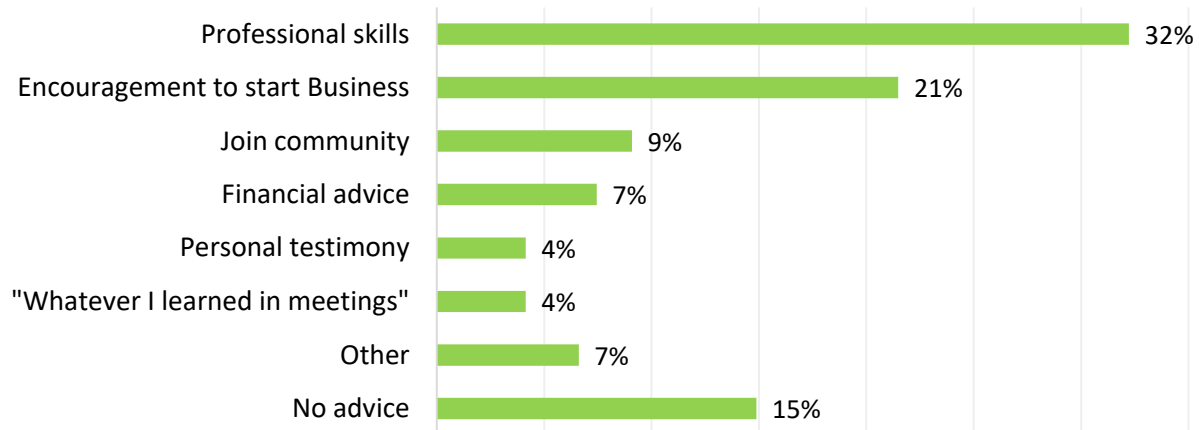
Social Empowerment: Community Leadership II

Women form their own advice networks.

How often do you give business advice?



What kind of advice do you give to other women?



Asking each other to share business knowledge shows that women appreciate learning from each other and reinforces their appreciation for one another. Moreover, sharing own impression of how often they are asked for advice makes them reflect on their role within their community. 85% of the women proudly state to be regular business advisors.

Advice is not only about giving. The woman you give it to needs to accept it as well.



For the majority of “business advisors”, the **type of business advice** is directly related to professional skills (32%). Nonetheless, the majority indicates to rather share unspecific and general experience-based knowledge. Almost one third spreads SSP’s messages to encourage other women for their business plans (21%) and even to join the network (9%).

For the grassroots women, business advice is not limited to skills transfer. It is an informal component of inspiring and reassuring each other through personal testimonies and an advice on how to handle work and family life.



If you have a skill, make a business out of it. It will make you more independent regarding family problems.



Personal Empowerment I

The great majority of women is satisfied with their business.

BUSINESS SATISFACTION

4.43 / 5



To have a successful business, a woman should be empowered, have marketing skills, decision-making power and communication skills.

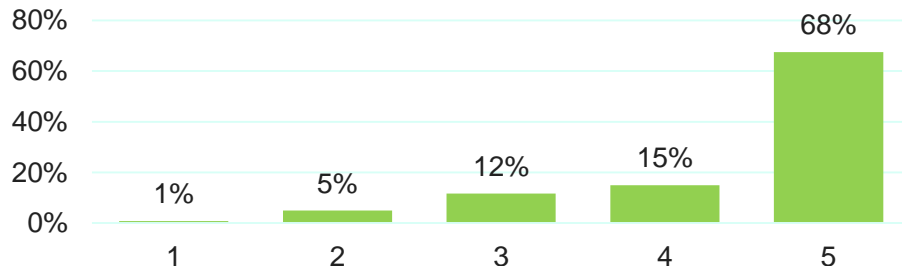


I am happy about being part of SSP, because I could improve my vegetable business. SSP also gave me the idea for a dal grinding business.



I would call myself a business woman. I improved my business because I have more customers.

How satisfied are you with your business?



* The women were asked to rate from 1 (lowest) to 5 (highest).

LEADERSHIP SKILLS

4.03 / 5



I believe I can be a great leader even though I don't have the opportunity to advice people.

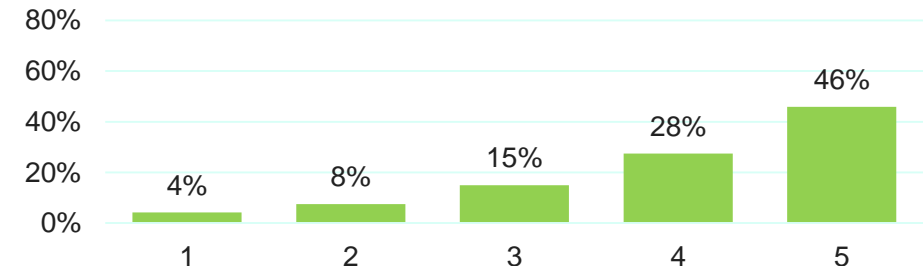


I am a leader in the agriculture committee. If there are government programs I learn about it first and share it with other women.

I use the one acre model together with my husband. I don't want to have more control over the business and my husband takes the decisions.



How would you rate your leadership skills?



Personal Empowerment II

Having a business significantly increases the satisfaction of the women with their life.

FAMILY SUPPORT

4.24 / 5



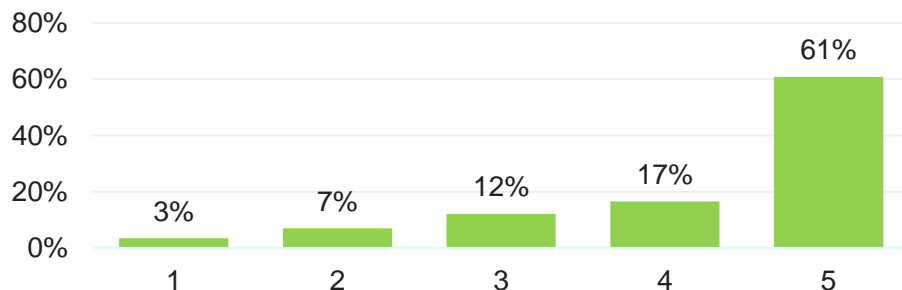
My husband says, 'It's your business, I won't interfere, you do what you think is best.'

My extended family does not support me, but my husband does.



My family doesn't let me go outside home.

How supportive is your family of you being an entrepreneur?



LIFE SATISFACTION

2.71

before business

4.44

after business

64.1%

increase

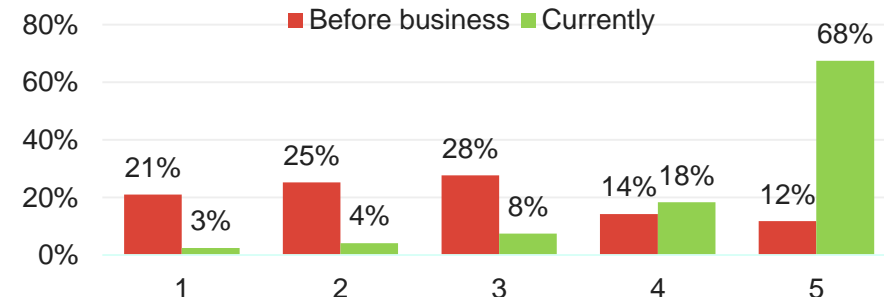
Money doesn't matter, it's who we are that counts. SSP makes that possible, SSP motivates us. Before SSP I couldn't always go outside. I am thankful to SSP.



I grew up in poverty and there was no money for my education. Now I want to educate myself but my children are more important.



How satisfied are you with your life as a whole these days/before you had your business?

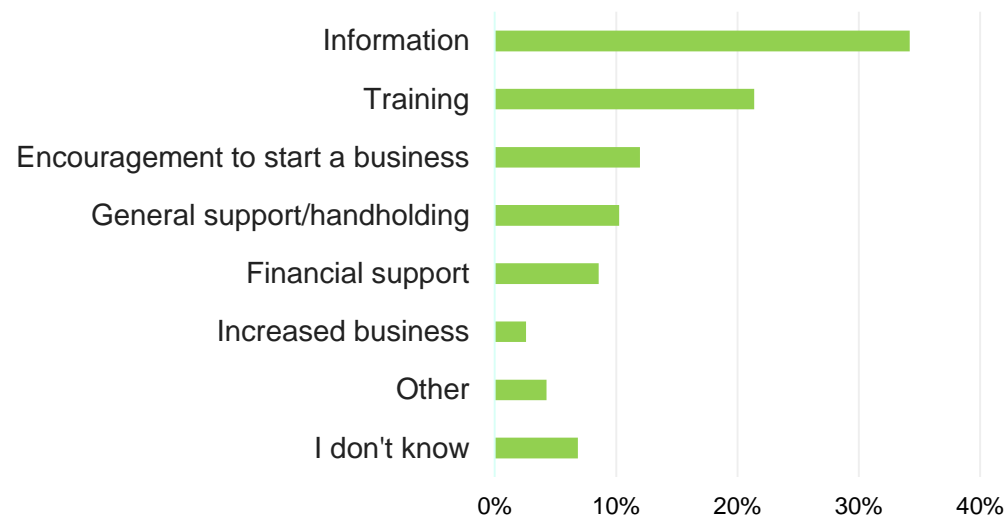


SSP Feedback I: Satisfaction

Women are very satisfied with SSP.

In the sample, 63% of the women are currently involved in a SSP project. Their role within SSP was either an entrepreneur (77%), leader (16%) or trainer (5%). **When asked what they liked most about SSP, many women mention the information regarding business and life (health, nutrition) and the training. This shows that hard skills are valued most.** 22% appreciate SSP's encouragement or handholding most. For them, the personal motivation and the mediation of confidence to start their own business seems to play an important role in their journey to become entrepreneurs.

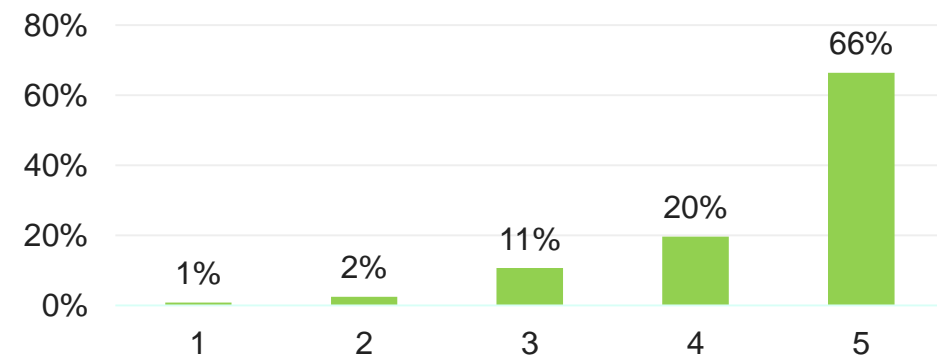
What do you like most about SSP?



Overall, the women are very satisfied with SSP. In comparison to government programs, almost a quarter (24%) of the women who are familiar with any government scheme attest SSP more time efficiency, 18% perceive a better financial impact through SSP and 18% feel that SSP is closer to the women than the government. Nonetheless, 50% of the sample was not able to answer this question as they did not know any government program.

The women entrepreneurs show difficulties articulating what they dislike about SSP or what SSP could improve. Nonetheless, this does not mean that there is nothing that they dislike. It rather seems that they are not used to express constructive criticism. To include the feedback of the women in their strategic planning, SSP should develop tools to collect suggestions from the women.

How satisfied are you with SSP?



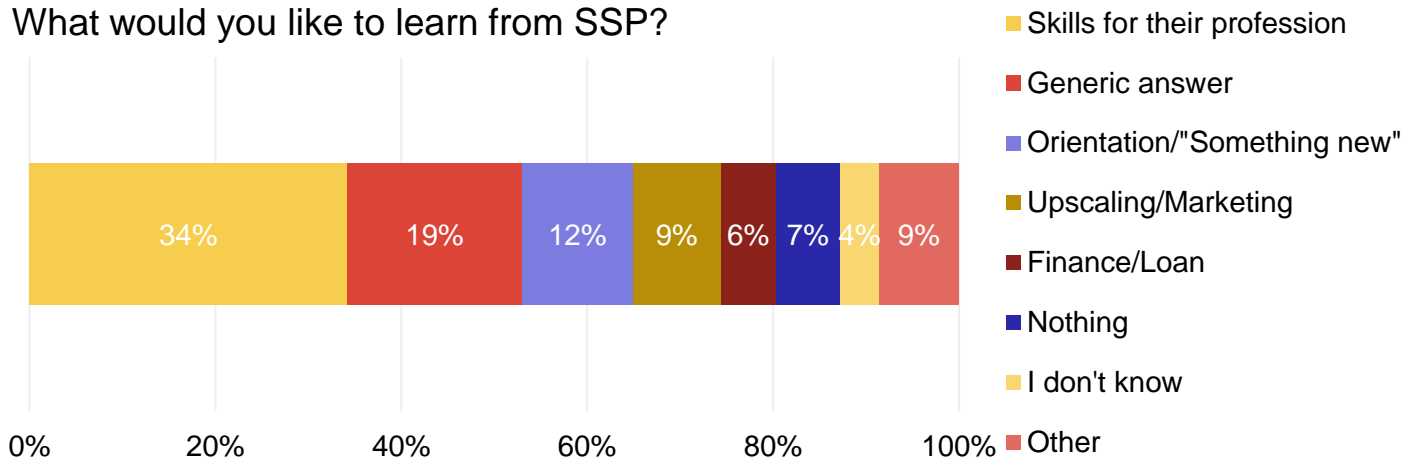
SSP Feedback II: Demand and Danger

Women are eager to learn.

Almost every woman wants to continue her association with SSP in the future (98%). The women trust in the organization and believe that their life quality can further improve when being a part of the network.

However, it is more difficult for them to specifically point out how they want to benefit from SSP's trainings and what they want to learn. More than a third wants to increase their knowledge about their individual profession (34%). Most women give very generic answers and indicate that they want to "learn about business" (19%) or "learn something new" (12%). Some women do not want to learn or cannot say which knowledge they would like SSP to focus on (7% and 4%). It seems like they trust SSP in choosing which knowledge and skills are crucial for them.

What would you like to learn from SSP?



98%
want to
continue their
association
with SSP

The Perception of Danger

In order to assess future plans, optimism and realistic evaluation of their business risk, the women entrepreneurs are asked to share a potential danger with the interviewers. Interestingly, the overwhelming majority does not perceive any danger at all (81%). Only few women indicate that the weather, a lack of electricity or financial capital might present a danger for their business.

The concept of danger seems to vary across cultures. The women entrepreneurs do not necessarily perceive a potential failure of their business as a danger. Perhaps they worry little about possible risks, may they be competition or natural disasters. When asking again, not few of them proudly confirm their competence as business women who do not fear the future.

81%
see no danger
for their
business

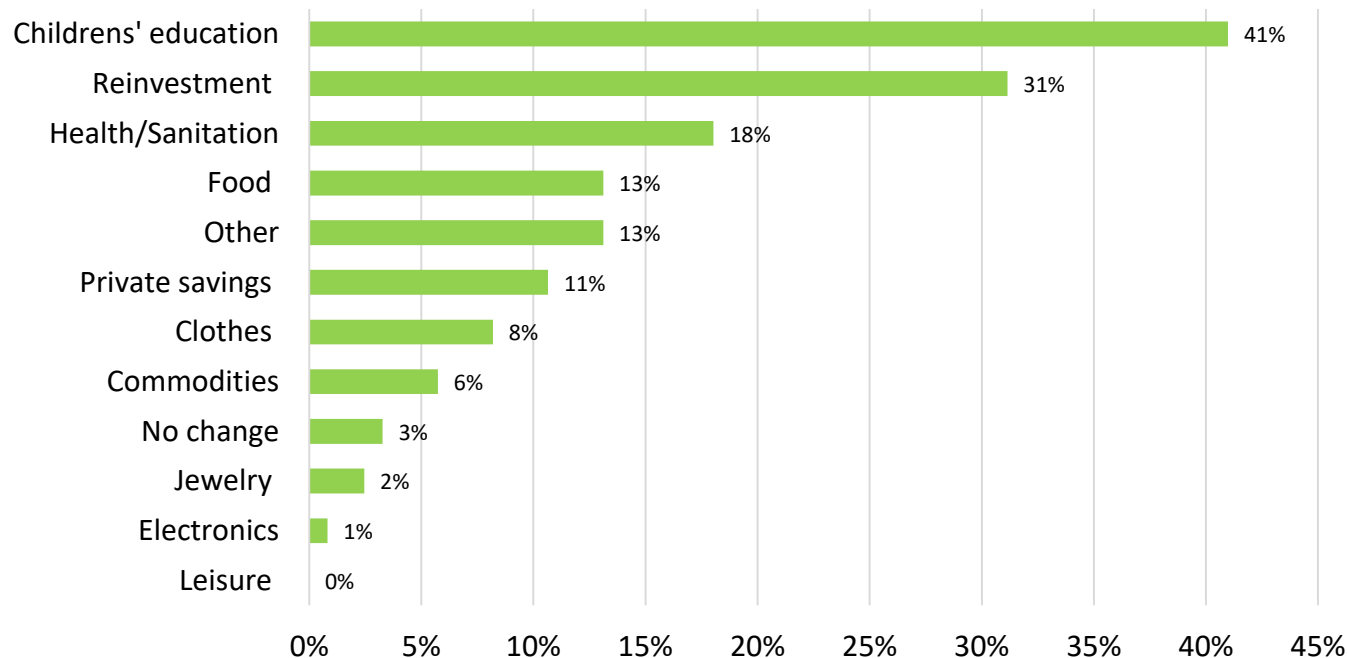


SSP Feedback III: How SSP Affects Living Habits

Women change their consumption, health and domestic habits.

As noted before, 90% of women perceive an increased income since they started working with SSP. The change in their spending behavior shows that the majority prioritizes their children's education (41%). Moreover, almost a third reinvest more in their business (31%). Even though their personal income increased, only a minority spends more money on private behavelves. 2% indicate to spend on jewelry, not one on free leisure activities. This illustrates their collective rather than individualistic mindset.

*Has your way of spending money changed after you worked with SSP?
If yes, how do you spend it? (2 answers possible)*



But SSP's impact exceeds the domain of individual economic and social empowerment. Through SSP, the women share testimonies of their role as women, in domestic and public domains as well as practical information on **health and hygiene**. Embedded in the trainings, the women learn the risks of tap water and where to source **clean drinking water**. Moreover, the women learn about the danger of constantly inhaling **smoke from a chula** (stove with an open fire). As the data shows, many change their cooking habits and switch to a gas stove.

Through the SSP training I got to know about what clean drinking water is. Before I didn't know tap water was unsafe.



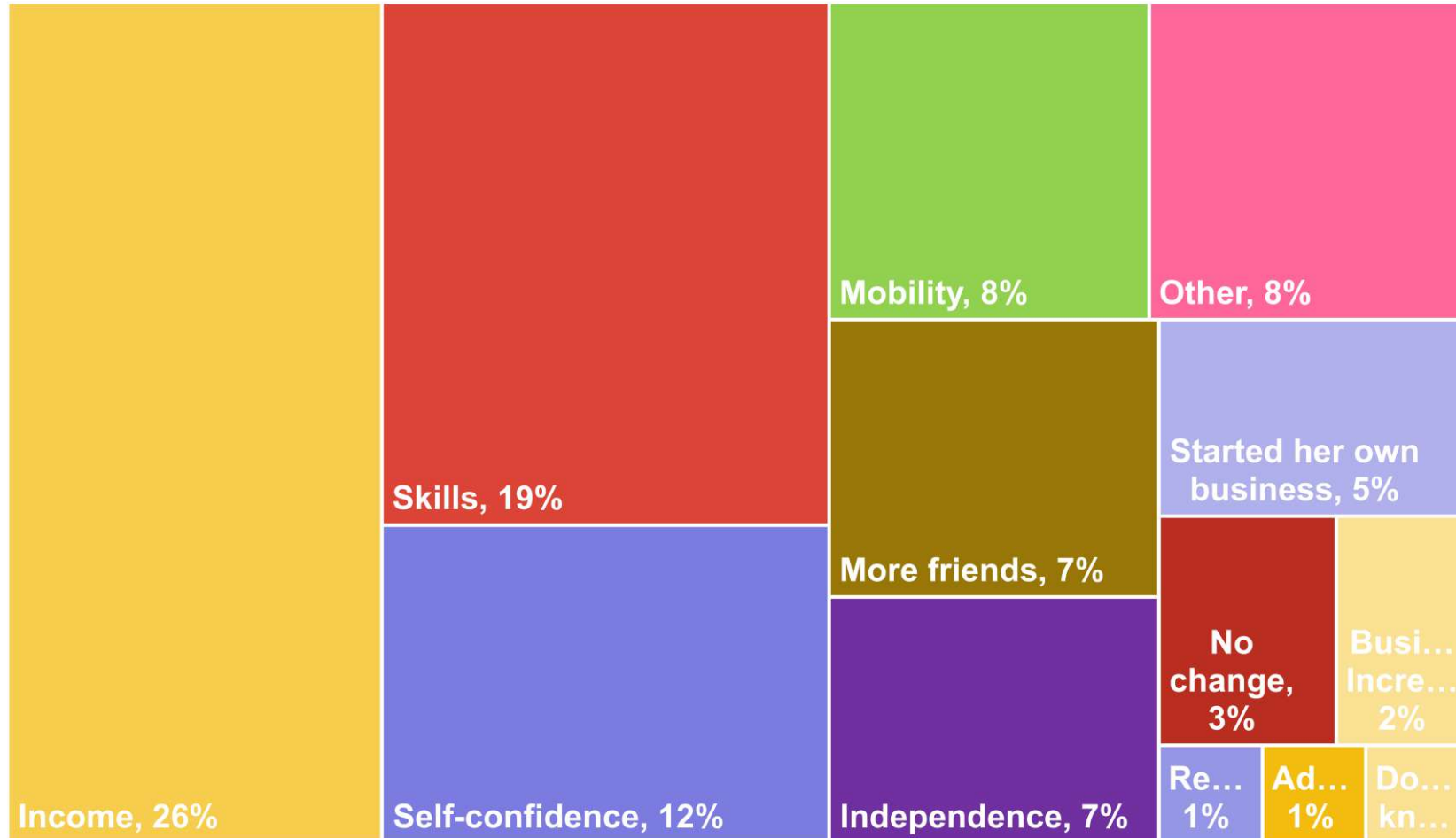
SSP taught me that the smoke is really bad for my health. I already learned that in school, but I didn't have sufficient information or money to change.



SSP Feedback IV: Impact on life

The impact on the women's life is as diverse as the women themselves.

What is the most important thing that changed in your life since you joined SSP?



*last answers: business increased (2%), Responsibility (1%), Advice (1%), Doesn't know (1%)

In the question about the most important change in their lives, the women entrepreneurs have the opportunity to talk about their individual development.

In order to avoid restrictions and biases by offering suggestions, this question is, like most of the others, asked openly.

The most important perceived impact of SSP is on the women's income (26%). But the answers do not only center around money. Almost a fifth of the women value their new skills (19%). Furthermore, more than a third indicate the most important change as indirect impacts such as gained self-confidence, an increased mobility, more friends and independence.

The diversity of answers shows, that the women have individual desires and, as a consequence, different needs of SSP.



Conclusions

- I. INTRODUCTION
- II. CONTEXT OF THE STUDY
- III. METHODOLOGY
- IV. RESULTS
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10 Key Findings

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SSP's goal is to train grassroots women in order to become socially and financially empowered entrepreneurs.	14
Women diversify their businesses over time.	27
The income varies according to industries.	30
Overall, women entrepreneurs are able to make informed financial decisions	32
Entrepreneurship increases financial stability.	33
Decision making power concerning business expenses depends on the amount.	34
Entrepreneurship increases the mobility.	36
Community involvement mostly takes place in the female domain.	37
Having a business significantly increases the satisfaction of the women with their life.	40
The impact on the women's life is as diverse as the women themselves.	44



Provide a Business Handbook

Track business evolution with book-keeping

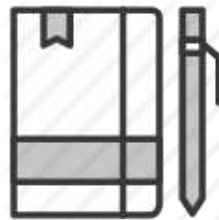
OBSERVATION

Many women seem to have **difficulties distinguishing between their revenue and profit**. Differentiating between **business and private expenses** was hard or impossible for some women.

Moreover, while the women often seem sure about both profit for each single occupation and total monthly profit, a control question however revealed significant differences and contradictory results.

As a consequence, women often do not have an overview of their financial situation. They lack detailed knowledge about their yields or are not able to monitor the performance of their business.

Hence, these women have difficulties to know the value of their work. Being aware of their business value and economic contribution is a decisive factor for personal empowerment.



RECOMMENDATION

SSP could further support the women by providing them a **basic business handbook**. In the context of digitalization, an electronic version in the centers on block level might be an additional or alternative option. A handbook and/or a software could include ready-to-use documents, e.g.:

- Simplified financial statements (profit and loss),
- Tables to fill in information about supply chain processes (what they source, when, for how much, etc.),
- Tables for recurring (e.g. fodder in the agri-allied sector) or exceptional investments (e.g. a new shelf to present bangles).

However, given the fact that many women in the SSP network struggle to handle numbers or to read, the handbook could be supported by pictures and an e-learning software. Furthermore, some women could become financial ambassadors and counsel other women.

BENEFIT

The women become more **aware of their financial situation as well as the value of their business**. When they are sure about expenses and revenues, they will be able to better compare seasonal peaks and a change in their yields from the former years. Moreover, by comparing their margins, they can support each other to have a better market knowledge. The women can mutually benefit from benchmarking and be proud about their profits.



Build a Coaching Network

Follow-up trainings and orientation

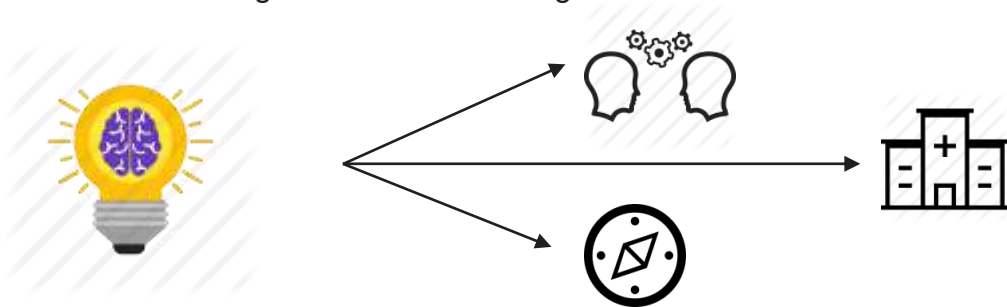
OBSERVATION

Many women seem to have difficulties to talk about their aspirations for future learnings. While 75% are eager to diversify or upscale their business, 42% are not able to name any specific field in which they would like to increase their knowledge in order to achieve that goal.

This shows the lack of knowledge about SSP's offers for trainings. Moreover, 50% of the women are not familiar with any government schemes or programs which further limitates opportunities. Whereas 84% of the women know how to get a loan in general, the majority of them lack information about how to receive a loan from a bank or an institution other than a SHG.

On one hand, women might restrict their focus to businesses of women in their immediate environment rather than gathering knowledge about different business ideas. On the other hand, it might show a deeper rooted difficulty to define and express objectives for the future. **How can the women achieve higher targets if they cannot articulate what they want and need to learn?**

Moreover, by depending on the SHG, the options to invest in their business are limited and higher interest rates might occur.



RECOMMENDATION

SSP could increase the women's ambition to make specific future plans about their skills, e.g.:

- By **including coaching sessions in their trainings** in which women learn to define their business journey. Where do they see themselves in the future? Women who have successfully created their business or, on the contrary, women who have failed to implement a business strategy could be invited during the coaching session to talk about their experience and share their expertise (best and worst practices).
- By **founding a "career center"** which offers coaching sessions for women entrepreneurs to find their individual business path or to create a training plan.
- By giving them an **orientation about SSP's training offers, creating a curriculum and communicating a planning of trainings** (including time, location and topic).

BENEFIT

Some women stated that the questions raised about their business during the interview made them reflect about their future goals, personal preferences and their role and responsibility as a business woman within their community. **When given the opportunity to develop plans, new business ideas might evolve which increases the women's creativity, their business diversity and ultimately their resilience.**



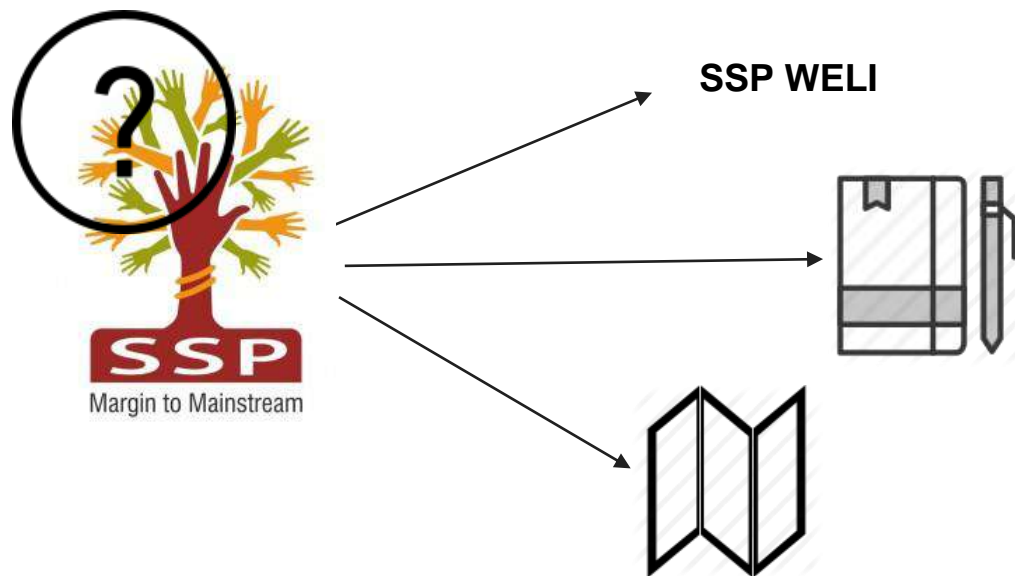
Beyond Word of Mouth

External communication / Branding

OBSERVATION

In the field, many women **do not know 'SSP's name'** but they either know the leader or know SSP through different local names ('sansta' or 'sakhighat')

A potential challenge that arises from this is that the **identity of the organization** might get lost and the value of the group might get weakened. Most importantly, this may threaten the SSP's ability to speak in unity.



RECOMMENDATION

SSP should increase the visibility of its name on different projects in various communities. Taking an example, even the WELI project can be branded by the name SSP WELI project that might give a cohesion to all the project under the SSP umbrella.

Along these lines, **increase visibility of SSP's names through various useful products** which the women can use in their daily life - the business handbook could be one such product. Finally, **creating brochures specifically for SSP women** so that they understand the values and work of SSP. These could be in the local language with many visualized concepts and simplified ideas for the women to understand.

BENEFIT

The woman might feel more 'empowered' being in a group with a solid identity rather than in a group with just a leader and no specific name that binds all of them.

The unique methodology of SSP can be understood and promoted by all women regardless of how new or old they are to the SSP network.



Make Women Political Stakeholders

Community Leadership

OBSERVATION

Community leadership and involvement in community institutions is a crucial factor for social empowerment since it ensures that the interests of women entrepreneurs are heard.

In general, the vast majority of grassroots women is a member in a community institution: 86% participate in at least one of them. Nevertheless, their involvement is mostly limited to being a member of a SHG. Only 16% of them are active in one or more other institutions, whereas 55% would like to **increase their involvement**. However, few manifested interest in participating in a specific committee

While SHGs are a great institution for women to network and mobilize, the **format is limited to financial issues and to the female members of a community**. Therefore, the sphere of influence hardly exceeds that of its members. If women want their voice to be heard in their village, they need to participate in village institutions, which are currently a rather male dominated domain.



RECOMMENDATION

SSP should think about how to give active support to women who are interested in taking responsibilities in village committees. Within this framework, the growing organization should **define its role as a political stakeholder**, and, based on that, **develop a plan of action**.

Not only could the organization encourage women entrepreneurs to take responsibility on a community level, but it could also use its power to lobby in villages if they learn about cases of women who are restricted in their right to participate. More precisely, SSP ambassadors can actively go into village communities to support women in their campaigns.

For this, it is crucial that women gain more insights about their possibilities to get involved. SSP can show options and give information on which committees are active in which villages

BENEFIT

Who if not an SSP woman would be strong and confident enough to have a political influence and to be in the village committee?

If more women are involved in village institutions, their influence increases and can be more adapted to their needs and circumstances. As a consequence, their business situation will improve. Given the cultural circumstances and the far-reaching repercussions that a political involvement of SSP might engender, the organization needs to formulate a clear action plan. Within that, the collaborative approach needs to be taken into account



Recommendations: for Future Assignments I

Additional ideas for Social Assessment Missions

Diversification: Market Needs

Since 44% of the women want to diversify their business, a market research can support SSP to identify the women's specific needs for trainings.

In this way, a study could give detailed information on the market saturation within a certain sector and help to work towards a balanced diversification of businesses. Women should be knowledgeable about the market demand.

Moreover, a detailed study might assess potential risks of a higher market density in certain sectors, e.g. the environmental aspects of an increased agri-allied sector.

Regular follow-up

Impact is most efficiently measured on a timely horizon. While this study included several *before-after* questions in order to assess SSP's impact indirectly, follow-up studies can directly measure the changes in the women's lives by building up on already existing data.

Hence, SSP can benefit from developing a regular structure for studies in order to document changes. These records can be used as insightful and transparent communication tools for a variety of stakeholders, as well as a control tool for SSP.

In addition, the impact could be extended to more stakeholders (e.g. communities, community institutions, families).

SSP as a growing organization

Since SSP's recognition is constantly increasing due to their award-winning work, the organization's future impact and responsibility can be expected to further grow. Especially in light of recent developments and SSP's future plans on digitalization, the interconnection of hierarchical levels is highly at stake.

A study about SSP's organizational culture and internal processes can help to keep up the unique values during the growth process. More specifically, study questions about the organization of the headquarter, the district offices, the network of leaders and trainers and the Sakhi concept might clarify those unique methods.

Another question of interest would be to see how the grassroots women can directly benefit from SSP's recent success.



Recommendations: for Future Assignments II

Additional ideas for Social Assessment Missions

Customers and communication

The grassroots women repeatedly stated their wish to learn more marketing skills. One third of the women want to upscale their current business (33%). More specifically they want to increase their customer base and market share and improve their customer communication and experience.

However, the majority of women does not want to increase competition but rather to keep their collective point of view. Marketing works through word-of-mouth and needs to be adapted to the local circumstances and communication culture.

A study about the process of word-of-mouth, developing a marketing concept and teaching how to improve it while keeping up a collective approach is not only interesting from an anthropological point of view. It is, moreover, an important opportunity for the women's business venture when they want to upscale.

Education

97% of all children go or went to school. Education is crucial for their development and future prospects, both for the children and the women entrepreneurs. Through SSP's trainings, their journey of lifelong learning is initiated.

Nevertheless, further research on pedagogical approaches might improve the women's learning experience. Classroom education seems to be as important as practical experience. "Life is a classroom."

Most certainly, the pedagogical approach needs to include both theory and practical knowledge. **Developing a concept to create an ideal learning environment for the women is worth more detailed research.**

Open Questions and Thoughts

How high is the fluctuation of women? How many of them participate in only one training and are not more involved afterwards?

How do you want to include the next generation in your future work?

Do you have an official standing and action plan concerning underage marriage?

Could it be useful for SSP to find inspiration in the start-up culture? Along these lines, would it be interesting to concentrate more or exclusively on social entrepreneurship in the trainings?



What we give to you

Final SIA Report



Questionnaire design



Excel tool for future analysis



Data bank with results of study



The final SIA Report can be used both for external stakeholders as well as internally to improve processes and set goals. The report consists of both the economic and social analysis of 123 women from over 20 villages in the Osmanabad district in Maharashtra.

The questionnaire will also be handed over and can be used as a tool in the future to conduct further internal surveys to ultimately monitor the evolution of various women entrepreneurs.

The Excel tool required to analyze the questionnaire will be valuable to analyze the data collected through the questionnaire. It can be adapted and is flexible to accommodate any number of women. It is split into various categories for calculations and the visualization of results.

A databank with the results of this study will also be available to SSP to further analyze the data and find correlations.



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General background information and research for the study.

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- Sspindia.org
- SSP India (@sspindia) | Twitter
- Prema Gopalan (@Premagopalan) | Twitter
- <https://iris.thegiin.org/metrics>

Interviews

- Naseem Sheikh
- Preema Gopalan
- SSP Staff Pune
- SSP Staff Osmanabad
- SSP Village leaders
- Mumtaz Tambode, Mudrika Harichandra Tamani, Swati Shresh Kavade, Zakiya Muktar Chaous, Sheetal Shedky, Maina Bhanlode
- Women who participated in training session

The quotations of the women do not correspond to the picture in the report. The data is treated anonymously.



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MORE INFORMATION FOR SSP



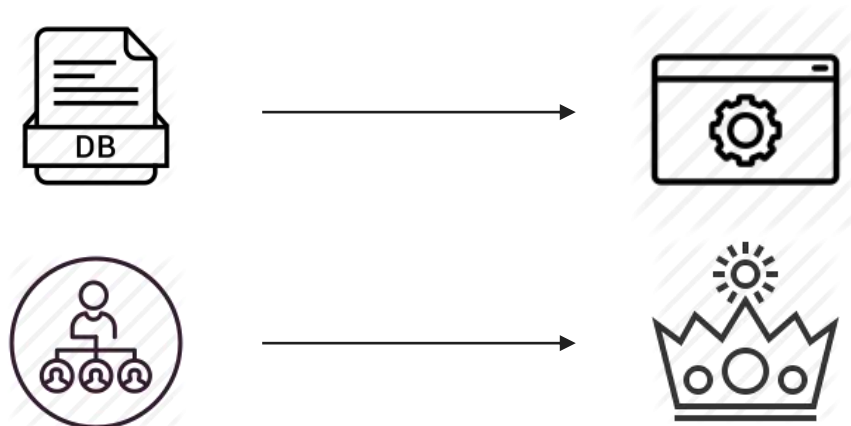
Internal Communications

Dialogues bind people to a common cause

OBSERVATION

Organizations are based on many core structure, most of them are facilitated through internal communication. In the SSP network, there is yet no **generally accessible and standardized database** which collects all the training attendances and services of SSP as well as a database of all the members, i.e. women who took part in trainings. This could result in **difficulties to plan and manage internal processes as well as to set goals for internal assessments**.

Moreover, hierarchical challenges arise from SSP's structure, specifically related to the village **leaders who feel a lack incentive to volunteer** with SSP. However, the absence of motivation among village leaders may cause **dissatisfaction** in the future. Leaders are valuable assets within the organization and for its future. Ultimately, dissatisfaction at village leader level might lead to dilution of SSP's values.



RECOMMENDATION

In order to uphold transparency, SSP should maintain a **back office structure** which takes care of filing and registering the various activities of SSP in a well structured and accessible database. Make resources available **just in time** and not just in case.

Furthermore, **giving leaders more time and other benefits**, e.g. more specialized training, will be beneficial to the overall cooperation and harmony within SSP. According to some leaders, financial incentives are another strong motivation. To sustain **trust and transparency**, information should be kept in ready-to-use and transparent databases. On this basis, leaders can be awarded more trust to regulate and improve their performance.

Finally, regular **evaluation should be conducted** through surveys with different stakeholders in order to gain consistent **internal feedback** throughout the hierarchy

BENEFIT

Continuous enhancement of these principles will avoid hierarchical conflicts and improve internal communication. Moreover, information systems with fast and open information throughout the organization will be available. This will equip SSP and its grassroots women to be adaptive in any unpredictable condition.

