How the entrepreneurial process can drive women empowerment
- A case study of women self-help groups in India

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21st of January 2016

Supervisor: Sudhanshu Rai
Characters: 181.568 out of 182.000 (80 pages)
Abstract

In India, self-help groups aim to eradicate poverty. These women groups are presented with an opportunity of becoming financially included by attaining microcredit loans with the aim of empowering the women through their engagement in entrepreneurship. However, the field of microfinance and entrepreneurship does not always lead to women empowerment, and actual social impact on the women’s livelihoods has been questioned. This thesis calls for the discipline to look into how the entrepreneurial process of women SHGs in India can drive women empowerment and seeks to: firstly, create a thorough understanding of the multi-dimensional nature of women empowerment. Secondly, guide the literature on empowerment towards the literature of entrepreneurship in subsistence contexts including how individuals initially engage in entrepreneurship - moving from entrepreneurial intentions to actions - and how individuals navigate the entrepreneurial process. Finally, assess if achievements of empowerment occurred along this process. In investigating this, a three-month qualitative field study has been conducted in West Bengal, India with five women SHGs, located in Kolkata and in the rural area of Sundarbans. 22 interviews were conducted, 11 workshops with the women were accomplished, an observation diary was made and more than 200 photos taken. Five case stories revolving around these women SHGs are presented and drawing on the empirical findings and analysis hereof, numerous insights were revealed. Leading to the entrepreneurial actions, occurring along the entrepreneurial process and in the securement of empowerment – all were linked to the women’s aspirations, individually and as a group. Firstly, the women SHGs moved from the entrepreneurial intention to actions based on their capacity to aspire and their resources available to. Secondly, the women navigated the entrepreneurial process with the use of levels of aspirations adapting and changing to the situation along the process. Finally, indication of women empowerment became apparent, not only in the economic dimensions, but in their cultural and social well being, along with significant positive influence in their immediate communities. The thesis concludes that the entrepreneurial process can drive women empowerment with the use of aspirations, and the term aspirational entrepreneurship is presented where the women use their aspirations in starting the business and navigating the entrepreneurial process with a long-term commitment and aspirational resilience. This has implication on future research and practice of poverty alleviation, which have to recognise the importance of the women’s aspirations, in order to understand the context of the women, their motives behind engaging in entrepreneurship and how the women navigate the entrepreneurial process - thus creating actual significant change and empowerment for women in all its dimensions.
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1. Introduction

“Poverty has a woman’s face” – United Nations Development Programme 1995
Poverty is according to many authors and practitioners *gendered* because women and men experience poverty differently – and unequally – and become poor through different, though related, processes (Kabeer 2003). There is overwhelming evidence that women and girls are more disadvantaged than men and boys, both across societies and among the poor (Kabeer 2003). Despite these women contributing to national income and the maintaining of sustainable livelihood of the families and communities throughout the world, women have traditionally been marginalised as they face many socio-cultural attitudes, legal barriers, lack of educational opportunities and personal difficulties. The women are rarely financially independent and often they are more vulnerable members of society (Vimala 2011). The role of women and the need to empower them has in the last decade become central to human development programs, including poverty alleviation. Empowering women in developing countries is essential to reduce global poverty since women represent most of the world’s poor population and extensive development and growth of a nation will only be possible when women are considered as equal partners in progress with men. If women were empowered to *do more* and *be more*, the possibility for economic growth would become apparent (Dey et al. 2014). However, the path to empowerment is never easily accessible and it is never straight.

1.1. The path to empowerment – a research opportunity

One of the major causes of poverty in India is the lack of access to productive assets and financial services (Bharamappanavara et al. 2014). Traditionally, women in India have been unable to readily participate in economic activity, but women *self-help groups* (SHGs) aim to eradicate poverty, by providing SHGs with microcredit. SHGs are “*democratically controlled organisations of mutual economic help*” (Bharamappanavara et al. 2014:2) and microcredit is most prominently provided for women SHGs. Microfinance, is banking the unbankables - bringing credit, savings and other essential financial services within the reach of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral (Sarumathi & Mohan 2011). The basic philosophy of microfinance is to hand out small amounts of loans to the poor with reasonable rate of interest and flexible repayment (Vimala 2013). Microfinance is based on the premise that the poor have skills, which remain unutilized or underutilized and ultimately, the goal of microfinance is to give the poor an opportunity to become self-sufficient. The SHGs can access microcredit via banks, government or nongovernmental
organisations (NGOs), which provide the women with the financial backing they need to start business ventures and actively participate in the economy (Sarumathi & Mohan 2011).

During the last two decades microfinance programs have proliferated around the world and providing microcredit has become a dominant instrument to provide financial services to poor in India and elsewhere (Armendáriz & Morduch 2007). 30 million Indians have taken microcredit loans within the last decade (BBC 2012). Microcredit is booming and not just in India – the microloan has grown more than 18-fold from 7.6 million in 1997 to 137.5 million in 2010 (Banerjee et. al. 2015). Signifying the global recognition of micro-finance programmes as effective strategy for poverty alleviation in developing countries, The Nobel Peace Prize 2006 was awarded to the microfinance Grameen Bank and its founder, Mohammad Yunus (Harish 2012). Microfinance is considered an important approach to poverty alleviation and enhancement of living standards (Harish 2012) and a method to change the current conservative relationship between gender and class when women are able to earn an independent income and contribute financially to their households and communities by starting business activities (Sarumathi & Mohan 2011). By providing SHGs with the opportunity of inclusion into the financial systems the women can increase their self-esteem, improve their status, become more active in decision-making, break with the oppressive structures within society and become *empowered* (Johnson 2000, Koenig et. al. 2003).

Closer examination however shows that this equation is not always true and that “*complacency in these assumptions can lead micro-finance institutions to overlook both opportunities to empower women more profoundly and failures in empowerment*” (Torri & Martinez 2014:35). The positive effects of women’s participation in income generating initiatives, savings activities and decision-making in the household are well documented (Desai & Joshi 2013), but the process of organising SHGs and providing microcredit can be challenging in a variety of ways: “*Some of the impediments to organizing arise from women’s weak starting positions and lack of bargaining power while others are a result of the weaknesses of these collective organizations created for the women*” (Torri & Martinez 2014:32). Researchers have started to question if the practices of microfinance fosters agendas and conditions that have actual positive impact on the women’s livelihood (Torri & Martinez 2014). Furthermore, the microfinance paradigm has been criticised for targeting only a small entity of the complex world of poverty and deprivation, assuming that the women only lacks
access to credit in order to break out of poverty and become empowered (Torry & Martinez 2014). In fact, there is increasing evidence that microcredit loans, with high interest rates and with strict repayment terms lead thousands of families into deep debts (BBC 2012). Banerjee et. al. (2015) reported how they found that only 5 pct. of the microcredit recipients started new business activities, and in general there was no impact on family expenditures or education nor indication of empowerment. Crépon et. al. (2014) reported similar findings, stating that the microcredit effect on consumption for all recipients was negative and insignificant, and microcredit had no effect on starting new activities. Both studies noted that microcredit was used to alleviate immediate crises - revolving around subsistence needs. Despite the international community’s efforts to provide entrepreneurial opportunities to impoverished women, much evidence reveal that the majority of female micro-enterprise programmes fails to make any significant impact on women’s livelihoods or empowerment (Torri & Martinez 2014). This presents a research opportunity for this thesis to examine how microfinance and entrepreneurship can become empowering for the women SHGs.

1.2. The research question

Much literature is documenting on the positive and/or negative outcomes of microfinance as poverty alleviation. Rather than assessing current practices’ impact on women empowerment, this thesis recognises a need to exceed this discussion and directs its focus onto how women in poverty contexts engage in the entrepreneurial process and how the process can become empowering. The research question of this thesis is:

How can the entrepreneurial process drive women empowerment?

A qualitative field study has been conducted in West Bengal, India. Five women SHGs have been chosen as subjects to the research with the aim of reaching a consensus on how the women initially decides to engage in entrepreneurship, how the women navigate within the entrepreneurial process and if the entrepreneurial process leads to indications of women empowerment. The thesis aspires to tell the stories of the five SHGs, who are fighting for their wanting in on all basic needs, advantages and opportunities in society – and breaking free from the many confinements and limitations associated with being poor and a woman in India.
1.3. Delimitations

Firstly, the paradigm of microfinance will not be assessed or act as a theoretical foundation for the thesis. Neither will it be concluded if microfinance as poverty alleviation is successful or not. The role of microfinance is that of a stepping-stone to the thesis, representing the research opportunity described above. Secondly, empowerment of the women will be examined in relation to the process of entrepreneurship and how this might become evident along the way. Assessment of the empowerment will take the pragmatic approach where focus is on how things are done rather than how things are (Muniesa 2012, Vatin 2013). Empowerment will not be measured as an end-goal, but as part of an on-going process – where social change is within the process itself. Finally, findings of this thesis cannot be generalised beyond the particular study of the five SHGs, but can place itself in relation to the theory, which underlies the case study. The research question is investigated specifically within the context of these SHGs and the findings of the thesis aim at contributing to the field of social entrepreneurship and the NGO Innoaid - who made the field research possible - for further applications and for the women groups in West Bengal working with entrepreneurship.

2. The empirical background

There are millions of subsistence entrepreneurs around the world, located primarily in developing countries, who engage in small micro businesses out of mere survival when other labour market options become unavailable (GEM 2009). Subsistence entrepreneurs create a source or mean for acquiring the minimum necessities to support life, such as food and shelter in order to survive (Viswanathan et. al. 2014). The activities of subsistence entrepreneurs do not affect national economic development (Acs 2006) and the subsistence marketplaces have come to be known collectively as the informal sector or shadow economy (Torri & Martinez 2014). In India, the informal sector account for 93 pct. of the total labour force (Johnson 2005) and one of the biggest informal industries and source of income for thousands of Indian entrepreneurs is the street food sector.
2.1. The Street Food Project

The street food sector plays an important socio-economic role in Greater Kolkata by providing nutritional food and a source of income for a large number of urban as well as rural poor who would otherwise be unemployed. 150,000-200,000 vendors in Kolkata provide tasty, affordable and easily accessible street food to nearly 7.8 million people from every economic stratum, every day (Innoaid 2014). Despite the socio-economic and cultural importance of the street vending in India, the industry is threatened by various factors. Firstly, the government state that the street food vending constitutes a major source of food-borne diseases. Secondly, the vendors’ workspace complicates urban visions for city planning, including infrastructure and beautification according to government officials. Finally, street vending has until recently been considered by the government as an informal illegal business sector and has, for the past decades, been victim of corruption and harassments from local authorities. The NGO Innoaid started in 2011 The Street Food Project to deal with these challenge, and was implemented along with two other national level organizations; Joygopalpur Gram Vikash Kendra (JGVK) and Ganna Unnayan Parshad (GUP) and more than 2,000 vendors are today included in the project, making it one of the largest NGO projects involving street food vendors in India (Innoaid 2014). The project is structured in three initiatives, which are complementary in contributing to the overall development objective, but with separated objectives (Figure 1):

<table>
<thead>
<tr>
<th>Initiative I</th>
<th>Initiative II</th>
<th>Initiative III</th>
</tr>
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<tbody>
<tr>
<td>Continue developing the support to previous involved vendors in the process of alignment with the national act, supporting formalization and self-regulatory activities, implementing new solutions, learning from other models, while actively engaging with local authorities</td>
<td>Create and test a number of different income-generating activities that aim at improving vendors’ livelihood by piloting linkages with rural sustainable, biological and social products and by piloting entrepreneurial activities involving family members</td>
<td>Implement workshops and vendors’ toolkit developed, following participatory approach in new, central and unionized areas, to support the livelihood and process of recognition and formalization. The vendors will be part of a necessary strategic action towards evidence-based advocacy at government level</td>
</tr>
</tbody>
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*Figure 1: Initiative I, II & II of the Street Food Project*

I travelled to Kolkata In January 2015 to conduct a three-month field study within Initiative II and the empirical background of this thesis is only concerned with this initiative (Organisational Chart & Project Plan: see Appendix 1).
2.2. Initiative II

Initiative II aims at involving women SHGs in income-generating entrepreneurial activities for improved livelihood. The initiative targets exclusively urban SHGs with women who are family members of the vendors in Kolkata and rural SHGs in the area of Sundarbans, with the goal of empowering the women groups in creating entrepreneurial activities and in the linkage between the urban and rural SHGs. The initiative provides the microcredit for the SHGs to start the business activities. The first study area is in Kolkata, the capitol of West Bengal in India - more specifically the district called Sector V in Salt Lake City. This sector is known as the hub for economic and social expansion and is the centre for IT in the city. Here is where the majority of the street food vendors are located and their families live. The second area is located in Basanti, Sundarbans, which is the world’s largest mangrove forest. The Basanti area is known for their implemented development programmes run by JGVK, relating to home industries and agriculture and is located two hours away from Kolkata (Geographic location: see Appendix 2). The five SHGs are community/village-based financial intermediary committees formed by 10-15 local women and all groups consist of members in the ages from 17 years old to 68. Innoaid, GUP and JGVK originally started the SHGs with the goal of empowering women, developing leadership abilities and improving the conditions of the women enrolled in the SHGs. The SHGs had to apply for involvement into Initiative II and were selected on the basis of having existed for at least two years and should be preparing for a bank linkage or already have a shared bank account. Furthermore, the SHGs had to meet regularly, at least once a month and keep records on savings, meetings and loan repayments. 30 groups applied and four groups were selected (one additional group was later submitted). During the fieldwork I mainly worked with the Project Leader Sudipta Barman, Project Coordinator of Initiative II, Sayani Dey\(^1\) and Business Plan Developer, Sujit Mistry along with the urban and rural field coordinators (Photos: see Appendix 3).

2.3. The project and social change

The social dimension of Innoaid is emphasised in their mission statement: “To increase quality of life for people, by co-creating innovative solutions with academia and locals where aid is needed” (Innoaid 2014:4). The people of Innoaid strives towards this mission by conducting cross-disciplinary teamwork and use participatory methods and knowledge-sharing in order to identify

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\(^1\) In September 2015, the Project Coordinator of Initiative II, Sayani had to leave the project because of personal issues
local needs, co-create and implement user-oriented and sustainable solutions. The Innoaid team is working towards both integrating the interests and ideas of the vendors, women SHGs and relevant local policy makers to ensure that the project will build local ownership at the level of implementation as well as to align and influence strategies of the local authorities. When exploring the social dimension of Initiative II, one can draw on the social rationality: “the idea of social entrepreneurial rationality, refers to the way social entrepreneurial initiatives frame, justify and legitimate the methods, strategies, tools and distinctions they deploy for the management of social change efforts” (Barinaga 2013:349). The initiative uses the following rationalities: (1) an economic rationality, which argues that financial empowerment, can occur through financial inclusion of the women and through entrepreneurship (2) a symbolic rationality emphasising that social change occurs by thinking differently about the women in poverty - changing the discourse of the women being passive recipient of the initiative to being active actors in the social change efforts (3) a relational/community rationality that foregrounds the importance of social relations in efforts to achieve social change The project aims at establishing social relations and processes to create and drive social change within the community, by developing the skills and knowledge of the social groups and link these across spatial scales.

3. Literature review
The theoretical framework of the research includes literature on women empowerment in order to develop an in-depth understanding of the concept in all its dimensions and literature on entrepreneurship accounting for the transition moving from entrepreneurial intentions to actions, navigation of the entrepreneurial process and entrepreneurship in the context of subsistence. The literature will now be conceptualised, described and discussed.

3.1. Literature on women empowerment
The term women empowerment has in recent years become increasingly salient in the framing of government-sponsored and NGO-run communities, for women to describe “a proliferation of outcomes” (Torri & Martinez 2014:34). For instance, various studies have aimed at measuring women’s empowerment in light of autonomy, agency, land rights, domestic economic power, bargaining power and gender equality - however in the absence of a shared definition “the similarities and the differences underlying many of these concepts have scarcely been addressed”
As a theoretical construct, women’s empowerment often begins with the attempt to understand why women are living in poverty and oppression and how these contexts restrict them. Poverty is many things, all of them bad: “It is material deprivation and desperation. It is lack of security and dignity. It is exposure to risk and high costs for thin comforts. It is inequality materialised. It diminishes its victims” (Appadurai 2004:7). In this thesis is poverty seen in its absolute and relative term defined as the conditions under “which individual lack the resources necessary for subsistence (...) and where individuals or groups lack of resources when compared with that of other members of the society—in other words, their relative standard of living” (Scott & Marshall 2009:588-589). Accordingly, people are poor because they are situated below a given country’s poverty line, while being deprived of the opportunities, comforts and self-respect regarded as normal in the community to which they belong. The concept of poverty thus signifies economic, cultural and social conditions wherein a section of society is unable to fulfil even its basic necessities of life needed for physical existence. While also including deprivation of opportunities in physical as well as in psychological terms. The nature of poverty entails that the path to empowerment is likewise multidimensional. The concept of empowerment will in this thesis be explored through three closely inter-related dimensions: agency, resources and achievement (Kabeer 2003): Agency regards the decision-making and how choice is put into effect and hence is central to the processes of empowerment. Resources are the medium through which agency is exercised and achievement refers to the outcomes of agency. These dimensions will now be examined in order to account for the elements that can have a significant impact on the women groups in their strive towards empowerment, while simultaneously enacting as achievements of the entrepreneurial process.

3.1.1. Agency

Agency encompasses observable action in the exercise of choice and a distinction can be made between passive agency, action taken when there is little choice, and active agency, which reflects more purposeful behaviour (Kabeer 2003). Agency is critically bound to how the individuals are seen by those around them and by society and an additional distinction can be made between greater effectiveness of agency and agency that is transformative (Kabeer 2003). The former relates to women’s greater efficiency in carrying out their given roles and responsibilities ‘handed’ to them by society while the latter relates to their ability to question, reinterpret and perhaps change these roles and responsibilities (Kabeer 2003). Because a woman’s daily decisions and actions are based
on what is present and what is not within the environment surrounding her, the woman’s agency becomes a question of choices or opportunities available to her. Empowerment can be seen in terms of the ability to make choices; to be disempowered therefore implies to be denied choice (Kabeer 1999). Agency is thus bound to the processes by which those who have been disempowered acquire the ability to make choices – it entails a process of change relating to gaining access to opportunities and increasing sense of agency.

**Access to opportunities**

For women living in poverty, the access to available opportunities is very scarce and much literature highlights that restriction of opportunities are caused by social exclusion (Kabeer 2003). Social exclusion is a process through which individuals or groups are wholly or partially excluded from opportunities and full participation in the society in which they live (European Foundation 1995). Inequality is central in the social exclusion paradigm and here we specifically deals with gender inequality. Gender inequality includes substantive inequality, where the different circumstances and characteristics of women are not considered, fostering unfair gender-related outcomes and inequality of agency where women don’t have the opportunity of making strategic life choices for themselves (Kabeer 2003). In order to target the inequality of women and gain access to opportunities two dimensions has to be targeted. The first dimension is the formal laws and statutes that make up the official ideologies of a society and its institutions. According to Rank et. al. (2003), inequality is bound to the issues within the structural level and a consequence of vulnerabilities inherited in this system. Key social and economic structural failings, include labour market failures, failures in basic welfare and security, incomplete information and lack of educational programmes. Inequality, ultimately constrain those socially excluded in their ability to make strategic life choices because they are presented with minimal variety of opportunities. The inequality for women can appear in their efforts towards attaining property rights, to have security, having access to credit, or being able to work and live with transparent roles and regulations. The second dimension, relates to the unwritten norms, oppressive representations and shared understandings in the cultural context that help shape everyday behaviour in the real world (Kabeer 2003). Much literature has explored the links between culture and women empowerment and some authors state that the cultural mind-set plays a role in the ability for a woman to develop and to improve her livelihood. This includes the women’s own mind-set and the shared mind-set within society. Lewis (1959) first coined the term culture of poverty. He had the assumption that the poor
have certain patterns of values, beliefs, and behavioural norms and he argued that the poor stay poor and oppressed because they learn certain psychological behaviours associated with poverty. Chakravarti (2006) points to several authors stating that extended exposure to poverty and deprivation can alter the psychological mechanisms used to experience and interpret the environment. These authors argue that in the poor’s daily practice of navigating the cultural world of poverty, the poor can generate a fluency in the oppressive poverty environment and a near blindness in the environment of the larger society. A cycle is born in which the “dimensions of poverty are not merely additive, but are interacting and reinforcing in nature” (Chakravarti 2006:365). When a poor woman enters into transactions and interactions with a situation that differs from the cultural and social norm, that woman's understanding of it is limited, and decisions revert to that which is most effective in the oppressive environment (Berry 2006, Sinha et. al. 1982). Conclusively, women in prolonged states of deprivation show relatively low aspirations levels, with their goals focused largely on the immediacy of subsistence, because of the oppressive representations within society, which colour their orientation toward growth, material progress and economic opportunity (Tripathi 1988)

Factors on a structural level and the laws surrounding the women will not be directly handled in this paper, but Initiative II works with the economic rationality of providing the women with financial opportunity and inclusion and it will be examined if the women act upon this opportunity. The role of specific cultural values and representations as facilitators of, or obstacles to, progress and women empowerment (Harrison 2000) is recognised in this thesis and it will be examined if and how oppressive representations within and surrounding the women restrict them in accessing opportunities.

*Increase sense of agency*

Agency encompasses observable action in the exercise of choice, but also the meaning, motivation and purpose that individuals bring to their actions, their *sense of agency*. In order to achieve transformative agency the women have to increase their sense of agency - because of the significance of beliefs and values in legitimating inequality, the process of empowerment often begins from within (Kabeer 2003). In examining how sense of agency can be increased focus is on the term *capacity to aspire* (Appadurai 2004). The capacity to aspire is formed through social life and influenced by one's environment and context and concerns longings, aims and ambitions – it
refers to something desired that is not currently possessed - and people are moving forward according to this capacity. Appadurai (2004) draws from Hirschman’s work (1970) and his ideas of exit and voice, which are ways in which people can decline aspects of their environment. Whereas capacity to aspire is the ability to imagine other selves and futures ‘voice’ is to express displeasure and aim for change and ‘exit’ is to leave said aspect of environment. Voice is extracted from one’s resources, but since poor women lack resources with which to ‘voice’, the women cannot express their views or create better outcomes, making it difficult to increase sense of agency (Appadurai 2004). The author notes the importance of the women to cultivate ‘voice’ - attempting to negotiate and improve their situation - since ‘exit’, withdrawing from poverty is not an option. Capacity to aspire is not evenly distributed throughout society – it is a sort of meta-capacity and the powerful has a more developed capacity to aspire. It means that the better off one is (in terms of opportunities and resources) the more likely one is to be conscious of how the future could be like, and how one can act towards this future (Appadurai 2004). By actively practicing the use of their capacity of aspiration one can expand its aspiration horizon but also secure its ability to reach aspirations by learning the easiest and most efficient paths through said practice. On the other hand, the poor's horizon of aspiration is much more narrow and less steady, which is caused by the lack fostered by errors within society (Appadurai 2004). The capacity to aspire thereby requires practice, but the unstable life of poverty often limits the poor women’s aspiration levels to those of necessity and oppression. The work of Appadurai (2004) is helpful in examining the women’s capacity to aspire, how they act according to this and how that can increase their sense of agency. Furthermore the author points to the women themselves playing an active part in influencing their outcomes, while accounting for the cultural, social and/or political environment surrounding the women evidently having a pivotal effect on the women’s ability to prosper. The author unites the two dimensions of agency: linking the capacity to aspire and the individual woman’s sense of agency — to the structural level and the errors and oppressive representation within society surrounding the women. This allows the thesis to examine empowerment in its interdependent dimensions. With the capacity to aspire the women’s sense of agency can be examined and the filter of aspirations can be applied to the task of understanding the context of the women groups, identifying the underlying beliefs and attitudes, which in the end influence the way the women behaves and takes actions.
3.1.2. Resources

In attaining empowerment, agency is not exercised in the abstract, but through the mobilisation of resources, the medium of power – which are distributed through the various institutions and relationships in a society (Kabeer 2003). Resources include not only material resources in the more conventional economic sense, but also the various human and social resources, which serve to enhance the ability to exercise choice and have the power to control one’s own life. The power relations position poor women as subordinate to, and dependent on, those with privileged access to the resources and thereby lack the power to take control over their own lives - access to resources can therefore often improve women’s active agency (Kabeer 2003). Certain actors, such as heads of households, managers of organisations and elites within a community have a privileged position over others concerning how institutional rules, norms and conventions are interpreted as well as how they are put into effect. The way resources are distributed thus depends on the ability to define priorities and enforce claims (Kabeer 1999). The terms, on which people gain access to resources, and with this power, are as important in processes of empowerment as the resources themselves. The word empowerment thus also means having and acquiring power, the means to direct one’s life towards the desired social, political and economic goals and status (Harish 2012).

Power to control one’s life

In examining the resources and the power to control one’s life through the mobilisation and utilisation of resources the work of Bourdieu (1986) is used. He acknowledged the importance of power and erected his theory of capital listing three forms of capital, economical, cultural and social. He elucidates how these forms collect, operate, and exchange in the process that determines an agent’s position in the social structure, how power is created and how it is sustained (Bourdieu 1986): (1) Economic capital is the traditional sense of capital and underlies the other forms of capital and time is a crucial factor in converting the forms into each other. The more time (and thereby economic capital) to pay the opportunity costs a person gets, the more social and especially cultural capital he or she is able to aggregate (Bourdieu 1986). The problem is that the poor don’t possess economic capital, and in their everyday lives don’t have the time to accumulate their social or cultural capital into economic capital. According to Bourdieu “the structure of the distribution of the different types and subtypes of capital at a given moment in time represents the immanent structure of the social world” and the social world of the poor is a world influenced by the set of constraints “inscribed in the very reality of that world, which govern its functioning in durable way,
determining the chances of success for practices” (Bourdieu 1986:241). (2) Cultural capital refers to non-financial social assets that promote social mobility beyond economic means. Cultural capital can exist in three forms, the embodied state (i.e. “long-lasting dispositions of the mind and body”), the objectified state (e.g. “books, instruments, tools indicative of education and training”); and the institutionalized state (i.e. “educational qualifications which confer entirely original properties on the cultural capital which it is presumed to guarantee”) (Bourdieu 1986:243). The cultural capital is forms of knowledge, skills, education and advantages that a person has, which can give them a certain status in society. The link between economic and cultural capital is the time necessary to acquire each; the time necessary to attain the latter depends on one family’s ability to sponsor such endeavours, and the accumulation of cultural capital in the embodied state, “costs time, time which must be invested personally by the investor” (Bourdieu 1986:245). The lack of cultural capital for the poor can be an outcome of the culture restricting them in the embodied state (in line with the literature in ‘Access to opportunities’), but also in the sense that the families of the poor and the poor individually, might not have the time or resources to invest in the accumulation and development of cultural capital in the institutionalized state (Bourdieu 1986). In the power relations of resources, cultural capital represents a type of power or status that the individual can attain via embedded culture or education. The final form of capital is the Social capital. This is the expected collective or economic benefit, derived from the preferential treatment and cooperation between individuals and social ties: “possession of a durable network of institutionalised relations of mutual acquaintance and recognition, or membership in a group – which provides each of its members with the backing of the collectively-owned capital, a credential” (Bourdieu 1986:248). Power or status can also be attained through social ties and networks and is useful in explaining the dissimilar economic outcomes between different groups and inequalities in a social context. The social ties and relationships can exist in a practical state - in material and/or symbolic exchanges, which help to maintain them - but can also be socially instituted and guaranteed, by groups such as family, a class, caste, or a certain community (Bourdieu 1986). The volume of social capital possessed by a given agent depends on the “size of the network of connections he can effectively mobilize and on the volume of the capital possessed in his own right by each of those whom he is connected” (Bourdieu 1986:248). The network of relationships is not something one is given, but is the product of “investment strategies, individual or collective, consciously or unconsciously aimed at establishing or reproducing social relationships that are directly usable in the short or long term” (Bourdieu 1986:249). Bourdieu (1986) believed that the social capital was valuable in the sense,
that it can increase one’s access to power and other forms of capital, thus level out the inequality. As an outcome of social capital, *symbolic capital* (e.g. prestige, honour, attention, recognition) can be extracted and act as a crucial source of power. Whereas social capital is the overarching sense of trust and cooperation that actors in an environment posses in between one another, symbolic capital is earned on an individual basis on the basis of one’s social capital and may fluctuate widely between the members in a community.

Apart from the ways in which the forms of capital are institutionalised Bourdieu (1986) also stresses their shared properties of being *convertible* and *transmissible*. One form of capital can always be, at least to some extent, converted into another; and all forms can be transmitted between individuals, whether through conversion or directly. The forms of capital as concepts can support this thesis, in examining the women groups in their pursuit towards improving their livelihood and how the women’s resources or lack hereof has decisive impact on the women succeeding in gaining the power to take control over their lives in all its aspects: “*it is impossible to account for the structure and functioning of the social world unless one reintroduces capital in all its forms and not solely in the one form recognised as be economic theory*” (Bourdieu 1986:241). The key to understanding the forms of capital in relation to the research conducted in this paper is to explore the various ways in which the women conduct their lives in relation to one another, where set of roles and relationships evolve and where various forms of capital such as prestige, knowledge or financial resources are at stake.

### 3.1.3. Achievements

Agency and resources make up the women’s capabilities, their potential for living the lives they want and of achieving valued ways of *being and doing* (Sen 1985). The final dimension achievement refers to the extent to which the potential of empowerment is realised or fails to be realised - it revolves around the outcomes. It will be discussed if the entrepreneurial process leads to achievements and if these suggest a greater ability on the part of poor women to question, analyse and act on the structures of patriarchal and oppressive constraints in their lives and gain the power to increase their resources and sense of agency. In assessing the achievements and the social change set in motion by the project the *Social Change Matrix* (Barinaga 2013) will be applied (Figure 2).
The matrix presents us with a sociological schism – on one side we find “structures, determinism and a macro approach” and on the other side “meanings, classifications, on-going construction of reality and a micro-level analysis” (Barinaga 2012:250). The social change matrix is an analytic tool in the sense, that it develops our “understanding of the way in which the tools and strategies used by social entrepreneurial initiatives work, as well as it gives nuance to the language we use when describing efforts aiming at social change” (Barinaga 2012:253). As a strategic tool, we are able to evaluate if the stated goals and tools mobilised for their pursuit were able to generate outcomes (Barinaga 2012). Said in another way, it can be assessed with the use of the Social Change Matrix if the project and the entrepreneurial process have been able to achieve some achievements of women empowerment. The matric allows us to address women empowerment within the dimensions of symbolic classifications and subjective meanings that construct the social dimensions, while also assessing the material conditions of the women and the structural conditions surrounding the women.
To sum up, the three dimensions; agency, resources and achievements make up the concept of women empowerment and can be seen as the pathways through which the processes of empowerment occur, while also enacting as the prerequisites to empowerment (Figure 3):

![Figure 3: The Three dimensions of women empowerment](image)

Changes in any one dimension can lead to changes in the others. What is achieved through the exercise of agency in one period becomes the expanded resource base from which further actions and achievements can be undertaken in the next (Kabeer 2003). The literature review on empowerment has been clarified, accounting for the women’s context in all its dimensions, in an attempt to target the complex world of poverty and concept of empowerment. For examining the process of women empowerment the entrepreneurial approach has been chosen and will now be examined.

### 3.2. Theories on entrepreneurship

There are many ways to look at entrepreneurship and what encompasses an entrepreneur. For starters, entrepreneurial means the ability to start a business, but while this may relate to business creation and/or reorientation, it may also equally apply to being an agent of change in a local community (Strauss 2013). Schumpeter (1934) defined the entrepreneur as "an innovator who use a
process of shattering the status quo of the existing products and services, to set up new products, new services”. Drucker (1964) emphasised that an entrepreneur “searches for change, responds to it and exploits opportunities. Innovation is a specific tool of an entrepreneur hence an effective entrepreneur converts a source into a resource”. In the literature of entrepreneurship, the primary focus has been on the individual’s spirit or drive into the entrepreneurial activity. The drive is to many authors fundamental to the entrepreneurial activities and has been a central theme of the literature since the mere inception of the field of entrepreneurship (Gamage 2014). Psychological theories have likewise attempted to explain the entrepreneurial drive as a psychological product of the individual pointing to crucial entrepreneurial traits needed in achieving the entrepreneurial goals (Gamage 2014). Plenty of theorists and practitioners have tried to outline which traits an individual need to have to succeed as an entrepreneur and much research on entrepreneurship has assumed that it was possible to identify personality traits and qualities that would uniquely define an entrepreneur (Carsrud & Brännback 2011). While some entrepreneurs have certain entrepreneurial traits, they rarely define the characteristics that make up a majority of entrepreneurs across space, time and contexts. Subsequently, researchers shifted their focus of interest toward the entrepreneurial processes and activities and which values, decisions and behaviours the individual bring to these (Gartner 1989). This thesis likewise focuses on the entrepreneurial process and this section will account for (1) the transition from entrepreneurial intentions to actions (2) the navigation of the entrepreneurial process and (3) entrepreneurship situated in subsistence contexts.

3.2.1. Moving from intentions to actions

Many people form intentions to start their own business, but do little to translate those intentions into actual useful business actions. Acting upon intentions may be postponed or abandoned, because new constraints emerge when trying to start the business or the person’s preferences change or fear may come in the way (van Gelderen et. al. 2015). Examining how the women moved from entrepreneurial intentions to actions is crucial because this gives us an insight into the elements determining if the women act upon the financial opportunity they have been presented with by the Initiative II. The model of Farmer et. al. (2011) Entrepreneur identity aspiration is helpful in the investigation into how women groups move from intentions to action. This model incorporates that individuals constantly draw comparisons with their environment, with their past, and/or with their expectations of the future, thereby developing aspirations, which serve as the important link between intentions and actions (Figure 4):
Figure 4: Entrepreneur Identity Aspiration

From left to right, the model describes how (1) entrepreneur identity aspirations become psychologically meaningful and drive the individual through a process of self-role comparison in which possible entrepreneurs assess how similar they are to their perceptions of prototypical entrepreneurs - the greater the congruence between self-perceptions and perceptions of the entrepreneurial role, the stronger the entrepreneur identity aspiration (2) a strongly desired self-view as an entrepreneur will lead to engagement in opportunity discovery and exploitation - nascent entrepreneurial behaviour, as individuals seek to construct the entrepreneur identity by achieving role-related entrepreneurial goals and (3) the entrepreneur identity aspiration will be stronger for individuals with prior entrepreneurial experience as they would have a more complex and realistic view of the entrepreneur role and what being an entrepreneur entails (Farm et al. 2011).

The authors of the model note that research on self-concept has tended to highlight the functions of current identities, who I am now (Farmer et al. 2011). However, identity theory linking to aspirations argues that the self is future-oriented anticipating and seeking validation for whom one hopes to be (Stryker 1980). The theory of aspirations focuses on the consequences of a “divergence between aspired goals or wants in terms of outcomes and the current state for an individual’s well-being” (Michalos 2014:253). Aspirations are future-oriented goals of an individual and present the individual with mental representations of possible selves linking these to goals, motives, drivers, fears and threats, representing something someone currently isn’t, but can become (Cross & Markus 1994). Individuals can have many possible selves; some are fleeting and carry little weight, also
known as a daydream (Farmer et al. 2011). The authors emphasise that how we want to see ourselves, who we would like to be – has a great deal to do with how we will act and if we will succeed in our actions and the aspirations affect behaviour most strongly when meaningful and important to the individual. Aspirations thus have important consequences for understanding the activities and actions of the individual (Lord et al. 1999). The aspirations not only refer to what kind of person the individual wants to be, but also to the roadmaps that could get him or her there (Oyserman et al. 2006). *The strength of identity aspiration* depends on the individual being able to construct the entrepreneur identity, and establish business activities based on and driven by this self-identity (Ireland & Webb 2007). This construction of identity is based on two *understandings* (Farmer et al. 2011). The first is some knowledge and understanding of what it takes to become an entrepreneur and starting up a business. The second factor is self-assessment, of whether the individual is capable of actually fulfilling the role of an entrepreneur. Without such an assessment, the individual might not become aware of certain opportunities or see these as opportunities for someone else to grasp. For the possible self, an entrepreneur, to become meaningful the assessment is needed, relating to the likelihood of that role fitting him or her (Farmer et al. 2011). If the entrepreneur identity is understood and assessed attainable, it can be successfully enacted: “The more one sees oneself as congruent with role meanings and standards, the more one will attempt to construct an identity based on that role” (Farmer et al. 2011:249). The move from intentions to actions is according to the authors crucially dependent on the individual’s prior experience with start-up activities. The prior experience with start-up activities is the major factor for a strong entrepreneur identity, leading to nascent entrepreneurial behaviour (Farmer et al. 2011). Prior start-up experience provides tacit and explicit knowledge, role identification and social networks that can help the individual in moving towards the nascent entrepreneurial behaviour: “Because past experience is about ‘what a person can do,’ while identity-based motivation is about ‘if the person wants to do it,’ the most substantial effects should occur when an individual has what it takes to engage successfully in entrepreneurial endeavours and is also interested in doing it well” (Farmer et al. 2011:251). Individuals equipped with more experience are thus benefitted with higher aspirations leading to the actions. For individuals who lack entrepreneurial experience, the understanding of the entrepreneurial role might be confusing or frightening, because it takes time and persistence for an individual in generating entrepreneurial knowledge and motivation required for actual action.
The congruency between the women’s current roles and the entrepreneurial role will be examined and it will become evident if the women can create congruency between their current roles and the entrepreneurial role. The women’s self-assessment of becoming an entrepreneur identity will also be assessed and finally it will be discussed if prior start-up experience is the major factor for moving from intentions to actions in the context of the women SHGs. By applying the Entrepreneur Identity Aspirations model in the analysis is will be possible to examine how the women SHGs moves from entrepreneurial intentions to actions and when presented with the opportunity of inclusion in the financial system uses this opportunity to become entrepreneurs and change their livelihoods.

3.2.2. Navigating the entrepreneurial process

The entrepreneurial process is often considered to have two components: discovery and exploitation of opportunities. Discovery is related to identification and refinement of the opportunity. It is the conceptual aspect in which the entrepreneur seeks, encounters and/or improves products or services to take advantage of a particular market. Exploitation is the process in which the entrepreneur actually works on the business idea by acquiring resources and entering or creating a market (Farmer et. al. 2011). Whereas an individual’s entrepreneurial aspirations might lead to the pursuit of starting a business and begin a life path that reflects a very different course to their existing circumstances, the actual opportunity for such a new direction to become successful is shaped by the nature of business decisions they make in running their enterprise – navigating the entrepreneurial process (Sridharan et. al. 2014). Examining how the women navigate the entrepreneurial process is important because it highlights in which stages of the entrepreneurial process the women are challenged and if the women in these situations are able to stay on the entrepreneurial path. In the investigation into the exploitation of the opportunity the thesis looks into how the women with levels of aspirations (Lewin et. al. 1944), set goals, react to the outcomes and navigate towards new goals.

The concept of the level of aspiration was first introduced by Dembo (1931), who made “explicit the possibility of observing goal levels occurring in the course of a relatively specific activity, designating some of the factors associated with fluctuation of such goals and linking the experimentally observed manifestations of goal-striving to the individual’s behaviour in other
situations” (Lewin et. al 1944:333). The theory of levels of aspiration incorporates the fact that human beings are unable and unwilling to make absolute judgement, so they constantly draw comparisons with their environment, with their past, or with their expectations of the future. Outcomes are then evaluated by their deviation from these aspirations (Michalos 2014). People have different levels of aspiration, and these levels dictate how goals are set together with the considerations of the consequences for the individual when these goals are not achieved. Basically, “each positive or negative discrepancy between a goal and its achievement or non-achievement is translated into the two emotional categories of ‘success (achieving one’s goal) and ‘failure’ (not achieving one’s goal) or into positive and negative well-being” (Michalos 2014:254). Thereby, individuals are assumed to evaluate each possible level of aspiration with respect to how it would feel if they reached it and how it would feel if they failed to do so. It can be explained by looking at a very basic sequence of events (Figure 5)

![Figure 5: Levels of Aspiration and Sequence of Events](image)

Lewin et. al. (1944) stress that each point within a sequence of event represents a situation that has characteristic outcomes and each of these points can be discussed in relation to one another: The first goal is always forwarded based on prior performance because the individual initially ‘judge’ its ability to reach a goal according to past experience. The difference between past performance and the level of the new goal is called goal discrepancy. If the individual know based on past performance that the goal might be too difficult or too easy the individual will not aim too high or too low, whereas without past performance the individual has no knowledge of how to set the goal. The performance towards this new goal is the difference between the forwarded goal based on the level of aspiration and the attainment of this goal, called attainment discrepancy. This discrepancy is dependent on the negative or positive outcome of the performance and is followed by the feeling
of failure or success. This is not indicating the difference between the level of aspirations and the achievement, but the psychological factor of feeling success or failure. Based on this feeling the individual will react towards new goals or stop the sequence. Generally speaking, the level of aspiration will be raised and lowered respectively as the performance reaches or does not reach the level of aspiration – the individual perceiving the action as a success or failure. The reference scale to the perceptions of success or failure is dependent on an individual’s performance compared to (1) another individual’s performance in a social group to which they both belong or (2) the overall aspirations in the group or (3) the performance and/or aspirations of another group. The individual’s navigation will hereafter move according to the success or failure and be adjusted to reach for even higher goals, or set the goals near the boundaries of its ability. Studies have shown, that there is a general tendency to stop the activities when the possibilities of achieving further success are not good (Lewin et. al. 1944).

The level of aspirations is not an entrepreneurial approach in itself, but a way of navigating through a process and aiming towards something, whether it is passing an exam, setting a record or starting a business. The level of aspirations is often linked with economic theory (Selten 1998, Starbuck 1963), where the authors attempt to calculate individual’s valence towards success and failure in decision-making and the probability of various outcomes towards these action-based decisions. This paper does not take an economic approach, but rather focuses on observation in the qualitative study of aspirations in the entrepreneurial process. The levels of aspirations will serve to describe the individual’s and/or group’s ability to navigate within the entrepreneurial process along the way. To date, not much research has conducted an qualitative empirical examination of how aspiration levels guide the individual in entrepreneurship, but some research has indicated that aspiration – wanting to become a better self – motivate thoughts and actions to fulfil that desire (Farmer et. al. 2011). This paper believes that there is a great value to conduct an empirical examination of the women groups’ navigation of the entrepreneurial process with the use of levels of aspiration.

3.2.3. Situating entrepreneurship in subsistence contexts

In examining the entrepreneurial processes of the women SHGs we need to encompass for and situate the literature within subsistence contexts. Conventional entrepreneurship research has mainly been centred on wealth creation (Hitt et. al. 2011) and the pursuit of competitive advantage (Zahra & George 2022). Entrepreneurs are posited to either employ deliberate search to discover
opportunities that arise out of competitive imperfections (Kirzner 1973) or to possess market-specific knowledge and hence make fortunate discoveries (Shane 2000). However this presents two problems for the study of entrepreneurship in subsistence contexts. The first problems relates to the exclusive focus on wealth creation and competitive advantage reflects an entrepreneurial perspective on individuals with sufficient resources and an active choice to start a new enterprise (Acs 2006), however in subsistence contexts, entrepreneurship is often triggered by things relating to the mere survival for the individual (Viswanathan et. al. 2010). A distinction is therefore made in the theory of entrepreneurship between entrepreneurs becoming entrepreneurial because of opportunity or necessity (Carsrud & Brännback 2011). The opportunist entrepreneur recognize an opportunity and acts upon it, and he/she is driven by the achievement of success through exploiting an opportunity for some form of gain, such as economic, power, prestige and/or status. Whereas opportunistic entrepreneurs may be motivated by a need to achieve or to succeed, other entrepreneurs are driven by what can be described as survival-oriented motivations – these are commonly known as necessity entrepreneurs (Carsrud & Brännback 2011) or subsistence entrepreneurs (Sridharan et. al. 2014). These entrepreneurs make decisions based on survival instinct and are more concerned with avoiding failure, which could mean starvation for one’s self and family. Subsistence entrepreneurs can also act upon opportunities, but are more often pushed into entrepreneurship, due to loss of job opportunities or other factors within their environment. Subsistence entrepreneurs often lack practice in deploying cognitive skills to discern, evaluate and exploit growth-oriented opportunities (Viswanathan 2007). The second problem revolves around the field of entrepreneurship having focused on activities in a formal economy, with economic settings that contain capital and labour markets, extensive physical infrastructure, mechanisms of contracts and regulatory enforcement, and property rights (Webb et al. 2009). In contrast, subsistence marketplaces exemplify an informal economy: “characterised by uncertain institutional contexts and ‘institutional voids’, that is, the lack of the above market-based institutions and resources” (Mair & Marti 2006:10). Undertaking entrepreneurial action in subsistence marketplaces and in the informal sector of the economy thus creates great challenges for the subsistence entrepreneur because “they operate with negligible resources and operate in contexts marked by debilitating formal institutional voids, uncertain institutional environments and the relative lack of market-based institutions and facilitating rules, thereby making their entrepreneurial efforts extremely challenging” (Viswanathan et. al. 2014:213)
When examining entrepreneurship in subsistence contexts like in this thesis, the process of transformative subsistence entrepreneurship (TSE) (Sridharan et. al. 2014) will be applied. The study presented by these authors focuses on entrepreneurial activities within subsistence marketplace contexts and the field of research tries to break with the necessity, survival and maintenance cycle (Sridharan et. al. 2014), which many of the subsistence entrepreneurs are trapped within. The phenomenon of TSE characterises the process through which a subset of subsistence entrepreneurs manage to thrive and grow their businesses and experience personal well being, while also positively influence the subsistence communities in which they form part of (Sridharan et. al. 2014). The authors define TSE as: “value-creating activity pursued by individuals living in subsistence conditions that places them on a path toward (i) self-enhancing business growth and significant positive change in their personal agency in the economic realm, and (ii) enhancing the economic capacity of the community in which they operate” (Sridharan et. al. 2014:490). The authors have developed a model for breaking with subsistence entrepreneurship and transform one’s livelihood on an individual level and a community level. The theory of Sridharan et. al. (2014) focuses on the significant progress towards the individual growth as well as that of one’s community. The dual dimensionality is critical to label the entrepreneurial activity and process in subsistence context as transformative: “Growing one’s own economic condition is significant, but does not capture the whole picture of either the entrepreneur’s comprehensive personal progress in life or their contribution to the economic mobility of the subsistence community as a whole” (Sridharan et. al. 2014:492). On the individual level, the model uncovers environmental triggers that can motivate individuals to enter into the transformation, identifies entrepreneurial qualities in staying on the path of TSE and outlines enterprise model approaches that supply the ability and opportunity to follow through on the path of TSE. The environment triggers the individual whether it is negatively or positively, which can lead to a motivation towards the path of TSE. If the individual then has an abundance of required entrepreneurial qualities she can act on the motivations and stay on the TSE path. Finally, if the individual’s enterprise model is characterized by adaptive approaches to funding, growth and differentiation the individual has the opportunity to “arrive at the cusp of TSE” (Sridharan et. al. 2014:496). These three formative factors of TSE are required of entrepreneurs living in subsistence, in order to move beyond survival and maintenance (Sridharan et. al. 2014). This does not mean that all three are necessary conditions under all circumstances, rather the “efficacy of achieving entrepreneurial activity leading to a TSE level can suffer because of the lack of any one factor” (Sridharan et. al. 2014:496). Similarly, the combined
effort of all may still prove insufficient for TSE outcomes, if overwhelming shocks to the system occurs. “Such is the overall fragile economics of subsistence marketplace ecosystem” (Sridharan et. al. 2014:496).

The second notion of TSE is the phenomenon situated within a community framework. The process of TSE, as well as for the case studies in this paper includes various actors creating, sharing and valuing products and services and the process of TSE is situated within a system framework (Layton 2007). Viswanathan et. al. (2010) originally formulated the subsistence marketplace as consisting of microenterprises run by subsistence entrepreneurs – providing for themselves and their families, while also managing a small business generating small business generating income. The subsistence entrepreneurs operate according to Viswanathan et. al. (2010) at the “hub of a self-sustaining system of relationships among subsystems of vendors, customers and family members. They survive the immediate term by managing relationships within and across these three subsystems, thus achieving a flow of resources into and out of each subsystem” (Sridharan et. al. 2014:496). Among the subsystems are various dimensions of relationship commitment: affective (want to be in this relationship), continuance (need to), and normative (ought to). The system is conceptualized as closed, because it is described as self-regulating or self-sustaining, referring to the presence of positive (reinforcing) and negative (balancing) feedback loops that keep activities in check so that the overall system remains viable (Viswanathan et. al. 2010). The closed system helps the subsistence entrepreneurs run a viable business at an everyday level, and facilitates some surplus income to help meet the basic needs of one’s family (Figure 6):
Sridharan et. al. (2014) adds the fourth subsystem – the *community subsystem*. This subsystem is introduced in order to represent the leveraging of “*on going accumulation of tangible as well as intangible resources in service of the subsistence community*” (2014:497). The community-focused dimension of the entrepreneurial process presents a genuine concern for those beyond one’s family subsystem. The authors furthermore move away from the *closed framework system* to an *open system*. In the closed system, the counteracting positive and negative feedback loops push the system towards equilibrium; once this is reached, the capacity of the system is conceptualized as fixed (Viswanathan et. al 2010). This may be appropriate for subsistence entrepreneurship that focuses on survival and maintenance, but this does not fully explain the more dynamic elements that go beyond achieving personal agency through income growth, as well as community well-being and growth. The *open system model* of TSE does not assume inputs and outputs will be carefully balanced within the system (such as commitments and obligations), but allows the inclusion of unbalanced system components (such as triggers, qualities and enterprise model strategies) (*Figure 7*):
3.3. Conclusion on literature review

The theoretical framework provides a relevant and concise foundation for further analysis and exploration into the area of research and research question. Firstly, developing a fundamental understanding of the multifaceted dimensions of women living in poverty and how one can reach for empowerment has been undertaken in order to create more comprehensive meanings of the very complex concept and process of women empowerment. Secondly, the field of entrepreneurship with...
the examination into the transition from entrepreneurial intentions to actions, the navigation of the entrepreneurial process and process of TSE will accommodate the investigation of how entrepreneurship can become empowering to the women groups. The methodology of the research paper is presented.

4. Methodology

The aim of the methodology section is to form a rationale around the methodological choices made in this thesis and consists of four sections, research design, philosophy of science, data collection methods and analytic method, which have been considered relevant to include in proving the quality of the research

4.1. Research design

The research design chosen in this thesis is the *empirical case study inquiry* (Figure 8):

A *case study* is the study of the solitary and specific case within a complex world - it is an empirical investigation into a selected phenomenon in its natural habitat or context (Ramian 2012). The phenomenon under investigation is according to the research question “How can the entrepreneurial process drive women empowerment?” The phenomenon is investigated in the
context of five women SHGs in West Bengal, India. The case study is built on a multiple-case research conducted simultaneously or parallel where all five women groups are studied at the same time and compared with each other, allowing the research to be investigated from various angles. The findings from the research of the five groups are thus interpreted and compared, but seen in its wholeness of the phenomenon (Thomas 2011). Furthermore, the case study is diachronic because it aims at showing changes over time and not as a snapshot. The study of the women extends to almost one year - tracking changes over time, while comparing the findings among the women groups. The case study in this thesis researches a process of change, which should reveal differences as they proceed - whether negative or positive - and provide the basis for the interpretative study of the five case stories (Thomas 2011).

The phenomenon cannot be generalised beyond this particular study of the five women SHGs nor be replicated across time, space or social context, but it can place itself in relation to the theory, which underlies the case study. The research will thus be concluded on a case level based on the collected data and on the analysis hereof according to the chosen literature. This is done by a theoretical generalisation (Ramian 2012), which means looking at the five stories which can prove to strengthen or weaken parts of the chosen theories, which the cases position themselves towards. The use of a case study research design enables me as a researcher to investigate several explanations, creating a rich picture and gaining analytical insights from it in an iterative process (Thomas 2011).

4.2. Philosophy of Science

In investigating the phenomenon, I place myself in the role of an ethnographer. As an ethnographer one aims at getting to the centre of the people and of their cultures, and does so by living with the people for a period of time. The ethnographer use oneself as a tool in the study of others - as a fellow human being (Thomas 2011, and seeks to document and understand the everyday world of the women, how they are oppressed and how they reach for empowerment with the use of entrepreneurship. Whereas pure ethnography focuses on representing all or most of a culture, much ethnographic research, including this research focuses instead on documenting and illuminating some culturally embedded social systems and processes (Hobss & Wright 2006).
The social constructivist paradigm has been chosen in examining the phenomenon, because this philosophy to science and research sees both data and analysis as created from shared experiences and the relationship among participants (Nygaard 200). With this paradigm the thesis positions itself within a relativistic ontology, subjective epistemology and a complex methodology. Definitive knowledge or truth is never possible to fully attain according to this paradigm because the reality is a social construction - it is possible to create understandings of the reality and a phenomenon, but these will continuously evolve (Nygaard 2007). Furthermore, I study how participants construct meanings and actions from as close to the inside of the experience as possible. I as a researcher thus become part of the setting with the goal of providing in-depth descriptions and analytical understanding of the meanings the women attach to their interactions and routines, in order to investigate the chosen phenomenon. With social constructivism, the purpose in this paper is to create an understanding of the women’s perception of reality in order to comprehend the women’s actions. This is done with a feminist standpoint, in order to understand how the women's activities and lived experiences structure their understanding of the social world. Because oppressed women have access to an enhanced and nuanced understanding of their own social reality, the research should start with the women themselves (Hesse-Biber 2012). Critics argue that the feminist view collapses all women's experiences into a single defining experience and pays little attention to the diversity of women's lives, and that the feminist standpoint in itself oppresses and restricts women. However this is not the case if one as a feminist comparative researcher examining gender inequality, is sensitive to the specific cultural context and does not conclude further than on a case study level (Hesse-Biber 2012). The feminist view has been chosen in this case to break with the generalising terms and quantitative methods by starting with the women and see the contexts of the women in which they live as a social relation, not an absolute condition (Green 2006). This view is helpful in examining social relations as gendered and allows me to realise that a consciousness of gender is one of the elementary factors determining a person's social status (Hesse-Biber 2012).

4.3. Data collection methods

The study of the women SHGs was conducted as fieldwork in West Bengal. Fieldwork as research method refers to primary research that transpires in the field – that is outside the controlled setting of the library or laboratory (Hobbs & Wright 2006). It is the systematic study, primarily through long-term, face-to-face interactions and observations of everyday life (Bailey 2007). The primary goal of this field research was to understand the phenomenon related to the research question from
the perspective of the women in their social groups and settings. The data collection methods in this paper were not used as a tool to conduct field experiments, but employed a more open-ended style of method that emphasises discovery and pattern recognition (Hobbs & Wright 2006). The following cluster of data collection methods have been used in order to build descriptive and interpretative accounts:

- An observation diary has been created from the 81 days in the field
- A total of 11 workshops have been completed with the women SHGs
- 22 interviews and follow-up Skype calls have been conducted among the women in the SHGs, their families, the street food vendors and the employees of the Street Food Project
- Over 200 pictures of the women and the workshops have been taken (43 is presented in this thesis)

4.3.1. Observations

At the core of the fieldwork lies participant observation where the researcher takes part in the daily activities, rituals, interactions and events of groups of people and the observations are used as means of learning the explicit and tacit aspects of their lives and their culture (DeWalt & DeWalt 2002). The methodology of participant observation focuses on the meanings of human existence as seen from the standpoint of insiders (Jorgensen 1989). The insiders’ views and lives are the fundamental reality to be described by participant observation and the methodology seeks to uncover, make accessible, and reveal the meanings people use to make sense out of their daily lives (Jorgensen 1989). The method of participant observation aims to provide practical and theoretical truths about human existence and is used as an interpretation aiming at understanding the phenomenon (Jorgensen 1989). The methodology of participant observation requires partly living in the context for a period of time, actively participating in a wide range of daily activities – in this case the workshops and SHG meetings - with the women, who are full participants in the context. I became directly involved as a participant in some of the activities of the women’s daily lives, which provided access to the standpoint of the women. In this interaction I did not deny my own role in the context neither pretended to be completely objective - because this is never fully possible. This is in line with the outlined philosophy of science, stating that the social world is constructed by each one of us, so I as a researcher can never place myself fully out of the study (Thomas 2011). Much
writing of the data was carried out away from the places where observation took place and some things had been stored in memory, and others recorded at the premises. The research conducted by me was known to every actor within the field research, thus avoiding too much confusion of my presence – though some insecurity was expressed by the women in the beginning of the research. This insecurity was later replaced with a strong bond and naming me sister (“di” in Bengali added in the end of one’s name). Despite the conducted research being known to all, formal interviewing and note taking was not an option. The women and the vendors regarded these as highly disturbing and intrusive – so note taking became a backstage activity and an Observation Diary was created (see Appendix 4). In the observation diary records of ideas, reflections, thoughts, emotions, actions and reactions, conversation etc. were made and these field notes can also be categorised as memos, which are written records that contain the product of my analysis during the field study (Corbin & Strauss 2008). The writing was done immediately after the workshops or after important conversations and the writing forced me to reflect on my data – whereof the analysis emerged (Corbin & Strauss 2008).

4.3.2. Interviews

Interviews in the field are unstructured, in-depth interviews, using informal conversation as an interview technique. This can also be categorised as ethnographic interviewing (Angrosini 2007). The ethnographic interviewing inquiry is open-ended in nature: “it flows conversationally and accommodates digressions, which may well open up new avenues of inquiry that the researcher had not originally considered” (Angrosino 2007:42). In that sense it is a kind of partnership in which the informed insider helps the researcher develop the inquiry as it goes along. The ethnographic interview is also conducted in-depth - it is not merely a survey questionnaire, but instead intended to probe for meaning, to explore nuances, to capture the areas that might be missed in questions that merely suggest the surface of an issue (Angrosino 2007). Interviewees were not comfortable with me writing things down during the interview and they expressed some kind of mistrust if the questions were too formal. Unstructured interviews, like conversation were conducted, which is often used in interpretative case studies (Thomas 2011). The use of this method allows those interviewed to set the agenda and determine the direction of the interview and the topics emerge hereof. The interviews were unstructured, but with semi-structured concepts and issues I wanted to examine within the bigger picture (Thomas 2011). I provided a list with concepts including, their background, their motivations, the challenges, their decisions, their actions etc., which I intended to
cover during my fieldwork. In order to make an interview work for maximal ethnographic results, I tried to avoid interview bias, such as asking too leading questions, not ignore leads and themes which the interviewee introduced, ignore the interviewee's non-verbal cues or to raise questions that seem to tell the interviewee the answer I was looking for. The interviews were all recorded with the use of a small Dictaphone. This was also considered appropriate for the context and no individual had problem with this data collection method. This method became highly suitable in the workshops because I as a researcher could be attentive to the women and the interactions, and because I at times became an active role in the workshop had to answer questions or ‘give advice’. All interviews were later transcribed (Interviews: see Appendix 5)

4.3.3. Workshops

The workshops with the women were not a data collection method I initiated, but an important part of the Initiative II objective. The workshops included:

- Bank Linkage
- Introduction & Entrepreneurship
- Idea generation & Business modelling
- Production & processing
- Bookkeeping, Sales & Managerial Topics

I participated in 11 workshops with all five women SHGs during the fieldwork. The agenda was not for me to control the workshops - the people from Initiative II did this – however the role of both me and the Initiative II people was that of a facilitator with the aim to facilitate discussion among the women members by using various materials, such as business model writing, post-its, scenario imagining etc. (Workshop Manual: see Appendix 6). The workshops were not hour-long lectures, but a forum for the women to discuss, work and develop their business. The workshops also represented a form of interviewing and observing where data emerged from the interactions among the women in the groups. The knowledge generated in the workshops was crucial because the process of interactions relating to the substantive information - which the women generated among themselves in the group – became evident (Morgan 2012). This data collection method was further helpful in investigating how the constellation of workshops affected the nature of the interactions in
the groups. Finally, the group psychology itself had a crucial impact on the phenomenon investigated so it was of great importance for me to participate in these workshops. It was observed how the groups were functioning and what impact the role of the individual had on the group and vice versa. I placed my focus on how the women co-constructed meanings along with the Initiative II members and how content and themes emerged and developed from the interactions and discussions (Morgan 2012).

4.3.4. Photos
Photos were taken at the workshops to add an illustrative dimension to the observations. One of the advantages with this data collection method is to more easily include the people of whom I am researching and present these to the readers. Additionally, by taking photos I could capture social scenes far more quickly and examine these long after the fieldwork finished. Finally, the photos also became a way of breaking the ice and a conversation starter with the women (Photos: see Appendix 3).

4.3.5. Data quality
In accounting for the quality of the data one can look at the reliability and validity of the data. However, in the use of a case study as research design it is not always possible to ensure these (Thomas 2011). Reliability is about the used methods being reliable as instruments for collecting data – in other words that they give accurate data on different occasions and in different circumstances (Thomas 2011). In the reliability - internal consistency (Neuman 2000) ensures that the data fits together into a coherent picture. This can accounted for by examining what the women say and what the women do – is their consistency in this over time? I depend on what the women tell me, but I also questioned this and depended on my own insights and awareness. I took my subjectivity and the context into account and evaluated credibility, over time. When looking at external consistency (Neumann 2000) one verifies and compares observations across studies. I have to some extent complied with this by including five case stories and made comparisons between these. However with the case study inquiry there can be no assumption from the outset that if the study were to be repeated by different researchers at a different time, similar findings would occur (Thomas 2011). This is due to the nature of what is studied in this research is processes and social systems which are not stable over time, but evolve as an interaction between the researcher and
what is researched. Problems can likewise arise with assuring validity, which refers to how accurately the data and the analysis represent the social world in the field (Thomas 2011). I tried accounting for this in avoiding matching specific concepts and theories to the empirical data, and instead tried to conclude on the the social life and context of the women as close and true to the experiences of the women.

Another matter, which should be considered in the quality of data, is triangulation (Neuman 2000). The process of triangulation is used to create a better and more thorough insight into the researched, by looking at it from several angles or by several methods and theories. Data triangulation is applied in this research by looking at the studied phenomenon over time, in the urban and rural settings and with different women groups. Furthermore I used various data collection methods including individual interviewing, workshops with interactions in groups, discussions and observations, thus ensuring method triangulation. Another triangulation in qualitative studies is triangulation of observers (Neuman 2000), where the researcher conduct interviews and observations from various angles in order to add alternative perspectives, backgrounds and social characteristics, thus minimising biases coming from the individual researcher (Neuman 2000). This triangulation was ensured by including various actors in the research: the women themselves, some of their family members (being the vendors), other street food vendors and the people involved in Initiative II. Triangulation of theory is used in the literature review by examining various concepts and assumptions, thus increasing the possibility of interpreting more themes and creating a synthesis or developing new ideas (Neuman 2000). The use of triangulations in the research set out to avoid ambiguous conclusions derived from the empirical findings.

Furthermore, the fieldwork was inhibited by the fact that I do not speak the language, Bengali. A use of a translator made it possible to understand and correspond to the women’s stories and interaction, but also had implications on the fieldwork, the data collection and quality hereof. Various project members were used as translators in the interviewing and in the workshops. This influences the quality of the study and limits me as a researcher in various ways. In the qualitative research approach, the research and social context of production is viewed as a crucial and integral element in the analysis. Data is as stated before, regarded as a product of the interaction between researchers and participants - the translator can like myself not be excluded from the interaction or meaning-creation and the translator will choose between words and concepts to try to reconstruct
meaning. The translator is therefore also an interpreter; part of the context of data production (Temple et. al 2006). Herein, some meanings or themes can be lost in (1) the translation from me to the translator (2) in the translation from the translator to the subject interviewed and (3) in the translation of the answer back to me. The boundary between the role of the translator and my role as an interpreter becomes blurred (Temple & Young 2004), because the translator always makes its mark on the research, whether this is acknowledged or not, meanings emerge and the translator “makes assumptions about meaning equivalence that make him/her an analyst and cultural broker as much as a translator” (Temple & Young 2004:171). The most important is that I as a researcher acknowledge that I have been dependent on the translators and not just on their wordings, but to a certain extent also on their perspective. Because of this I had to constantly discuss and debate conceptual issues with my translator “in order to ensure that conceptual equivalence have been achieved” (Temple, 1997:616).

Finally, limitations can arise in the research on measuring or assessing the phenomenon of empowerment. Because the fieldwork lasted for three months it can be challenging to research the long-lasting impact of entrepreneurship on women empowerment. With this said, empirical research has been conducted following the fieldwork by continuously communicating with the project team in India, which creates a research span on almost a year (Figure 9):

![Timeline of Initiative II and Fieldwork](image-url)
Investigation into many entities of the entrepreneurial process was completed and some achievements of empowerment were identified, though with potential for further in-depth and extensive investigation into the entrepreneurial process and women empowerment.

4.4. Analytic method

The qualitative case study inquiry and the phenomenon investigated demand an analytic method, which acknowledges that situations and social relations cannot be fractured into variables. I have to study the meanings that the people are constructing of the situations in which they find themselves and then proceed from these meanings in order to understand the social world and phenomenon (Thomas 2011). The research question and some theories were formulated prior to the study and rooted in the requirements and expectations from various actors. However, the research question and theories changed along the way and evolved simultaneously with the study as I learned more about the women, their concerns, motives and experiences. The research question and the literature were conclusively chosen based on the empirical study conducted in India. This is in line with the grounded theory, where theory is built from data or grounded in the data.

Grounded theory is a method for “denoting theoretical constructs derived from qualitative analysis of data (...) and a way of studying social phenomena” (Strauss & Corbin 2008:1). It involves a systematic method for constructing a theoretical analysis from data, with explicit analytic strategies and implicit guidelines for data collection. In addition, the method refers to the products of the method, the completed theoretical analysis (Charmaz & Belgrave 2012). The purpose of using this theory is to build a theoretical framework, which is faithful to the evidence – a theory for discovering new theory or for modifying exciting theory (Neuman 2000). Grounded theory is in this thesis used to offer an in-depth depiction that is true to the subjects’ worldview, where conceptualisation and operationalization occur simultaneously with data collection and preliminary data analysis (Neuman 2000). This makes the qualitative research flexible, open-ended and lets data and theory interact and rather than having decisively decided on theories in the research of a specific phenomenon – these elements are negotiated along the way. Grounded in the constructivism it is assumed that I as a researcher already possess theoretical and research knowledge concerning the substantive field and phenomenon. Therefore, it is encouraged that I am reflexive about the constructions - including preconceptions and assumptions - that inform my
inquiry (Charmaz & Belgrave 2012). The openness to the research has therefore been crucial in avoiding presumptions about the women, their culture the social systems and about the social work conducted in India.

In analysing the data, coding was used to identify themes (Corbin & Strauss 2008). The analytic approach of coding is a three-step coding process (Corbin & Strauss 2008): first, initial or open coding forces the researcher to make beginning analytic decisions about the data. This involves assigning initial codes or ideas in a first attempt to sort through the mass of data into categories. The second step is axial coding, where I begin with an organised set of initial codes and concepts. In this step I focus more on the coding than on the data and do this by organising the codes or ideas and identify the axis of key concepts in the analysis. I look for categories and concepts that cluster together. Finally, in the analysis I identified the major themes of the research, which is called selective coding. This final step involves scanning the data and codes, selecting the core themes and conducting the analysis around these. The selective coding uses the most frequent and/or significant initial codes to sort, synthesise, and conceptualise large amounts of data (Corbin & Strauss 2008). The coding process can be seen in Appendix 7.

The analysis of the data involved reading and rereading the transcribed interviews and observation diary text to gain insight into the subjects’ contexts, why these subjects wanted to become entrepreneurs, how they created and managed their businesses, which abilities and aspirations they brought to their entrepreneurship, and finally the life outcomes - empowerment made possible by the progress. This led me to the identification of a set of themes. Iteratively with this qualitative coding task, I studied streams of literature relevant to the subject matter, both within entrepreneurship and empowerment and compared these to the actual action codes – if themes were actually happening in what the women were doing, or not (Corbin & Strauss 2008). Thereby, I build theory by an interpretative approach where I went through data again and again compared each element. This is also called theoretical sampling, which is a way of collecting data based on the concept and themes that emerge along the way (Corbin & Strauss 2008). These themes are essential building blocks of the analysis and meanings emerge construed by the participants and myself, in the situation (Thomas 2011). The purpose is then to go further with the theoretical sampling, talking to people and observing situations in order to further “develop concepts in terms
of their properties and dimensions, uncover variations and identify relationships between concept” (Corbin & Strauss 2008:143). In this process abductive reasoning was used, which is the research practice where data sampling, data analysis and theory development are not seen as distinct, but as different steps to be repeated until one can describe and explain the phenomenon that is to be researched (Hobbs & Wright 2006). This abductive reasoning is the form of logic, which goes from the observations to theory, but unlike inductive or deductive reasoning do not guarantee final conclusions, which are specifically useful in contexts and cultures, which are complex and open for many interpretations (Hobbs & Wright 2006). The use of abductive reasoning allows me as a researcher to go from the circumstance of making unique observations to being able to explain the observations in a meaningful way (Hobbs & Wright 2006).

4.5. Conclusion on methodology
In examining the phenomenon of “How the entrepreneurial process can drive women empowerment” the qualitative case study inquiry is used. Fieldwork, with various data collection methods has been conducted within the context of the five women SHGs making the research a multiple case study (Thomas 2011). The research and the study of the women groups and the social relations through which they are structured have in this paper yielded numerous insights, which will be presented in the empirical findings, but first the five case stories will be presented.

5. The Case Stories
The case stories are based on five women SHGs, which are located in the two study areas Kolkata and Sundarbans - these will now be presented.

5.1. Makali Group
In the village Ranigarh, part of the Basanti Block in Sundarbans we find the first group Makali. With the on-going development programme of JGVK, the women in this small village formed a SHG for mutual help and support for each other. Makali was formed in 2005 with 11 members and their shared bank account was later opened in the Bangiya Grameen Vikash Bank. Most of the members had experience with selling eggs and poultry in the local market and some of the women also produced fishnets for the local fishermen. Additionally, the group provided lunch for the

2 Photos on all five groups can be found in Appendix 3
children at the local school managed by JGVK. The group received money from the government to buy the ingredients and the women then cooked the lunch and transported the meals to the school. In the beginning, the women started saving 10Rs per month per person, but in 2007 they decided that they wanted to do some business together and increase the 10Rs savings to 30Rs per month. They took a loan on 50,000Rs and bought a piece of land and started to cultivate corn. They received a good amount of profit the first year, but the second year they faced a huge loss. The following year they bought a field for potatoes, but lost a huge amount of money again. For this reason two members decided to leave the group. The group I met consisted of eight women and one man who represented his sick mother: Basanti, Maloti, Pratima, Laxmi, Dipti, Dipali, Kamini, Mithu and Tilak (the man). The group had done a lot of community work: the women in the community had many problems with the men drinking too much and being violent so the women ransacked many of the men’s houses and took their liquor and motivated other women and local youths to help each other and talk with the men if this was needed. The women also helped a couple of young girls who had become pregnant and banished from their homes. They established a support network were the girls could get help and receive some money so they could go to the doctor with the girls and make sure that the mothers and their children were fine. Because the group functioned well the remaining nine people in Makali decided to do the business with the project. They applied for the project with support from their village community and was the first group selected by the initiative. The group decided on doing a spice powder blend business and they bought chillies from the local market. Their idea was to quickly produce some spice powder samples, by manually pulverising the chillies and drying them in the sun, and then test the blends in their own cooking and ship the samples to Kolkata so the vendors could give them feedback.

5.2. Matribandana Group

In the Birinchi village of Basanti Block, the group Matribandana is situated. This group had not had an introduction meeting so I first met them when the Initiative II team went to talk with them about entrepreneurship and how to do business. At the meeting two SHGs were present, but one of the groups Banibondia, was very passive and after the meeting had no interest in joining the project. The other group Matribandana was however very interested. The SHG was formed in 2007 and included 12 women. Two women did not want to do the business, because one already went to the local market to help her husband and therefore did not have the time and the other woman could not get support from her husband to join the business. The two women were still included in the SHG’s
other activities, but only 10 women would do the business: Sujala, Bijali, Anjurani, Kalyani, Kalpana, Shyamali, Mayna, Sita, Aroti and Gliri. The women had some savings, around 50,000Rs, but it was not enough for starting something so they were quite dependent on receiving some money from the project. Initiative II had 3 Million Rs to invest in the women SHG businesses so funding would be possible if thorough business plans were submitted. The group was involved in many activities working closely with JGVK and had like the Makali group bred chickens and sold these at the local markets. The women had also went through sowing training in the JGVK development programme in order for them to sow clothes. This group also provided lunch to the local school a couple of times per week. Additionally, the women had started the initiative of building a road in their village, improving the infrastructure and motivated other people in the community to help them. One of the women, Sujala appeared to be the group leader along with another woman Bijali who was very open and willing to discuss things at the first workshop. Sujala is employed at JGVK in their development programme and had a lot of experience with training other women to do home industry businesses. This group decided to produce paper plates because their market research showed that all vendors used paper plates daily and the demand was high. The women were all excited about the project and the group had out of 15 other SHGs in their community been selected to apply for the project based on their community work – the women took great pride in this.

5.3. Saradamoyee Group

The Saradamoyee group lives in the village called Jyotishpur and I only met this group once, in a workshop discussing business ideas. The business group consisted of two SHGs and there was a lot of confusion among themselves and among the Initiative II members on which women would do the business. At some meetings the Initiative II team could only recognise three faces of the women - all the other 10-12 women were varying from time to time. In the end eight women decided to do the business: Dipali, Alpona, Srabonti, Anindita, Rina, Minoti, Sonadi and Pratima. These women came from both of the two SHGs who were formed in 2007 and 2008. This group showed interest in making papad (salty bread snacks) and also requested the project to find a trainer to come and teach them how to make these snacks. However in one meeting before the training Sujit, the Business Developer had the feeling of the women hesitating. So he asked them if they really wanted to do the business. The women answered that three of them wanted, but that the rest would not
support them nor like to invest in the project. Because investment from the women was required and a minimum of women had to be part of the group, Saradamoyee left the initiative.

5.4. Gitanjali Group

When it was rumoured that Saradamoyee had left the project, the group Gitanjali contacted the project and asked if they could take over. This group lives just opposite JGVK in Parganas village and showed great interest for the initiative and had also applied for the initiative in the beginning. They were accepted and the women started the papad training the very same day of submission to the initiative. The group consisted of 15 women, but I only met six of them: Sarmistha, Sandha, Shyamali, Sandhya, Sabitri and Gita. This SHG was the oldest - formed in 1999 and attained a bank linkage in 2002. In contrast to the Saradamoyee group, this group was very structured and many of the women were willing to be part of the business. Two women of this group had lots of experience with doing business. They had both started a grocery stand in the local markets selling groceries along with the male vendors. At the time Gitanjali was submitted to the project I had to leave India, so I only meet with this group once. They were eager to start the business and learn how to produce papad.

5.5. Disha Group

In Sector IV in a refugee colony named Sukantananger the urban group Disha is situated. I first met Disha on their bank linkage meeting with a bank manager from West Bengal State Cooperative Bank. In January 2015, 12 women started the SHG: Puspa, Pratima, Minu, Basanti, Ila, Uma, Jayanti, Itu, Sumitra, Sikha, Laxmi and another Sikha and all the women are family members of the street food vendors working in Sector V. The refugee colony has existed for 30 years and the people in the area are very poor with low educational status. The street vending business is the main profession and only source of income for the families. Every time evictions, harassments and bribes take place the families are much affected by these. Due to the license of operation not being available the vendors and the families commonly express the feeling of uncertainty and instability and everyday they are struggling to get by. The group had only existed for a couple of months when they joined the project, but the women had known each other for some years. The group was selected in spite of the project’s stated requirements of having existed as a SHG for at least two years, because no other urban group applied for the project. Puspa, the leader of the group was a
very energetic woman and she was one of the few female vendors in Sector V. Marie, the founder of Innoaid met her back in 2012 and Puspa said to Marie that when she returned to Denmark she should not forget about the female members of the vendors’ families. Puspa is therefore the reason for Innoaid starting Initiative II. Puspa had the idea of doing something for the women in her community and because many of the women and men respect her and listen to her and because of her good social and financial status, the women were willing to start the business with her. Their own status was very poorly so they wanted to learn from her. The group had not done any social work together prior to the initiative and the business was the first activity they would start together. Puspa however had plenty of prior experience with doing business – she had opened her own big hotel and was one of the most popular vendors in Sector V. The women did not have time or the space to produce products themselves so they would receive the product shipments from the three rural groups and then go to Sector V to sell these products to the vendors. Disha represented the marketing and sales part of the initiative and the women started conducting a need assessment survey among the vendors, to assess the demand for various products within the market.

6. Empirical Findings & Analysis

The empirical data emerging from the research on the five case stories offered several findings. From the coding process, three recurring themes became clear and included accounting for the women’s context, their aspirations towards doing the business and the women’s ability to start the business activities. This section will present the empirical findings of the case study and will be analysed with the use of the literature on empowerment and entrepreneurship. The empirical findings and the analysis will be presented as (1) how the women moved from entrepreneurial intentions to actions (2) how the women navigated the entrepreneurial process and (3) if the entrepreneurial process led to achievements of women empowerment.

6.1. From entrepreneurial intentions to actions

The findings revealed that five elements had an impact on the women’s transition from entrepreneurial intentions to actions when the women were presented with financial inclusion and the entrepreneurial opportunity. These elements included: (1) the capacity to aspire (2) the support from the family (3) the lack of resources (4) the leaders prior experience and (5) the sense of unity.

3 A hotel is a street food ‘restaurant’ where customers can sit by tables eating their meals
6.1.1. The capacity to aspire

That the self is future-oriented lies at the core of aspiration - thus if the individual is not capable of looking ahead the individual might not be capable of moving from intentions to actions (Farmer et. al. 2011). Some of the women wanted to do the business out of survival and expressed a mere motivation of improving their economic situation: “My husband is sick and cannot work anymore, doing the business might increase our income”, “I have a very poorly life, I really need the money for my family to get more resources” (OB⁴: Day 42, p. 114). Some of the other women moved beyond the subsistence motive and expressed aspirations of doing something for themselves and become involved in things, which did not revolve around their roles as housewives: “I now have the possibility to provide for my own family”, “I like to involve myself in something besides my work in the house” (OB: Day 42, p. 114). These women sought validation for whom they hoped to be – which was to become a future self outside the home. In moving forward findings revealed that an important elements was the women’s capacity to aspire (Appadurai 2004), which represented the women’s capacity to imagine new possible futures and selves than the ones existing in poverty and oppression. Many of the women were not satisfied with their livelihoods and did not accept their current conditions: “often the village women get frustrated about their situation and their lack of knowledge and they want to do something” (Interview 1, p 122). At times, the women even felt embarrassed about not doing things outside of the home: “Mainly my day goes by with household work. I don’t do work in the community. I am only a housewife” (Interview 4, p. 126). These women voiced displeasure and sought to aim for change. The imagining of another self was linked to the aspirations of proving oneself and feeling valuable in places besides in the home and was essential for the women to feel like they mattered:

“When I want to do something I depend on my husband, so I want to do something for myself. I have to do this so I can help my family, my husband, and my children and generate more income for them. I think that we can do this business and if I start this on my own I hope that my girls will be proud of their mother” (Interview 4, p 126).

⁴ Observation Diary
With the use of their capacity to aspire, these women created congruency between their current roles and the roles outside of the home and showed a willingness to progress, thereby creating the necessary stepping-stone to change their situations. On the contrary, the women who wanted to do the business merely because of the money, did not possess the capacity to aspire and could not create congruency between their current roles and future roles: “the women have trouble imagining and envisioning other situations and possibilities than those of status quo” (OB: Day 28). It can be argued that the oppressive context of these women limited the women to aspire to those of necessity and oppression. The women could possibly have developed a fluency in their environment with fewer available mental representations on how the future could look like (Berry 2006, Lewis 1959 Sinha et. al. 1982, Tripathi 1988), and their voice was passive (Kabeer 2003): “What I find is that many of the women, and poor people lack is what I call self-quest, they are not going on a quest to increase their self-esteem. I think it is one of the biggest challenges in India” (Interview 12, p 137).

6.1.2. The support from the family

The women’s families held and oppressive view on the women and support from the family determined if the women would start the business or not. The husbands and sons’ approval was crucial and some women had to leave the groups when the men did not approve: “they started out with 12 women and now they are only 8. This is because some of these women did not want to be part of the group anymore. Actually, it is problems with their families they don’t want the women to do the business (Interview 19, p. 159). The women had a hard time breaking with their roles inside the home because of the cultural context being: “gendered and the women are always considered low in these contexts. The view is that women should be home and not be educated” (Interview 12, p. 137). The balancing between identities was also emphasised by the few female vendors in Sector V: What the problems here I think is that there are so many problems as a woman and having a family, having one daughter and two sons while also doing the business. Time management is so difficult” (Interview 10, p. 134). The women’s role inside the home was so deeply rooted in the embodied state of all of the women and their families that the business at times came second (Bourdieu 1986). Even Sujala, from Matribana group who worked at JGVK expressed this: “I believe that the group has a vision and a drive and I say to them that if they have the time to do the business without it interfering with the family tasks the women should do the business” (Interview 4, p. 125). The project leader, Barman noted the importance of breaking with this common representation and let the women experience other roles than that of a mother and housewife:
“What is actually important is that the woman is coming out from the home. When she comes out from the house she can see the whole world - that is most important! Maybe her husband, her father or mother-in-law doesn’t agree, but they should not oppose this. When coming out, she realises she can be part of the group or become a leader of a group” (Interview 12, p. 138).

It was clear that the women who had their families’ support expressed willingness to act upon the entrepreneurial intentions: “I believe we are ready to take the risk. And my husband will also provide me the support I need” (Interview 4, p. 127). The women whose families did not allow the women to invest time in the business did not move towards entrepreneurial action. This is in line with the theory of Bourdieu (1986), stating that the time necessary to attain the forms of capital depend on one family’s ability, or in this case support to let the women invest the necessary time. The women were not allowed to follow through on their aspirations because these would interfere too much with the women’s traditional roles. The social norms in the culture restricted the women and when their families denied them choice, the women felt morally obligated to obey to these oppressive representations. Women could not be part of the business because of lack of support from their families, and the possible self to these women– to become something more outside the home – became a fleeting mental representation, a daydream (Farmer et. al. 2011).

6.1.3. Lack of resources

The capacity to aspire enabled the women to imagine the roles they wanted to attain. The roadmaps on how to get there is based on the understandings of what it takes to become an entrepreneur and the self-assessment of being capable of taking on this identity (Farmer et. al. 2011). The understanding was extracted from the women’s resources, but because the women lacked resources, the women’s aspirations were also linked to fear and threats about risk-taking and uncertainty of the future, which made the move towards entrepreneurial actions frightening. Lack of economic capital was a main reason for many of the women having weak identity aspirations, and a common concern regarded the financial investment required to start a business. The women knew that they had to invest some of their own money and be prepared to risks, but this transcendent step was a huge fear for them. Because economic capital underlies the other forms of capital, time would be crucial in converting the initial funding into other resources – but some women assessed that they would not have the required time because of their roles as mothers and housewives: “The group now wants to do so many things, but we don’t have the money, resources or time to do many things because of
“our housework” (Interview 6, p. 129). Many of the women were not able to aggregate the various forms of capital – accumulating the economic capital to social or cultural capital and the other way around (Bourdieu 1986), which impacted the women’s ability to increase their knowledge and nurture their social networks in order to start the business. The majority of the women further lacked knowledge on how to start a business: “when it comes to concrete skills like marketing, bookkeeping and organisational matters and in terms of their roles and how they should meet etc. these were really not developed at all” (Interview 16, p. 148). Generally the women had no education or specific knowledge on how to proceed towards improving their livelihoods, and because the women’s ability to cultivate voice is extracted from their resources, many of these women could not create better outcomes for themselves (Appadurai 2004).

6.1.4. Leaders with prior experience

The findings showed in alignment with the theory that prior experience with start-up activities strengthened the women’s capacity to aspire and the women’s entrepreneurial identity aspiration (Farmer et. al. 2011). In the self-assessment of being able to become an entrepreneurial self, women who lacked entrepreneurial experience thought of the entrepreneurial role as confusing or frightening. Some of the groups, like the Saradamoyee group, had a hard time imagining doing the business. The women did not comprehend the amount of time and effort needed to invest in the entrepreneurial identity. This groups quit Initiative II because they: “had not entirely understood the concept and how time consuming it would be” (Interview 5, p. 127). Individual women also had difficulties grasping the elements of entrepreneurship and could not relate to the components of the business model, and these women’s entrepreneurial self was weak: “When I talked to the women I wanted to know if the business manual we made based on our own knowledge – if this was similar to their sense and knowledge. And I felt many of the women understood it actually, but not all” (Interview 3, p. 124). The women having prior education or start-up experience were the ones that could see themselves doing the business and these women were the leaders of the SHGs: Basanti (Makali), Sujala (Matribandana), Dipali (Saradamoyee) Sarmistha (Gitanjali) and Puspa (Disha). The leaders possessed a higher institutionalized state of cultural capital, which affected the women’s embodied state and their long-lasting depositions (Bourdieu 1986), making it easier for the women to grasp the entrepreneurial role. Based on this, these women stated clear goals for the group:
We will make a low-cost and high-cost product so that we can target the urban customers and the rural customers. The rural customers in our area will have the possibility of buying our product for the low-cost” (Interview 5, p. 127), “I as a vendor I see that the need is there for spices, for tumeric, for paper plates and pickles. There are lots of opportunities (...) we will start with one idea or two ideas. Then maybe in five years if we have more money and time we can act on more ideas” (Interview 6, p. 129).

These women had also with their prior experience and/or educational programmes through JGVK increased their status in the community by proving themselves and they possessed far greater resources, capacity to aspire and voice than any of the other women: “Puspa is known as a very strong woman in the community. Everyone respects and trusts her. So when she says something to people in the community and that it is time for them to do something they listen to her” (Interview 6, p. 129). People in the community respected these women, because they had succeeded in creating something - like Puspa, who was a successful female vendor in Sector V. These women also had bigger social networks and had prior to the initiative started mobilising their networks in the pursuit to become entrepreneurial: “because I am a vendor in Sector V I know the vendors (...) I already started talking to some of the vendors and the women that we will start something” (Interview 6, p. 129). By actively practicing their capacity to aspire, and mobilising their resources to do business, these women had learnt that intentions could lead to actions. They knew that it was possible to change one’s life and become a self outside the home because they had experienced this themselves. These women expressed and showed the highest levels of aspirations and because of this, they tried to increase aspiration in the group:

“Many of the women in this area are very poor – especially in this sector. So I was thinking about the women – what could the urban women do? (...) Maybe we could do something all together, organise some business (...) If we as wives and daughters can take the responsibilities, we can help our families. When we started this – I just felt like ‘we have to do it, we have to it, we have to do it’ (...) the women around me need money and need to become empowered” (Interview 6, p. 129).

The leaders had aspirations on behalf of the entire group believing that they could change their situations together: “I want this group to become empowered and that we together in unity achieves something” (OB: Day 42, p. 114). Many of the women in the groups formed aspirations in the
social comparison to the leaders, because they had experienced that the leaders had improved their lives by doing business activities or participating in educational programmes and the other women developed aspirations of their own - also wanting to improve their lives - in this comparison.

6.1.5. Sense of unity

The women wanted to improve their livelihoods and they had in the past formed the SHGs because of this. The majority of the women were motivated by fact that the group did something together: “I also very much like the idea that this is the first time we as a SHG do something together” (OB: day 42, p. 114). The women believed that by belonging to a group and acting as a group they could improve their livelihoods: “We have not done anything together as a group yet. But I believe that we have the possibility now to do something and by doing this business we can become ‘developed’” (Interview 6, p. 129). The women wanted to create a forum for sharing and for collective actions, thus becoming united as women within their community and unity was a topic of huge importance to the women. One example of this was when the women of Matribandana group made the woman Bijali quit the group. She was one of the women who expressed great motivation for the business, however she had no interest in participating in the other SHG activities and did not show up regularly to the meetings - so the women did not want her in the group. She was interested in doing the business, but did not put any other value in being part of the group or work with them in the community. The leader of this group stated the importance of the women feeling united in doing the business: Every member can feel like “this is my business”, but we need to feel like ‘this is our business’” (Interview 4, p. 126). The SHG history – how long the group had been together and their work within the community – had a huge impact on the women feeling united. All members of the Makali group had a shared motivation to do the business and because this group had done a lot of work in the community, the group’s sense of unity was strong. The Matribandana group had also done community work and was selected by their community to apply for the project on the basis of this: “The village community selected us out of 15 smaller groups who applied for doing business and so we put a great pride in being selected” (Interview 4, p. 125). The united groups showed great proactivity and had from the beginning expressed their willingness to spend the required money and time on the business: “They really think that they are united and they are ready to take the risk, because they have already experienced gaining profit, but also lost money together” (Interview 1, p. 122). Disha group who had only been together for a couple of months had no sense of unity:
"There were some of the women that just didn’t want to continue (…) there were some personal problems among the members. Something about not agreeing on some things and that their personalities didn’t fit. Maybe they couldn’t see eye-to-eye” (Interview 20, p. 162).

The women had a hard time cooperating internally because the social system had not settled and the group even split up for a while. The element of unity was according to the Initiative II members also why Saradamoyee group did not succeed in doing the business:

“I could recognise maybe three or four women, all the others were someone new every time. So I had an indication of that the group was split (...) they had no structure or feeling of unity and this is why they easily broke up as a group” (Interview 14, p. 143), “I experienced that some group members were interested in doing things, but not all and that is why a group’s aspirations are down because of lack of unity - this was the case with the Saradamoyee group, they failed” (Interview 13, p. 140).

Unity had an impact on the women’s collective aspirations as a group and was essential for the entire group moving forward and because Saradamoyee group was formed by two SHGs the women did not have a sense of unity and did not succeed in starting the business. The sense of unity and being ‘in it’ together became paramount in the women taking actual action and starting business activities: “They need to be in a group and be united as a group. Individually they will not succeed in doing it (Interview 7, p. 131), “After only one month there will not be unity in a group, and if there is no unity in the future we cannot do the business. But if we become united as a group I believe we can do it (Interview 6, p. 129). The model of Farmer et. al. (2011) is in the light of the findings modified (Figure 10):
The desired future self and the aspirations affect behaviour most strongly when meaningful and important to the individual, guiding the entrepreneur from intentions to actions (Farmer et al. 2011). However in this case, the entrepreneurial process is not related to a single individual, but a group of individual women moving from entrepreneurial intentions to actions together. It was clear that the women had to possess the capacity to aspire, get support from the family and have the necessary resources to move from intentions to actions. Leaders with prior experience was also very important in this transition for the group, however, the entrepreneurial identity showed strongest and most meaningful when it related to the element of unity and the aspirations of succeeding together. This is supported by the empirical findings, where the united group; Matribandana took entrepreneurial actions quickly and showed great proactivity. The Disha group, with one of strongest leaders, had on the contrary many problems with working as a group and had no sense of unity. This group took no actions the first months, but as the women learned to cooperate they started the business later. The social system of the group represented in some of the stories constraints, and in others a thriving context for entrepreneurship. Some groups were constrained in their ability to relate to and situate themselves in alternative scenarios, due to the group’s incapacity to imagine a better life together and did not succeed to move forward. On the contrary, being a member of one of the united groups, who had the capacity to imagine a better livelihood for all its members and strived towards its goal united, enabled the individual woman to aim for bigger things. Ultimately, four groups, Makali, Matribandana, Gitanjali and Disha acted upon their entrepreneurial intentions - and Saradamoyee left the initiative. Four business models were formulated and written by the Initiative II team as a product of the discussions with the women at the workshops.
6.2. Navigating the entrepreneurial process

Whereas the women SHGs moved towards entrepreneurial action according to the elements above, the actual business activities and the grasping of the entrepreneurial opportunity to become exploited were dependent on the nature of their business decisions they made while building and running their businesses. The empirical findings showed that the SHGs’ entrepreneurial process was a sequence of events (see Appendix 8) where the groups acted, outcomes occurred and reactions or no reactions were taken according to the feeling of failure or success (Lewin et. al. 1944). The findings revealed that five elements had an impact on the women’s ability to navigate the entrepreneurial process within the open system framework (Sridharan et. al. 2014). These included: (1) the feeling of failure (2) the support from Initiative II (3) the relationship with the other SHGs (4) the view of the vendors and (5) long-term commitment.

6.2.1. The feeling of failure

All the groups experienced failure at some point in the entrepreneurial process, in setting their first goal or in their efforts in adapting and/or changing according to the challenges along the entrepreneurial process. The leaders of the groups knew that the business would take time to build and that the performance of starting a business would be difficult. They based this on their past performances and the women’s goal discrepancy (Lewin et. al. 1944) was aligned - stating that the women should start ‘small’ and not aim too high: “We will try not to do anything that will create more loss for us with the business, but sometimes we may feel lost or get lost. But many times we can maybe make a profit. We will start small and hopefully this can grow” (Interview 5, p. 128).

Makali had as the only group aligned expectations among its members and evaluated their ability in starting the business and the group had by making spice samples tested the product, for a minimum cost. When this group experienced hardship and challenges along the entrepreneurial process the women were not too disappointed. The other three groups however felt great disappointment and the women’s attainment discrepancy was overall in the beginning very negative and the feeling of failure followed (Lewin et. al. 1944). The Gitanjali group, who took over from Saradamoyee, was especially disappointed. This group had also decided to do the papad business, but the women had no idea on how to start this business. The group entered the initiative in the monsoon season making the papad production complicated or nearly impossible because sunshine was needed in drying the papad and the group did not know how to proceed. The Matribandana group, having
decided on paper plates had to invest in very expensive machines in order to manufacture the paper plates - expenditures the women had not foreseen. Problems furthermore arose with the delivery of the machines and the electricity showed unstable for the machines later on. Additionally, the group had to start paying back on their loan in the bank after six months but the group had not started the business and could not provide the money because of the challenges along the way. The entrepreneurial process for Matribandana and Gitanjali group stopped for some time and the women did not act upon adapting to the situation or changing it because of the experienced failures and the external challenges whereof the women had no control. The sequence of events stopped for these groups because the attainment of the goal had been too difficult. None of the groups made profit for a long time and the systems surrounding the women further complicated the business activities. The Disha group for example could not acquire a loan the first years because their savings were not big enough and the women could not cover their transportation costs. These women also experienced that the cost of the products was bargained down: “The urban group, Disha has faced so many problems along the way (...) the women are not making so much profit. The transportation is almost higher than the profit, and then the women’s motivation decreases” (Interview 19, p. 159).

All the challenges resulted in many of the women quitting the groups. In Matribandana three women decided to leave, in Makali two women left and two women left in the Disha group as well. The Gitanjali group started with 15 women and 7 of these remained. Some of the women left the groups because of health issues; others did not have the time or could not be allowed to do the business by their husbands - others because of the fear of losing more money. The family subsystem had like in the transition from intention to actions a huge impact on the women continuing in the businesses when challenges occurred along the process. The normative relational commitment (Viswanathan et. al. 2010) with the families and the families’ view in the entrepreneurial process impaired the women’s ability to follow through on their aspirations or uphold the aspirations along the entrepreneurial process. When the women were affected by meeting the basic survival needs of their families they could not spur to take the risks in trying to engage in the business activities or move to a state beyond survival. Negative feedback and commitment were apparent in the relationship between many of the women and their families and little could be done if the families denied the women to continue the business when hardship was necessary. One woman however did go against the view of her husband and carried on with the business despite the negative feedback from her family: one of the women said that she would do the business anyway because she was
supported by the other women in the group” (Interview 19, p. 159). Overall it seemed that the trials the women went through and the ups and downs in the entrepreneurial process were too much for some of the women to cope with – they were not ‘up to the challenge’ or could not handle the feeling of failure. It became evident that these women did not have the mentality to do the business when hardship became necessary and verified the general tendency of stopping activities when the possibilities of achieving further success are not good or difficult (Lewin et. al. 1944).

6.2.2. The support of Initiative II

The Initiative II team was crucial in the women feeling confident to carry on with the businesses and the relationship became that of an affective, but also a continuance relationship (Viswanathan et. al. 2010) The women were at times too dependent on the Initiative II subsystem in navigating the entrepreneurial process. This especially regarded the sale and marketing of the products. The urban group quickly discovered that selling the products was not as easy as they had first imagined. The women’s bargaining power in the Disha group showed weak and they had trouble selling the products to the vendors: “for new businesses it is never easy. The first time they will go to mobilise the customers and talk to the vendors they will ask why to choose them instead of current suppliers, (…) and they will try to reduce the price on the women’s products” (Interview 21, 164). The Initiative II told the women that they had to be confident enough to approach the vendors in Sector V to sell their products:

“I think the biggest challenge will be to market themselves and their products. Production they can do, but going to the shops saying ‘hey this is my product’ is another matter. The women will have to say ‘this is a good product and it is worth the money’. This is a challenge and also has something to do with self-esteem” (Interview 12, p. 138).

The Initiative II decided to fix the price so that the bargaining of the products was likewise fixed. The women had to remind themselves that the products were of good quality and that they should be proud of these, instead of selling to the lowest cost possible. The urban women was in the beginning sceptic, but later realised that they were less afraid to approach the vendors when the price was fixed and the women felt more confident in selling the products, when they could avoid the bargaining with the male vendors. The women started recognising that if the vendors would not buy their products: “then it is the vendors’ loss because they cannot get the good product”
(Interview 21, p. 166). Overall did the challenges along the entrepreneurial process make the women feel insecure and despite aspirations had to continuously be assured by the team members that they could do the business. The women had in the beginning expressed a need to get started right away and that there was need for motivational sessions. However, it came evident later on that the women needed motivational assurance from Initiative II in order to stay motivated along the way: “Our role is to show the way (...) The women have the motivation and they are energetic, but sometimes the women cannot see the proper way - the road to a better life and how to reach their goals. We can help them by training them and talking with them and motivating them (Interview 13, p. 141).

6.2.3. The relationship with the other SHGs

The relationship among the SHGs also became critical in the women continuing their activities and became a scale of reference (Lewin et. al 1944). The Disha group, who split up for a while later felt accountable for helping the rural groups in selling the products to the vendors, and the group reunited. The Gitanjali and Matribandana group had been passive for a while, but had in reference to the Makali group and their performance been an aspirational factor. These groups compared themselves to the Makali group and wanted to achieve something and move forward like this group. All the SHGs had expressed that they in unity wanted to achieve something, so according to these collective aspirations they decided to create a cooperative. This cooperative included the groups sharing their experiences and knowledge and the groups could also share transportation costs and help each other with production if some women had difficulties reaching their production goals. If new SHGs wanted to be included in the initiative and had aspirations to do business they could be join the cooperative. With the cooperative the women also intended to break with the continuance relationship with the Initiative II subsystem and avoid the dependency in the future when the initiative would end. The relationship among the SHGs was not only crucial in the supply chain as a continuance relationship, but also something the women wanted to establish in order to share experiences and support each other. The SHG subsystem thus became an affective relationship (Viswanathan et. al. 2010) as well and the women together tried to help each other disrupt the balance among the other subsystems in building their businesses.
6.2.4. The view of the vendors

The oppressive cultural mind-set of how the women were seen by those around them (Kabeer 2003) had a major impact on the women in the entrepreneurial process. When the women entered into transactions and interactions with the vendor subsystem, this subsystem expressed social resistance towards supporting and trusting the women. A huge effort of the women revolved around breaking with the common cultural view of women only being an identity within the home and they had to prove themselves to the vendors. The vendors had in the beginning assured the women that they would support them and their products, but when the actual sale began the vendors were reluctant to support the women. The need assessment survey, had shown that the demand was high for quality products, however the costs of the products were essential and the vendors would not pay more for the products than first expected:

“The women have made the quality high for the spice blends – there are so many qualities within the market – we all thought that we should start with the best quality. But the vendors they will not compromise with the costs. So the vendors ask, ‘why should we pay more for your product?’” (Interview 17, p. 151).

The negative response also regarded the colours of the spice blends: “the vendors are complaining about the colours of the spice blends” (Interview 17, p. 150), “The vendors need to use more spices in order for e.g. the tumeric powder to turn the food yellow. So the vendors are still always asking us why they need to use so much powder” (Interview 18, p. 155). Normally, the vendors use spice blends where artificial colour is added in order to make the food dishes bright in their colours. These products are known as mixed blends and are very unhealthy, but the vendors were not impressed with the organic product because of the missing colour. It was evident that adapting to or changing the continuance relationship (Viswanathan et. al 2010) with the vendor subsystem was difficult and an on-going process. The women tried to continuously adapt and react to the relationship and change the vendors’ view on the product and the women doing business. In accommodating the feedback, the Makali group tried to drive the cost down by buying cheaper raw material, but the women refused to add artificial colours to the spice blends, going against the negative response from the vendors:
“The Makali group is trying to make the spices colourful, but not to mix any chemical ingredients into the spices like many other manufacturers – these are very unhealthy. (...) From the beginning the women gave the message that they would never do any corruption or fraud in the businesses. The women said they would do the business honestly” (Interview 17, p. 150).

Because the women refused to add colour chemicals to the blends, they tried to disrupt the relationship with the vendors by changing their view and convince the vendors about the positive things relating to their spice blends and the women doing the business. But the vendors’ mind-set was difficult to change: “the vendors are narrow-sighted, only looking at colours and not being able to see through this and see the good quality of the spice blends. This will take time to change – their view on the products and trusting the women” (Interview 14, p. 142). The SHGs decided to make a label and a leaflet describing the health issues relating to mixed spice blends, the quality of the women’s product and the purpose of Initiative II. The women took great pride in this and felt more ownership of what they had created. The leader of the urban Disha group, Puspa also decided to invest in an outlet with her own money making it easier for the women to sell their products in Sector V. She also realised the importance of using and selling the spices in her own hotel, showing other vendors that the business and food would still work if they used the spice blends: “the vendors are slowly starting to use some of the spices and the fact that Puspa is using the spices in her hotel is also helping them realise the quality” (Interview 18, p. 156). People working in the IT sector started to buy the products from the women in the outlet when passing by, which created an additional customer subsystem who was more educated and much easier to convince about the value of the organic product. This disrupted the balance between the women and the vendors because the additional customer subsystem at the same time was customers of the vendors and they started to ask if the vendors used mixed or organic spice blend. It slowly became evident that the women could exploit their opportunity and create a demand for the organic spice blends.

6.2.5. Long-term commitment

In navigating the entrepreneurial process, the women’s business decisions reflected the levels of thinking either rooted in the here-and-now or future looking. Some of the women had a short-term view on the business, expecting quick money and at times overestimated the success and how fast the business could be started. In experiencing this feeling of failure the women became demotivated and some left the groups. In contrast, some women had a long-term commitment envisioning
beyond the immediate, in terms of the time frame of the enterprise. This enabled long-term-oriented navigation and the women created a chance at succeeding with the business: “You cannot give up, when time is hard you need to continue and carry on. We all have to face the struggle every day. If you continue you might become successful” (Interview 8, p. 132). With their aspirations the women adopted different sets of strategies that foresaw beyond the immediate situation: the Makali group for example recognised that a healthy organic quality product was better in the differentiation among the other hazardous products. This group was able to detect and act on overall market directions rather than merely reacting and balancing various pressures from the other subsystems (Sridharan et. al. 2014). Despite the many complications the Gitanjali, Matribandana and Disha navigated the entrepreneurial process with the help of the strong leaders who showed long-term commitment and by receiving support from the other groups and Initiative II. The remaining women in the Disha group for example decided that they would trust their leader Puspa and follow her lead and aspirations. Gitanjali decided that they could make lentil pulse for the vendors during the monsoon season in order to get started and also focus on growing the corn for making the papad next season. The Matribandana group started to practice on making paper plates and to produce plates out of banana leaves along with the paper plates. The leaves could be bought very cheap and these would also be more environmental friendly this could save the SHG some money, until they could pay back on their loan. Overall, the long-term commitment showed crucial to the entrepreneurial process because: “the women cannot expect some quick fix - they cannot think of the business as short-term. They need to see the business in the long-term perspective. Making a business takes a long time” (Interview 7, p. 131). The remaining women of the groups adjusted and adapted to the changing conditions with the use of their levels of aspirations and showed great efforts in keeping on:

“My point is that every success is effort. I have found that the journey getting there is never easy. Also if you fail at times or make a decision, which maybe is not always good, you have to say to yourself that ‘I have taken this decision and now I have to move on’” (Interview 5, p. 128).

These women decided to look forward, and focus on changing their future instead of dwelling in the past or accepting a context living in deprivation. The remaining women also envisioned beyond the immediate, in terms of thinking beyond one’s own gain. These women expressed a future-oriented commitment to the progress and a duality relating to the well-being of the self and the community.
For the women, improvements in the economic realm were a prime concern and driver for the women, but the relational and symbolic dimensions for the individual were also crucial: “the women are not only in the group to do business, but also to do social work in their communities” (Interview 13, p. 139). The women several times mentioned aspirations towards making significant contribution to the community, through their businesses. This included creating an awareness of the unhygienic and unhealthy spice blends among the vendors and the vendors’ customers, establishing the cooperative among the SHGs to share experiences and support each other when needed and the talk of including other SHGs and farmers in the supply chain for growing and harvesting the raw materials. They women most importantly wanted to show other women in the community that it could be possible to change one’s lives and they expressed the dream of lending money to new women SHGs or among the existing SHGs if they ever had the opportunity to create enough profit to do so: “It would be great if in the future we could include more and maybe help other SHGs with money to start something” (Interview 5, p. 128). Outcomes should according to the women be directed towards themselves, the women of the other SHGs and various other people within the community subsystem. The community-based entrepreneurial behaviour of the remaining women in the groups presented a genuine concern and aspirations for those beyond their own family subsystem. To these women the empowerment would be possible if the capacity of the community increased along with their own and the women were interested in the welfare and stability of the other subsystems. This reflected a capacity to envision the future going beyond merely balancing mutual commitment loops in a closed system (Sridharan et. al. 2014) and the women tried to disrupt the balance with their aspirations. Based on these findings, three modifications are made to the open system of TSE (Figure 11):
The first modification relates to the subsystems: a *macro-environment* surrounding the open system model is added. This is added because things surrounding the sub-systems affect the open system model, which the subsystems have no control of. Examples of this are the challenges associated with risks and uncertainty depending on the street food vending business, the challenges related to the weather and the structure of electricity. Secondly, a distinction is made between the *vendor subsystem* and the *customer subsystem*. The vendors were the women’s primary segment, however...
along the entrepreneurial process an additional customer segment in Sector V was interested in buying the products of the women. This customer segment also helped in the disruption towards the vendors, convincing them about the value of the product. Thirdly, the Initiative II subsystem is added because the women were dependent on the project - the support and capacity building through continuous workshops and the funding. However the goal is to remove this subsystem during the next years, so the women could become long-term sustainable by themselves. Finally, the SHGs subsystem is added. This subsystem includes the other SHGs, which the individual SHG cooperates with, relates to, observes and compares oneself with. The cooperation was essential for the SHGs, not only as supply chain, but also as support for each other.

The second modification to the TSE model relates to the dimension of the transformation. The transformation is according to the authors: “value-creating activity pursued by individuals living in subsistence conditions that places them on a path toward (i) self-enhancing business growth and significant positive change in their personal agency in the economic realm, and (ii) enhancing the economic capacity of the community in which they operate” (Sridharan et. al. 2014:490). Focus here is on positive change and capacity within the economic realm. For the purpose of the women empowerment in this paper and to align these with the theory of empowerment I propose the two additional dimensions to the value-creating activities: the symbolic and the relational dimensions. According to the theory of empowerment and to the definition of poverty, the transformation has to be directed not only towards an increase in the material capital, but also to that of the social, cultural and symbolic. Sridharan et. al (2014) also states that mere growth in income is inadequate in capturing the notion of transformation and it became evident in their study that achieving personal agency beyond the economic dimensions was important. Focus should thus be on the women’s and the community’s relational and symbolic well-being as well as that of the economic, in order to move beyond a subsistence situation and into better livelihoods. This is needed for the process to move from transformation towards a process of empowerment in the context of the women.

The final modification to the open system model is to include aspirations. The navigation of the entrepreneurial process was dependent on the women’s levels of aspirations (Lewin et. al. 1944) within the open system model (Sridharan et. al. 2014) and was used in the management or relationships within and across the subsystems - achieving and securing resources into and out of
each subsystem and in changing the relationship. In building the business it was clear that the aspirations available to the individual woman and collectively as a group would determine if the women could deploy and respond to the changing situations. The women were driven by these aspirations, which enabled the groups to commit on a long-term basis, have the ability to mobilise and utilise their resources and build strong productive relationships among themselves, between the subsystems and within the community. The disruption is therefore dependent on the aspirations and is final modification to the model.

6.3. Assessing women empowerment

The last part of the analysis is assessing if the entrepreneurial led to achievements of women empowerment. This is examined with the use of the Social Change Matrix (Barinaga 2013) and the findings revealed that the women attained the following achievements: (1) acted on the opportunity to change their lives (2) increased their resources (3) proved themselves to their surroundings and (4) increased their sense of agency (Figure 12):

![Figure 12: Assessing Women Empowerment](image-url)
6.3.1. The opportunity to change one’s life – Quadrant 1

Initiative II aimed at changing the oppressive and excluding structures surrounding the women with financial inclusion - linking the SHGs to the banks and provide project funding - thereby presenting the socially excluded women with the opportunity of starting business activities and become economically empowered. The government had in the past presented the SHGs to various governmental business and microfinance schemes they could apply for, but the women had never followed up on this. The women needed more active help with training in order for them to believe they could do the business: “This is the first time anyone in this area has done something like this – reached out actively to the SHGs for them to do business (...) they believe now they can be more empowered and do the business themselves and not some trainer or government representative should do it for them” (Interview 3, p. 124). The women acted upon the opportunity when the financial opportunity was accompanied with an inclusive entrepreneurial programme and four of the groups started to engage in the business activities.

6.3.2. Increasing one’s resources – Quadrant 2

Because empowerment is not exercised in the abstract, the creation and mobilisation of resources was necessary (Kabeer 2003). By providing funding for the women and engage them in entrepreneurship the Initiative II aimed for empowerment within the material dimension - economic capital and educational programme. By increasing the women’s economic capital the women would according to the leader of the Disha group feel freer: “There are so many things the women can do! If the women could earn something for themselves they will feel freer” (Interview 6, p. 129). However, the business did not generate any profit for a long time and many of the women become demotivated or left the business groups. After one year the women who had stayed in the business experienced small amounts of profit, after all – proving to them that the business was a long-term commitment and perseverance would be rewarded. The women came participatory in the economic dimension, by making their own money through the business and because the women now provided a small amount of income to their households the women also had the opportunity of increasing their ability to enforce claims (Kabeer 2003). With the co-creating workshops the intention had been to develop the women’s knowledge on entrepreneurship and doing business:

“We are doing a project where we say that we will train and work closely with the people in order to increase their capacity and livelihood (...) people want to learn, but they have apprehensions
because whatever they have learnt, they have not learned systematically. They never take a challenge, because they have never thought of grasping an opportunity (...) but this is changing” (Interview 12, p. 137).

By discussing business ideas and generating business models the women’s cultural capital increased, and by engaging in the entrepreneurial process their capacity and skill to change their situation were further developed. The generation of business models further acted as a product of the objectified state (Bourdieu 1986) and became a navigational map for the women, and a proof to them that they were creating a business. At this stage in the initiative it was not yet evident if the women have acquired the full power to direct their lives towards their desired goals and status, but the increase in the women’s resources is a great improvement towards this objective.

6.3.3. Proving oneself – Quadrant 3

The remaining women in the businesses had shown changes in their embodied state (Bourdieu 1986) breaking with the oppressive representations of only being housewives and Pekka, the Innoaid experienced this: “honestly it was very inspiring to see these groups in action (...) I felt with the groups, which said ‘yes we’re housewives, but this is really our chance to be outside the house and do something productive. That was really inspiring” (Interview 16, p. 148). The problem for the women was that their surroundings had a certain role perception of the women:

“A weakness is that most of the society is oppressing them, saying that they cannot do the businesses. The men especially think that they are the guardians of the women and that they should not be allowed to do things. But the women’s new wish to do something can change this and if they succeed this can change the view in their communities” (Interview 15, p. 145).

The view on the women in the Indian culture, made it hard along the entire process for the women to believe in themselves: “This is their first time they are doing something for themselves so it will be difficult no matter what. And it is especially difficult starting something for yourself as a woman” (Interview 15, p. 145). The women’s fight in striving towards empowerment became a matter of creating the necessary conditions for themselves in order for the empowerment to become possible. The women expressed that other people in the community had to recognise their efforts and the women had the aspirations of gaining respect as businesswomen. Indications of this started
to come apparent when the women created a small customer base. The vendors started to recognise the women as entrepreneurs along with the women’s husbands realising that the women did the business for the sake of the family and for the community. Despite this, real impact within the community and society where real boundaries and oppressive representation are pushed can take years and a genuine change in how the women in India are viewed can take generations. However Biswajit, the Director of JGVK expressed the following: “it is really good this project because it provides inspiration for the people in the village who can see that these groups are trying and that it is possible to do something like this. Even if it’s only one group who will succeed – it will stand as an inspirational success story, which is really important to show and tell others” (Interview 16, p. 148).

6.3.4. Increasing sense of agency – Quadrant 4

By the project and the women themselves having increased their resources – generated income and build knowledge and experiences the women had the opportunity in the future to increase their power. However this was not enough for the women to become empowered:

“What I think is if we have four groups, which can make something successful. And now I don’t only think in terms of money (...) what is important is that they will change their view and believe in themselves and that they can do this. They will know that they can do everything as good as men” (Interview 12, p. 137).

It took the women many months in fully believing in themselves and become able to know how they should proceed, but along the process the women started to believe that they could do the business. The women’s aspiration horizon was in the beginning narrow, as in line with the work of Appadurai (2004), however the women did by actively taking charge of their situation and practicing their use of aspiration learned that they had the ability to change their lives. The women’s business activities led the women to believing more in themselves, realising that many other women also had the same aspirations as themselves: “What is important is that the group members need to hold on to the feeling that it is important to do these things together and they can succeed together” (Interview 13, p. 141). Furthermore, the women increased their social capital and ties along the process. The women had in the past become participatory in social interactions by establishing the SHG, but by engaging in entrepreneurship the women had expanded their social ties and networks,
now including the other women SHGs, their suppliers and their customers segments. The entrepreneurial process started to contribute to many of the women’s sense of agency and the women expressed a self-worth, which also became evident in their choices and actions. Despite the women not making huge profits, the women still expressed an increase in their bargaining power and in their trust and belief in themselves and in the group. Improvement in their \textit{symbolic perception} of themselves thus arose from the fact that the business became something of their own, which proved to the women that they could be more than housewives working together with other women in the community. With the resources – how the women collected, operated and exchanged these within the open system– the women had succeeded in making some changes in their positions within the community. This generated a newfound resource for the groups – respect and pride, because the women recognised that their capacity to aspire could move them towards progress.

By the dimensions of empowerment being interdependent, these achievements gave rise to further increase in the capacity to aspire, now having proved that the women could do business. The women’ aspirations – their longings, goals and ambitions helped them in moving forward and an increase in the women’s power and transformative agency can presumably be attained in the future if the women were to further exploit their sense of agency and resources. It can be assessed that achievements of empowerment became evident along the entrepreneurial process. If the project had succeeded altogether in meeting their social rationalities is difficult to evaluate and actual significant impact can maybe first be detected years from now, but as Barman said:

\begin{quote} “What is the definition of success? It is up to the individual person. The definition of success is not only to earn money. That is also good, but it is more about coming to the reasoning that they are doing something in a different way and whatever they are doing they are happy about” (Interview 12, p. 138). \end{quote}

In the entrepreneurial process many of the women showed a progress from \textit{passive agency} to \textit{active agency} where the women exercised purposeful behaviour (Kabeer 2003). In this change some women in the groups, carried out their entrepreneurial identities and responsibilities as expected of the others in the group – \textit{effectiveness of agency}, while a smaller number of women in each group showed indications of \textit{transformative agency} (Kabeer 2003) - having the ability to question and reinterpret their surroundings and change their roles. The women’s agency could therefore be low
individually, but in the groups a high level of collective agency was evident which seemed sufficient in driving the group forward together. With entrepreneurship and the methods of Initiative II, the women’s ability to make strategic life choices for themselves increased along with their agency and Dipanjana, the new leader of Initiative II noted the importance hereof: “The ones that are still there have the motivation (…) it is not only about the monetary gain, but also the process gives them self-respect and empowerment towards others in the community and their family members. Them doing business gives them something else than just doing something at home. That itself is an important outcome” (Interview 20, p. 163).

6.4. Conclusion on analysis
In this analysis, I attempted to achieve an insight into how the women SHGs moved from entrepreneurial intentions to actions, how they navigated the entrepreneurial process and finally which achievement of women empowerment became evident along the process. The insight into all three entities was based on the synthesis between the empirical findings and the literature and modification of the theories. It was highlighted that the women moved from entrepreneurial intentions to actions based on the women’s capacity to aspire. The strengthening of these aspirations was dependent on the resources available to the women - leadership within the group, prior experience and most importantly unity in the group. Secondly, I assessed that the women managed the entrepreneurial process by navigating with the use of levels of aspirations and with help from the Initiative II and the other SHGs, creating a long-term commitment to the business envisioning beyond the immediate time frame and individual gain. Finally, this process led to the women taking the opportunity to change their lives, increasing their resources, proving themselves to their surroundings and increasing their sense of agency. The findings will now be discussed.

7. Discussion
“We can help, support and motivate, but we cannot force aspiration upon the women, these have to come from within the women themselves” – Sudipta Barman, The Street Food Project Leader.

According to the literature on empowerment, agency encompasses the observable actions in the women’s exercise of choice and the meanings and motivation the women bring to their actions
(Kabeer 2003). The strongest and most active form of agency was in this case study linked to the aspirations of the women becoming something more than housewives, creating something for themselves together as a group and proving themselves to their surroundings. These aspirations affected the women’s behaviour because these were meaningful and important to the women, individually and as a group. Based on the analysis the term *aspirational entrepreneurship* is erected for the sake of this case study.

7.1. Aspirational Entrepreneurship

While individuals in subsistence contexts can express low levels of aspirations or goals focused on immediacy of subsistence (Tripathi 1988), the remaining women in the SHGs appeared to have a long-term perspective on doing business and showed an ability to envision a future beyond that of subsistence. All stages of the entrepreneurial process were linked to the women’s aspirations, individually and collectively as a group. The aspirations not only served as the important link between intentions and actions, but also the ability to activate the group in being capable of changing the goals and motives along the entrepreneurial process and adjust to changing situations or contingencies. Sujit the Business Developer, talked about a mechanism for the women to keep on: “They will think so many times that we are not making enough profit, or they feel lost. They need a mechanism to cope with this and keep on doing the business” (Interview 14, p. 143). This mechanism showed to be that of *aspirational resilience*. It was the mind-set of wanting to significantly change and improve one’s life and persisting in this quest, when challenges and uncertainty occurred. It was evident that the women who had aspirations regarding subsistence needs - merely increasing their economic capital - were the first to leave the business and the group when challenges or failures occurred along the entrepreneurial process. On the contrary, the women who expressed aspirations within a relational and/or symbolic dimension while exceeding the individual level of gain persevered when it became hard to do the business activities. The individual’s and the groups’ aspirations of what the future could be, enabled the women not to give up and persist – lack hereof made the women leave the business. The aspirational resilience was thus a long-term navigational mechanism looking beyond troubled or hard times and considering how entrepreneurial choices and aspirations could help one through these times. Aspirational entrepreneurship thus becomes a navigational capacity - an action-based term. In subsistence context, such as in this case study this capacity is paramount because the internal and external
challenges act as extreme barriers towards entrepreneurial actions. Conclusively the women exceeded the subsistence motives and showed *aspirational entrepreneurship*, driving the women in the entrepreneurial process. In investigating the entrepreneurial process towards women empowerment, this paper erects a process of change with the use of aspirational entrepreneurship (Figure 13):

Firstly, the context of the women - their economic, cultural and social capital as resources acted as the catalyst for some of the women to form aspirations, exceeding the cycle of survival thus placing them on the path of empowerment. Secondly, the women’s levels of aspirations enabled them to navigate the entrepreneurial process and stay on the path towards the empowerment with a long-term commitment and aspirational resilience. Finally, achievements of the entrepreneurial process can then further enable and secure the women to follow through on the path towards empowerment if the women utilise these for further improvements of their own well-being and that of the community. The implications of the findings on the research, policy practice will be discussed.
7.2. Implications

The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to role and economic status of women in the society. Besides the women’s aspirations, skills and knowledge being a major reason for women to emerge into business activities, there are various structural factors like policies, legal framework and microcredit initiatives, which influence the women entrepreneurship development process (Shah 2013). The field of entrepreneurship is increasing its theoretical and empirical focus on the contributions of women entrepreneurs to business and society and how women’s participation in the entrepreneurial process in subsistence contexts can contribute to the women’s empowerment (Datta & Gailey 2012). The challenge of poverty in India, and the inequality of women must force us to think in new and innovative ways - not claim rights to impose our solutions nor make assumptions about the contexts of the women. This starting point is twofold and includes looking at how future research and practices of poverty alleviation are conducted.

7.2.1 Implications for research

Some research describing individuals living in contexts affected by social disadvantages, poverty and deprivation have concluded that these individuals reflect a low need for achievement and poor standards in progress-prone behaviours. This research notes that people in prolonged states of deprivation show relatively low aspiration levels, with goals focused largely on the immediacy of subsistence. This thesis can contribute to this discussion. It is important to note that some of the women in the case study expressed low levels of aspirations, due to their context living in poverty and deprivation. However this was not the case for the remaining women, who are to this day still engaging in entrepreneurship. The entrepreneurial process became significant for the women when their aspirations was directed towards the goal of improving their livelihood and prove themselves to the community. The findings of this thesis were therefore not altogether in line with the ‘poor’ not having the capacity to break with their subsistence mind-set or not being able to direct their lives towards improved livelihoods. Based on this, this thesis identifies a need for considering the standpoint and methods we use in poverty research. We need to transform our framing of the poor as victims, towards looking at the women as humans capable of empowering their own stories. The methods in the research of poverty can likewise not be understood fully and in all its dimensions if these are quantitative and does not account for the specific contexts of the individuals: “The discipline must assess the substance and context of the reality of deprivation before it can hope to
contribute meaningfully to its amelioration (...) these learnings may even force us out of our labs and into the fields, but the scholarly possibilities are fascinating and the payoffs undeniable” (Chakravarti 2006:365). What this thesis attempt to do is to contribute to field of social entrepreneurship and break with the quantitative research perspective on poverty by instead see poverty not as an absolute measurable condition but as a qualitative social relation and socially involving strategy.

The thesis suggest, based on the term aspirational entrepreneurship that it would be interesting and helpful to further research on: (1) what impact aspirational leadership has on the SHGs in their entrepreneurial process and empowerment (2) how unity and collective aspirations in a group can be strengthened in order to facilitate conditions for the SHGs to engage in entrepreneurship and (3) how different models of microfinance; bank, government and NGO-promoted differ and which model presents a more thriving environment for the women SHGs to exercise aspirational entrepreneurship and drive women empowerment.

7.2.2. Implications for policy and practice

Poverty is one of the great challenges of the 21st century. The concept of poverty has been central to the international development agenda for more than a quarter of a century: “During this period the constitution of poverty, how it is conceptualised as a problem and the kinds of solution promoted to address it, have shifted along with the transformations in policy thinking, in political relationships (...) and in the social sciences” (Green 2006:1109). Evolving policies have started to see women oppression and poverty in its multifaceted deprivation, not only of income, but also of the capabilities to achieve full human potential (Green 2006). The new millennium has forwarded a broader conceptualisation of poverty that includes more psychological constructs covering the “experiential realities of the poor” (Chakravarti 2006:365). The focus on women entrepreneurship as poverty alleviation has likewise increased in the recent years, especially with the emergence of the microfinance sector. Muhammad Yunus recognised the entrepreneurial spirit of the people living in poverty and the paradigm of microfinance as poverty alleviation represents a remarkable accomplishment overturning the ideas of the poor as consumers of financial services, shattering stigmatization of the poor as unbankable and mobilising millions of dollars as social investment for the poor (Mutua et. al. 1996). However, these practices can fall short if not executed properly or if
focus is only on the economic dimensions - putting capital in the hands’ of the women. Microfinance has built a significant part of its reputation on the assertion that small loans empower women (Torri & Martinez 2014) and the assumption that women living in poverty only lacks access to credit, underlies the critical point that many of the microfinance programmes only target one small entity of the complex world of poverty and deprivation. Some of the programmes have failed to take into the consideration the plurality of issues within the category of being a deprived and poor woman (Gutmann, 1985). The ability of a woman to transform her life through access to financial services depends on many other factors; some of them are linked to her individual situation and abilities, and other dependent upon her environment and the status of women as a group (Gaiha et. al. 2001). Access to and control over economic capital is only one dimension of the complex and ever-changing process by which the cycles of poverty and powerlessness replicate themselves: “Poverty cannot be captured in terms of money and income alone. If poverty is seen as a lack of opportunity to acquire lasting control of resources in order to strengthen one’s capacity to acquire the basic necessities of life (…) It requires assets or entitlements, the value of which cannot be easily estimated in financial terms. In other words: rights that ensure access to all these things” (van Maanen 2004:34). Practices and policies can enact processes, which are trying to empower the women living in poverty, but result in passive participation because the agenda is not determined by those women subjected to the categorisation of poor (Green 2006). Practitioners need to carefully rethink the tools and solutions seen as fitted in solving the issues of poverty and stop seeing the women as victims, and recognise that they can be resilient and creative entrepreneurs. What is needed is an approach to work with the women by involving them in partnering to innovate, and create something sustainable on their own and for themselves. This calls for entrepreneurial action by individuals who are an essential part of the impoverished context – they are living in poverty themselves and in the local economy (Viswanathan et. al 2015). It highlights the role of bottom-up initiated entrepreneurship in poverty contexts and directs its attention to how women embedded within these contexts engage in entrepreneurship and how the entrepreneurial process can act as a catalyst for empowerment from within with the use of aspirations. This thesis propose that aspirations can become a valuable term in the literature and practices of women empowerment and entrepreneurship in subsistence contexts because it represents the women’s capacity to imagine a better life and future and their ability to direct and act upon it. By focusing on the women’s aspiration, the researcher can be in a better position to understand how the women actually navigate their social spaces and how microfinance and entrepreneurship as poverty alleviation can become
meaningful to the women, living in poverty. Instead of discussing which practices and policies to implement on the women these should start with the women, their contexts and aspirations thus encouraging active participation from the women bound by poverty.

8. Conclusion

“It can be so difficult to start a business being a woman. Sometimes they have husbands, children and so much to do. But if their aspirations are high I believe they can do that and everything else”

– Sayani, Project Coordinator of Initiative II

When looking at numbers and measurements of poverty and development, important indicators become evident. In the developing regions of the world, poverty has more than halved in recent three decades (World Bank 2013). For instance, India has made some unprecedented performance, releasing a massive 137.8 million from poverty between 2004-04 and 2011-12 and dropping poverty ratios in the population dramatically, from 37.2% to 21.9% (GoI 2014). This is not to say that everyone in poverty in India is breaking through - far from it actually. More than 270 million Indians still live in extreme poverty (GoI 2013). Behind these statistics of poverty are human stories and dynamics of ordinary lives undergoing the transition out of poverty, which cannot be told in quantitative measurement. Within these stories lies the substantial energy and drive you sense when coming to India. The stories in this thesis were based on the women’s own experiences and include experiences of voicelessness and powerlessness, feelings of vulnerability and risk exposure and the subjective experiences of ill-being and well-being. Anything as massive as poverty can be difficult to consider in all its dimensions – especially in a country as multifaceted as India. This thesis aimed at telling five stories of the women - how they engaged in entrepreneurship and managed the process with the aim of improving their lives and become empowered. With the use of aspirational entrepreneurship the women had the opportunity of moving on step closer to becoming empowered and create significant change for themselves and their immediate communities. Achievements of empowerment became apparent – but this was not simply a result of the financial inclusion of the women SHGs. An increase of the women’s resources became possible due to the co-creating workshops with Initiative II, the constant adaption and reaction among the subsystems, the mind-set of strong leaders, unity within the group and collaboration among the SHGs, enabling the women to gain some power to direct their lives and prove themselves within society – leading the women to experience a sense of self-worth and improvement in agency. This entire process of
entrepreneurship and empowerment was driven by the women’s aspirations - leading up to the entrepreneurial actions, occurring along the entrepreneurial process and in the securement of empowerment. Conclusively, in this case study:

**Women empowerment is possible when the entrepreneurial process is driven by the women’s aspiration**

The *driving force* in the entrepreneurial process was the women’s aspirations. Goals are essential to the entrepreneurial process, because these determine what people intend to achieve and what kind of goal they set for themselves. However the strength of the activation is determined by the strength of the aspirations. Weak aspirations did not transfer into real action or persistence when hardship was needed, strong aspirations however enabled the women to change their lives and to persist in this aim. The findings of this thesis can give an insight into how poverty alleviation such as microfinance and entrepreneurship can become successful programmes for women empowerment in this context. The contextual and multidimensional nature of poverty requires more of poverty alleviation programmes if these should drive women empowerment. For entrepreneurship to empower the women SHGs in India, the women have to create significant change for themselves in their personal, social, and economic well being, while fostering significant positive influence and empowerment in their communities - a tremendous task, in which the women at times need assistance and support, like that provided by the Initiative II. It is important to note that this thesis did not erect its focus towards structural change in regards of changing the laws fostering gender inequality. However the change on a macro-level is as equally important as the change within the individual woman. The empowerment involves looking at the relationships between individual and structural change - individual empowerment is an important starting point for processes of social transformation, but unless it leads to some form of structural change it will do little to undermine the systemic reproduction of inequality. Equally, changing the laws and the mental representation and social norms oppressing women represent a crucial attempt to challenge systemic and symbolic forms of inequality, but unless women feel able to claim their rights it will remain a symbolic gain (Kabeer 2003). It is in the efforts of the women mobilising themselves internally and creating something of their own with the drive of aspiration, that change can occur in the dynamics of consensus in their larger social worlds.
There is no shortcut to empowerment and for research and practices not to fall into the criticism of having no significant impact on the women’s lives, these should start with the women, create an understanding of their context, listening to their aspirations on improving their lives and support the women in upholding their aspirations individually and united as a group along the process of change. Future research, policies and practices have to account for the number of individuals who believe they can aspire to other lives and contexts, and then create the conditions for these individuals to change their situations and become empowered with the use of entrepreneurship and their aspirations.
9. Bibliography


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Appendix 1 – Organisational Chart & Project Plan

1. Scalable model of urban street food vending
   - Project coordinator
   - Field coordinator
   - Trainer x 3
   - Field support
     - Rural: Laxman Banarjee
     - Kolkata: Bhabotosh Sarkar + Samresh Makherjee
     - Business plan developer: Sujit Mistry

2. Models for improving vendors' livelihood
   - Project coordinator: Pekka Halla (InnoAid) + Sayani Dey

3. Implementation of programme in new areas
   - Project coordinator
   - Field coordinator
   - Trainer x 6

Project Management Body (PMB)
- Marie Louise Larsen
- Biswajit Mahakur
- Sutapa Sarkar

Project Leadership Team (PLT)
- Advocacy officer: Sudipta Barman
- Financial / reporting officer
- Administrator / support
Activity

- Rural Initiative 2
- Develop detailed initiative plan (+ identify staff)
- Identify business potentials (4 steps)
- Develop draft business plans
- Mobilize local communities, identify potential entrepreneur
- Invest and start-up business #1
- Invest and start-up business #2
- Invest and start-up business #3
- Invest and start-up business #4
- Document successful businesses in manuals for replication

Continuous support + potential expansion
Appendix 2 – Geographic location
Appendix 4 – Observation Diary

These are notes taken while conducting field research in India dating from the 18th of February to the 8th of May 2015. It includes observations, planning of various activities and workshop descriptions.

Day 1 – 18th of February 2015

I arrived at the airport in Kolkata 12.30PM and were picked up by one of the employees from the Innoaid Kolkata office. I met all of the people involved in the project at the office and had a long talk with the Project Leader Sudipta Barman, also known as Barmanda (the ending “da” is added to a male name when one refers to him as a “brother” or close confidant, for female names the ending “di” is added). He briefed me about the current situation of the three initiatives and we had a talk about how to move on from here, with Initiative II and my research.

Day 2 – 19th of February 2015

Today, Barmanda went to the Sundarbans to collect feedback from some of the women groups who have participated in an introduction workshop, regarding entrepreneurship and what is required of the women in order for them to be part of the project. I was unfortunately too tired and jetlagged to join. So far, two SHGs have been selected for participating in the project, and two other groups are under evaluation. The SHGs are one urban groups and three rural groups. In the selection process there are various criteria for being accepted to the project, such as minimum years of SHG existence, a certain amount of savings and financial management and continuously participatory activity among the groups members. All four groups have attended a launch meeting either held in Sector V of Kolkata, or in the various rural village communities in the Basanti area of Sundarban. With two of the rural groups an introduction and entrepreneurship meeting has also been completed with the individual SHGs. The objective was to identify the needs, habits and resources of the women in the groups and determine if they had a genuine interest in the project. The two groups were very interested and motivated to participate in the project, whereas plenty of other SHGs have declined
due to various reasons, such as no interest in investing in start-up business activities or not having/finding the time to enter into the project. Barmanda mentioned that many of the women are afraid of uncertainty or of taking the necessary risks in starting something for themselves, but that some just needed ‘a little push’. Many of the street food vendors however, are used to risk in another sense, such as constantly risking being ransacked or evicted by the police. And the women experience uncertainty, in the form of never knowing where the next source of income will appear. Barmanda also emphasised that a certain level of motivation in the women groups is crucial in order for them to succeed in their activities. He believes that the role of our team and the project is to generate and nourish this motivation and that we can do this best by creating the ‘right’ environment for them to work in.

Day 3 – 20th of February 2015

I met with Sayani Dey, the Project Coordinator of Initiative II and Sujit Mistry, the Business Developer and main contact of the women groups in Sundarban. We had a meeting, along with Barmanda, about what we should be focusing on in the workshops with the individual groups. Barmanda would like to begin with explaining the project and what it implies to be part of the project, and also go through a simple entrepreneurial ‘manual’ with the women to align expectations. This involves the women knowing what it means to be ‘independent’, and what time, effort and resources they have to bring to the table while emphasising that Innoaid and the project will support them financially as well as provide all guidance they want and need. We also discussed what it takes for the women and for us to succeed in starting up the business activities. We agreed that the following things were crucial: (1) understanding the context of the women and their business ideas (2) actualise and implement the ideas within sustainable business models (3) and support and nourish the motivation and aspirations of the women.

Barmanda shared with me his understanding of engagement among the women. There is the 1st, 2nd and 3rd degree of engagement. The 1st degree of engagement is the women who engage very quickly. They get specific
information and go through some different training sessions and they change their mind-set and evolve quickly. They are fast learners. The 2nd degree of engagement involves the women who see the other women undergoing a change. Then these women undergo a change themselves, by observing the other women. They are adopters. Finally, the 3rd degree of engagement is the women, who are critical and are the women you need to convince and engage with to get them motivated. Many of these women will not succeed in changing and might not be able to start up business activities. We can help, support and motivate, but we cannot force aspiration upon the women, these have to come from within the women themselves.

Day 6 – 23rd of February 2015

A couple of days before I arrived to Kolkata, a workshop with several women SHGs in Sundarban were held. The workshop was managed by a representative from the Ministry of Micro, Small & Medium Enterprise (MSME) which is the Development Institute in Kolkata. The workshop started with an introduction of the Ministry, followed by the explanation of the various development and finance schemes they offer. Five groups attended, with approximately 30 people present. Barmanda talked to some of these women groups afterwards and the feedback had not been very positive. The women did not like the MSME representative and he had not asked them about their ideas or thoughts – he simply explained what the ministry offered and their requirements. After this workshop, which was initiated by Innoaid and the Initiative II team members, Sujit, Sayani and Barmanda agreed that the workshops should be planned and managed by themselves in order to secure the quality of the workshop and keep focus on the women. The women said that they didn’t have the need for any motivational sessions – they wanted to get started and learn by doing. More action, less talking.

Day 7 – 24th of February 2015

I went to my first field trip in Sector V in Kolkata. This is where the majority of the street food vendors are located. Sector V is where all the big IT companies are, so it is known as the IT hub of Kolkata, and
many of the customers are located here. I went with the field coordinators Samresh and Bhabotosh and I met the Secretary of one of the street food vendor unions in Sector V - his name is Surajit. Almost any of the street vendors are faced with fraud and corruption in their everyday life as vendors. Most of the vendors are not educated, so when a policeman says he can help them to get a license to operate they believe him. The authority also demands money and bribes from the vendors, if they want to avoid damage to their vending stand or being evicted. The biggest fear among the vendors is to suddenly be evicted by policemen. This happens very often in Sector V. Due to these uncertainties the vendors are grouping themselves in order to stand stronger together, and to support each other when something happens to one of the vendors in the area. There are approximately 40 of these groupings where each group has a president and a secretary, one being Surajit. He has 130 vendors to manage in his group.

Day 8 – 25th of February 2015

The objective of the project has been to link three supply chain groups of the businesses. These include the farmers, the producers and the marketers. The idea is to engage with farmers for them to produce and harvest ingredients for the products cheaply, then get the rural women groups to process the raw materials and send the final product to Kolkata city. Finally the urban groups of Kolkata will represent sales and marketing and get the products to the market and the street food vendors in the city.

As of now 4 groups have been selected for the project – one urban group and three rural groups:

Disha Group – Urban
Makali Group – Rural
Matribandana Group – Rural
Saradamoyee Group – Rural

The linking of farmers to the project has proven difficult and the other groups will be too dependent on the farmers. The raw material will
instead be bought at the local markets. So far, only one urban group has been selected. This is because the project had a hard time finding urban SHGs and they then decided to test how it works with the linkage between the rural groups and one urban group. It might be easier to focus on one urban group in the beginning.

**Day 10 – 27th of February 2015**

The workshop planned for the coming weekend with the urban group Disha has been cancelled, due to personal issues in the women group. The space they were planning to have the workshops and run the business in has been damaged due to weather conditions, so they have to renovate this before they can start the business.

**Day 11 – 28th of February 2015**

Today I went on my second field trip in Sector V. We went to the vendors in rush hour and had some food ourselves. Amazing food! Tapu, one of the Initiative I team members told me that the vendors are having problems with basic things such as bad water sanitation, missing electricity and no access to toilets. This is the focus of Initiative I, to improve these conditions. It is also the members of Initiative I helped the other initiatives in conducting some need assessment interviews with the vendors and identifying some of their needs and thoughts about future products. They are in need for paper cups and paper plates, better quality spice products, chow mien and pickles. And the vendors said that they would support the products, due to the fact that it would be families of the vendors and other project-related women who would make the products and distribute it. The questionnaires were very informal because the vendors prefer this and do not trust people that they don’t know or see on a regular basis – they are extremely vulnerable and exposed in their trade, due to the corruption and evictions. Relations with the vendors are thus very important for the project and for the future collaborations. This is also why I have to meet with many of them regularly.
Day 13 – 2nd of March 2015

Today, Sujit, Sayani, Barmanda and I had a talk about our work in Initiative II and how we should structure the future workshops. We decided on the following:

1st workshop
- Go through the concept of entrepreneurship and business
- What the women’s possibilities are
- And how the cost structure would look

2nd workshop
- Look closer at the specific business ideas
- What tasks needs to be done in order to start
- Talk about market research

3rd workshop
- Looking at resources
- Talk about production and processing in the business

4th workshop
- Financial projections and budgeting

Day 14 – 3rd of March 2015

The rural group Makali has decided that they want to do spice powder blends. They have already bought some chillies on the local market and done a bit of survey in the market. They bought three different qualities of chillies and will pulverise these manually and dry them in the sun. They will test these first in their own cooking and then in the market when they are ready. They seem very eager.

Day 15 – 4th of March 2015

Today, I met the Disha group for the first time in Sector IV. The meeting was a bank linkage with a bank manager from the bank West Bengal State Co-operative Bank, and the purpose was to get the required information from the urban women in order for the bank to open a shared
bank account for the women group. The women will pay an amount of money each month, and by proving they can provide a certain amount of money the bank can give the women a loan. This money can later on be deposited for the women’s personal use or for starting up business activities.

The meeting was held at Puspa, one of the women in the urban group. She seems to be the driving force in the group. Marie, the founder of Innoaid met her when the project started in Kolkata some years ago and Puspa is the reason that Marie decided to start Initiative II involving the women of the vendor families and the women in the rural areas. Puspa said to Marie that she hoped she would never forget the women of the vendors when Marie went back home to Denmark. It will be at Puspa’s house they women will have their meetings and undertake the business. Puspa managed to gather this group of 12 women and form a SHG in their neighbourhood and now they also want to open a shared bank account. For this meeting a bank manager came and checked their papers and their IDs - in India these are called I-Cards. There are certain requirements for opening a shared bank account. All the members need to be women, and only one woman per family can form part of the group, and all members need to hold an I-Card. The papers could not be finally signed, because some of the women were not present at the meeting – which is required. Surajit’s mother is part of this group, and she is sharing her knowledge with the others because she has helped other women vendors starting their businesses.

The women are of all ages, and they seemed very motivated and excited that they would soon get a shared bank account. Each month they will pay 100 Rs to the bank account, so that they each month will have 1200 Rs. When they want to borrow money for the business they can get four times the amount on the account, with a 4% interest rate. The women stand stronger together, compared to if they borrowed money on their own via ‘money-lenders’, who take interest rates on 20%. The women’s concerns were about the time they need to use on the business – if they have the time and if they can juggle the roles between housewives and the work. But they believe that if they stick to the packaging and marketing of the product from the rural women they will have the time. Other
questions related to how they can share profit and if it is possible to manage that all women work the same amount.

**Day 16 – 5th of March 2015**

Today was Holi festival, and we played with colour and had dinner with the neighbours.

**Day 22 – 11th of March 2015**

Had a meeting with Barmanda who told me that there is a new rural group, which we will meet soon. They would like to hear about the ‘basics of entrepreneurship’ and Barmanda will go with the Initiative II team and do the workshop. At this Sundarban trip we will also meet up with the two ‘older’ groups and talk with them about their business ideas. I also talked to Sujit, who emphasised that we need to talk to the women groups about the steps of market research, the production, marketing and sales and finally financing and budgeting. Sujit also believes that our role in this initiative is that of a ‘guide’. We can show them the road, but they have to go down the road themselves.

Today we went to central Kolkata and looked at production and processing machines for the products. We collected the prices on puri machines, spice powder grinders, chow mien processors and cutters for making paper cups and plates. We want to compare prices for the various machines. E.g. there is great demand for paper cups, but the machines are very expensive.

**Day 23 – 12th of March 2015**

Today, Sujit and I made a draft to a business model we can present to the women groups. He is translating it into Bengali later for the women to get the papers at the workshops. Later that day we went to do more research on the machines for the production of products and lastly we went to Sector V to meet with some of the vendors. They talked about the problems related to the ‘vendors act’, which has not been implemented yet in the municipal of Kolkata. The vendors are still facing a lot of evictions and harassments. Present at the informal meeting in the street were Swarnendu (President of the Street Vendors Union), Prasad (the
Treasury) and Surajit (the secretary), and also Sujit and the two field coordinators.

**Day 25 - 14th of March 2015**

Barmanda came to the office today to tell me that the workshop with the urban women group Disha, has once again been cancelled. The government of Kolkata has proclaimed that they will implement the Street vendors’ act soon and provide licenses and healthcare for the people in the union. The women therefore had meetings with their families and other vendors in Sector V. This proclamation has happened before, with no action following so they do not know if they should be celebrating or not?

**Day 28 - 17th of March 2015**

Barmanda and I went to Sundarban to do the workshops with the rural women groups. I stayed at JGVK and Sujit and Sayani were already there when we arrived. Barmanda told me on the trip going there, that the rural groups do not have as many problems with the government as the urban women and that the rural women groups he have met seem very eager to get started. Despite this the women have trouble imagining and envisioning other situations and possibilities than those of status quo. They know they want to progress, but not how to or if they are able to...

We had the first workshop with two new rural groups, one being ‘Matribandana’ located in the Birinchibari village. I also met the field coordinator of JGVK, Laxman who has the contact with all the rural groups. The workshop was an introduction into entrepreneurship and was build like this:

1. Ice-breaking session
2. Why self-employment?
3. The entrepreneurial mind-set
4. Business models and ideas
5. Feedback
Barmanda talked about the pros and cons with being independent and self-employed and which ‘traits’ the common entrepreneur possess. The women themselves emphasised that vision, confidence, aspirations and unity were important elements for them to succeed. Barmanda also went through various uncertainty scenarios and had the women come up with solutions. Sujit presented the business model canvas, which we discussed some days in advance. The questions the women had revolved around how they should divide and distribute the work among them, and how to manage that everyone use the same amount of time in the business. Also questions relating to profit sharing and how to invest in the business and provide funding. They are very worried about the costs and how to calculate and do a budget in the future. They really needed assurance of the Street Food Project and JGVK providing financial support and funding for the businesses – which it does. They have savings themselves, but they do not believe it will be enough. The next task for the women was to research in the local markets if there is a demand for pickles and/or paper plates.

The workshop today included two groups, one group having a strong ‘leader’ Sujala. Her SHG really wants to engage in the initiative. The other group was more passive at the workshop and finally had no interest in engaging in any business activities. The Matribandana group has some experience with business activities and has for example made linens for clothes, and bred chickens, which were sold at the local market. After meeting three groups (1 x urban and 2 x rural) it has become evident that there are strong ‘leaders’ of the groups like Puspa (Disha group) and Sujala (Matribandana group) who might represent strong entrepreneurs. Maybe without these it would not be possible for the women groups to succeed in the entrepreneurial process?

The women were very ‘shy’ and careful at the first workshop and towards me. Hopefully this will change after more meetings.
Day 29 - 18th of March 2015

In Sundarban we had the second workshop with another group called ‘Makali’. The SHG constitutes of 10 women and 1 man representing his sick mother. They have already had an introduction meeting and now wants to further discuss the business model of spice production, which they have already started sampling. They have bought two different kinds of chillies in different qualities and also bought turmeric. They have made powder of the raw material and tested out the product with and without chilli stems, and in the varying quality of the raw materials. These powder samples will be brought to the urban group for them to test in their own cooking and also in other vendors’ food stalls.

At the meeting they also talked about the costs of machines and the products and they decided what had to be further investigated and divided the tasks among them. This group also discussed problems arising with uncertainty and came up with various solutions. The meeting was interrupted and stopped when the rain came and the women had to cover their crops. This group is very motivated and proactive is seems.

Day 30 - 19th of March 2015

We had the last workshop today in Sundarban with the Saradamoyee group. This seemed to be a big group. Sujit said that the women were made up of two SHG. The programme for the workshop was the same as with the other two groups. Barmanda and I had a talk about the caste system. I asked him about this and I knew it was an issue with some amount of taboo. Barmanda gladly shared though. All of the women SHGs in the rural and urban areas are what is called ‘Scheduled caste’. The scheduled castes are official designations given to various groups of historically disadvantaged people in India, also known as the ‘Depressed classes’ or formerly known as ‘Dalits’. Barmanda says they will face no trouble in starting up businesses despite their castes. But maybe there will be some internal forces, or cultural limitations restricting them in their pursuit?

I also talked to the field coordinators of Sector V today, who said that the urban group Disha cancelled the meeting when they heard that the
project leader Barmanda would manage the meeting. The women are low-rank and they rather have someone they trust to do the workshop like Sayani or the field coordinators.

**Day 35 - 24th of March 2015**

The day of the workshop with the Disha group is now finally fixed. Sujit and Sayani will do the workshop. Sujit and I also went to the paper market today in Kolkata to look at labels for the products. The women had the idea to make labels for the product, which has the logo of the street food vendor union and explain that the products are made from SHGs and sold by family members of the vendors.

**Day 42 - 31st of March 2015**

I got up very early to go to Sundarban again on my own. Today we have the second workshop with Matribandana, with the purpose of working on the business model of the paper plates. They conducted some market research and it was evident that there was a great demand. Three women have decided to leave the entrepreneur group. They are still part of the SHG, but the group involving themselves in the business has gone from 12 to nine women. One of the women has already another job, helping at the local school and she does not have time to involve herself in other activities and also manage the household. Another one the women has problems at home and her husband will not let her participate in the business due to time constraints. Finally Bijali, who I interviewed and had great thoughts about regarding motivation and drive - she does not want to participate in the required SHG training on the side, but only want to do the business. The other women said she put no value in being part of the group otherwise or work with them in the community in other ways; as a consequence they made her quit the group. I was wrong - I thought she had genuine motives, but she was only in it for the profit. Not for the work.

At the workshop we talked about this, but also about their thoughts about planning of time and how to change between work in the business and the work in the household. We had the women write down their names on paper slips and how much time they believe they can allow for the
business and what they believe they would be good at doing in the business. We did this because the women have some difficulties discussing these issues among themselves, such as time management and distribution of tasks. The women generally said that they could work a couple of hours per day, and the women were very open to involve themselves in all the different tasks. Sujala and one other woman would be managing the business and the budgeting. These are the women who also have prior experience with other work at JGVK. The women also told us why they want to involve themselves in the business. The women had the following motives for starting the business:

1. “To survive – my family have no money and my husband is very sick so I now has the possibility to provide for my family”
2. “I have a very poorly life, I really need the money for my family to get more resources”
3. “My husband is also sick, and cannot work anymore, doing the business might increase our income”
4. “I really could use the money, but I also very much like the idea that this is the first time we as a SHG does something together. We do the business together!”
5. “I like to involve myself in something besides my work in the household”
6. “I want to do what the group wants to do. I am following them - I don’t want to be separated from them”
7. “I want this group to become empowered and that we together in unity achieves something” (Secretary of the group - responsible for the accounting)
8. “I have great hopes and goals for this group, I think we can do great things together” (Sujala - ‘leader’ of the group)
9. “I also want to the business because we as a group has the opportunity to create something together for the first time”

In the end of the workshop we looked at various types and qualities of paper plates and discussed which would be best for the business to make. There are some conflicting arguments - should the paper plates be as cheap as possible or do the product need to comply with requirements
such as environmental sustainable as Innoaid states. They cannot be polluting the environment.

**Day 43 - 1st of April 2015**

We had a meeting about an action plan of what needs to be done. Research on the market and the resources and machines needed for the businesses has to be made and the business plans need to be finalised for submission to JGVK and approved by them.

The women groups had talked about establishing a cooperative among the groups. The purpose of this network is for the groups to share their experiences and knowledge and support each other, including sharing transportation costs from the rural area to Kolkata, and team up when going to the local markets. Or if at times one group cannot handle the production, other women can step in and help them. Also if new groups enter into the project the ‘old’ groups can help them or lent them money.

Later that day, we had the second workshop with the Makali group. It was a short meeting, to update us on the progress of sampling and testing. They told me that they have been a SHG for very long and they have done many social things in their community like helping a couple of women’s husbands to stop drinking and they also helped a young single pregnant girl, by offering her housing and money for the health of her baby. Many of the women have problems in their private lives, very similar to those of the other rural group Matribandana. Two women have also left this group when it comes to the business activities, one of the women is sick and cannot handle it and the other woman did not have time (or her husband would not let her do the business).
Day 46 – 4th of April 2015
Finally came the day we have the first workshop with the urban group Disha. I started out with having an interview with Puspa – Sujit translated for me. In spite of Puspa’s house being renovated and there were no lights and a lot of noise, many of the women still appeared at the meeting. We discussed the space blend samples, which the women had tested in their own cooking and they really liked them – especially the ones without stems and in the high quality variation. But they pointed out that the colours of the products were not as bright as the spice powder blends usually are. This is because the normal spice powder blends are added with artificial colour additives, which sometimes are very unhealthy. The spice powder blends the women have made, are organic and without these additives. We talked about the Disha group’s business model, as distributors, marketers and saleswomen of the products, which the rural women make. The women of the group had written down a lot of ideas for further use, and for products which they themselves could produce or the rural women could produce.

Day 50 – 8th of April 2015
We contacted a trainer today to get information on how to process and produce the various products for the businesses. We went to Sector V to get all the final costs and information in order for the women to finalise their business models. We helped them in gathering this information, because the rural women don’t have the possibility of going to Kolkata. We cannot meet with the rural women and do workshops before we have all of the information. I interviewed three vendors: Surajit, Daitari and Asdam and asked them about their background, their start-up of their kiosks and hotels (small snack stands and larger street restaurants). I also heard about their successes and failures on this journey. Finally Sujit heard them if they wanted to support the spice blends – they said they will when they have tested them.

Day 50 – 8th of April 2015
Right now we are facing some challenges in the project. The vendors are facing more and more governmental problems, such as evictions, harassments and daily mandatory bribery. This is very much affecting
their families, including the women in the Disha group. In addition to this, the bank will not give loans to some of the women groups within the next six months because their savings are not big enough.

The financial support from the project, provided by Innoaid and JGVK was discussed. Should this be given as a loan or as a grant? A grant will be seen as a ‘gift’, as their money, which might be misleading. The women will have to prove that they are willing to take certain risks with the business. Therefore the idea is that the ‘seed money’ will be given to the women when the women provide some of their own money to the business and invest in it. Maybe a way of doing this would be to say that the project would match the amount that the women provide themselves. Finally, we decided to apply for a certification of the spice powder blend and get the governmental health institution to test and review the spice blend products. If these are approved it will get a certification on the hygiene.

*Day 53 – 11th of April 2015*

We had one more workshop with the Disha group about the key activities the women need to carry out in the sale and marketing of the products. We talked about getting the urban group out to meet the rural groups in Sundarban if they have the time for it. The idea is to get them to know each other and bond and create the contact between them. This is very important for the future – the project will end in December 2016 so Sujit and Sayani or the project will not be there anymore to act as the contact link between the groups – so they need to talk to each other without their help. We also discussed the opportunity related to the field coordinators arranging a ‘launch meeting’ for the vendors, and present the various products to them. The seed investment for the project seems like a painful topic for all of the women groups. They all come from very poor conditions and none of the groups have a lot of money to spare or to invest in the businesses.
Day 55 – 13th of April 2015
Sayani and I went to Sector V with Bhabotosh and Tapu. I got an interview with a married couple managing a popular hotel. They were very sweet.

Day 65 – 22nd of April 2015
We had the meeting with a woman trainer today telling us how to produce papad, paper plates and the spice blends. She said that there is no need for machines in the production of papad, only for the spice powder blend production. For the paper plates manual paper cutters are needed. For papad it will take them around 3 months of practising in order for the papad to match the quality of that in the market.

Day 71 – 28th of April 2015
Today we tried to finalise the business models. It’s not easy. A lot of it depends on Sujit and the information he has collected and Sayani is sick. At the time there is an election in the Kolkata municipal, which apparently creates some problems in Sector V. The workshops in Sundarban are also postponed because the rural women and their families have just harvested their crops and there is a lot to be done. On Friday, the trainer we met with will go to Sundarban and meet with the group who is doing papad production as a business. This group is called Saradamoyee. It is the final rural group included in the project. Sujit has had some meetings with them, and I only met them once for the introduction meeting.

We also went to Sector V to talk to a woman street vendor, Ila and her son. The interviews have all in all been very informal because the vendors often seem frightened of formal and structured interviews and questionnaires. Ila asked Tapu and Depjani, who were translating for me, what I would use the questions for, if I came here to measure their activities and if I would provide them with money or resources for their businesses. So it seems that there is some ‘mistrust’ and they take their precautions, due to many problems in the street vending business.
Day 77 – 4th of May 2015
I conducted an interview with the project leader, Barmanda today. We talked about his background, prior experiences, and his attitudes towards the project and the women groups. I also had a talk with Sujit who told me that the Saradamoyee group has left the project. Sujit said he could feel some problems in the group every time he met with them. At the three meetings he had with them he only recognised three faces every time, the other women participating were varying from time to time. At the last meeting he asked if they really wanted to go on with the business and the project or if they wanted to quit. The women said that three of them would like to go on, but the others would like to do the business, but not invest in the business. Sujit said they had no motivation at all and they went to the meetings and training sessions irregularly. The Saradamoyee group had no structure or feeling of unity, and this is why they easily broke up as a group – this is what Sujit said. They were motivated, just until they had to take real action. The group is therefore no longer part of the project. All of the SHG members need to agree on forming a business. Sujit involved another group in the Sundarban area, who has long been very interested in being part of the project – this group is called Gitanjali. At the same day as being submitted to the project they participated in the papad training.

Day 78 – 5th of May 2015
I went to Sundarban one last time. I met with Makali group. We tried to divide the business tasks among the women, but everything is assigned to the obvious ‘leaders’ of the group. At last, they did divide tasks among them. The workshops have gradually become more specific and the women are much more open. In the beginning only one or two women talked at the meetings, now everyone joins in. They seem more comfortable and you can feel that they want to participate and state their opinions. They are also now sure of what to buy and acquire to start the business, but they are still worried about the financials and budgeting of the business – which is of course also very complicated topics. I also had an interview with Sayani about her thoughts of the project and the women groups.

Day 79 – 6th of May 2015
For the first time I met with the Gitanjali group, who took over for the Saradamoyee group. Six women showed up at the meeting and nine did not show up. They were also an hour late. Sujit says that for every meeting the ‘weak’ are sorted out and that the core of the team is left – the ones who want to do the business. The group was a bit worried if they are ready to make the business and the products, now that the urban group is ready to receive the products and sell them. But they told Sujit that they really want to do the business. The group was a bit worried if they are ready to make the business and the products, now that the urban group is ready to receive the products and sell them. But they told Sujit that they really want to do the business. The papad training went well, but they have to practice much more. The papad needs to be thinner and in the right shape. The Gitanjali group has a problem, six out of 15 women want to do the business. They want to do the business for JGVK, but the thing is that it’s not JGVK’s business it is supposed to be the women’s business. We need to make sure that the Gitanjali group has what it takes and are willing to invest in the business – they cannot be dependent on JGVK. I also had an interview with Sujit and Laxman – like I had with Sayani and Barmanda.

**Day 80 – 7th of May 2015**

The same silence fall over the group when we ask how they want to divide the roles and tasks among them. We met with the Matribandana group today. When Sujala leaves the room the talk in the room stops – it is very evident. She gives a lot to the group – not only her time, but she also provides food for the others, and she has offered the group to use her house as working and storage room for the business – free of charge. Puspa likewise offered to buy an outlet booth in Sector V where they could sell the products, for her own money. She knows that the other women don’t have the money for it. All of the women groups know what resources and costs the business need; their challenge is the market research and the marketing and sales of the products. They need knowledge on how to create value for the customers and how to create profit for themselves.

**Day 81 – 8th of May 2015**

Last day at the office, and in Kolkata! I made the final presentation for my findings and learnings from my time here. The director, a woman of the NGO GUP came to say goodbye to me and the entire people from the
office were also there. The GUP director was very nice and had a lot of experience with entrepreneurial projects. She shared with us that the financial part of the business is very tricky. Getting loans is extremely difficult, which is why it is important that the project assists the women in this process. She also said that many banks and the development institute of Kolkata ‘The Ministry of Micro, Small & Medium Enterprises’ only give loans to SHGs who ‘produce’ products. They do not give money to SHGs, who re-sell or markets or distribute products, because else the women could get a loan and just buy stuff and then re-sell the products for a higher price.

It has been an amazing experience being here in Kolkata, and working with the people here!
Appendix 5 – Interviews

INTERVIEW 1:
24th of February 2015
Feedback from rural group, Makali on Introduction meeting
Feedback collected by Sudipta Barman - Present at the meeting were Barman and Sayani.

Barman: “They started with 30 rupees per month as deposit in the bank and they can take a loan for that money. They are charged with 2% per month in interest. They have already borrowed 50,000 Rs for community development. Presently most of the money is on the loan. This is the situation of this group. Their record keeping is very good, so they have experience with borrowing money and they are already paying back on their interest. They have earlier experience in doing some business, so it is not totally new for them and their aspirations is that they have to do something and that they have no other opportunities in order to improve their lives in Sundarban. They do not have the training, but they started some small projects by themselves anyway. Before they have grown corn and sold this, and the first year they got some profit. The year after they had a loss. They are also managing the lunch for the local Sundarban School. The government are paying the lunch and the women are preparing the lunch.”

“They definitely have the motivation to do this, and when they heard from JGVK that we were doing this programme they showed an interest in it and signed up by themselves and took the action to include themselves. They are not poor, but they are not rich either. Their husbands are very “liberal” saying that they should do something for themselves. They have a member who is 25 and one who is 50, but they all have the energy to do it. They also agreed that they would give the money in order to start up their activities. They really think that they are united and they are ready to take the risk, because they have already experienced gaining profit, but also lost money together. They have a fear of how they can market it, the production is not the problem for them, but getting the product to the market is a “fear” or concern for them. They will start small and test the market in order not to get a big loss. They have the aspirations of starting with the spice production and targeting this at the street vendors, which is also the objective of the street food project. They do not want money from the project, they want training and they want to build their capacity while increasing the capacity of the local people in the community and create progress.”

Me: “So they don’t want financial support? They only want training?”

Barman: “Maybe they need some money for starting the spice production. But they say that often the village women get frustrated about their situation and their lack of knowledge and they want to do something - so if we can help them stay motivated that would be very helpful to them. This is the sum up of the first meeting
with the Makali group. I am very excited. And I was thinking it’s better to make the workshops ourselves and not get others to do it. We will have the opportunity to alter the workshops and conversations and discussions to the needs’ of the group.

INTERVIEW 2:
16th of March 2015
Tapu & Rajkumar describes the problems in Sector V

Tapu: “There is at the moment some problems in Sector V, due to conflicts up to the election. TMC is currently the ruling party, but one of the other parties in the election is promising that they will implement the Street Food Act and give the vendors their licenses if they vote for them”.

Rajkumar: “Furthermore, the Chief Minister is coming to visit Sector V to oversee the construction of a ringside road in the area. Therefore, many of the vendors have been asked to close or move their street kiosks and hotels for some days, because the Chief Minister is not ‘supposed’ to officially see the ‘illegal’ activities of the street food vendors. The problem with this, is that they do not get much information about these things and are confused and scared because they have no idea when they can open their businesses again.”

Tapu: “The families are also directly or indirectly affected by the businesses temporarily closing. Things like these often happen to the vendors – things they have no control of. The urban women therefore also have some difficulties participating in the workshops, because they are worrying about the other issues and the workshops and the business activities would not be effective at this point.”

INTERVIEW 3:
17th of March 2015
Feedback from the Initiative II project team on Matribandana Introduction meeting
Present were Barman, Sujit and Sayani.

Sujit: “We should make it more modified next time, the business plan and training tools. We need to look at the business idea so it comes from the need and comes from the resources of the vendors and the women. So we need to become more specific and simple for the women”.

Sayani: “The Matribandana group seemed very interested in the business and in doing the project, but in the Banibondia group they were very confused about being involved in the project.”
Sujit: “When I talked to the women I wanted to know if the business plan manual we have created based on our sense knowledge - if this was similar to their sense and knowledge. And I felt many of the groups understood it actually, but not all.”

Barman: “I agree with Sujit, because their understanding was very clear. Many of the women were a bit shy because they know Sujit, Sayani and Laxman, but they don’t know you Maja or me so they cannot take so much part in the discussion yet, but they will open up along the way. They think we are a higher-level authority so it can take a little time. Initially when we started the programme there were not so many response to this, but now they are coming forward and responding. I find that Sujala has pushed the group forward and when she started talking the others joined in. For another time we need to make them more comfortable and arrange more time and not be in a classroom, we need to make a circle on the floor – this is their preferred way of interacting. They said that they have 50,000 Rs to invest and maybe they can invest a little more, and we in the project have a budget on 1,5 lakhs. We have an amount, which has been sanctioned by Innoaid of 3 lakhs toal. We can divide the money among the groups that we decide to help, but we need to have a clear business model in order to get these accepted and approved by Innoaid. A challenge is in many SHG there are no roles. If you ask a member what their role is, they will reply that they ‘simply’ are a member of the group. They need to be mere specific in who does what and imagine what they could be doing. One of the biggest problems right now is also that the SHG groups are hand-outs for the political parties. The political parties are tricking the SHGs – they are saying that the SHGs will be involved in different schemes if they vote for one specific party.”

Sujit: “For now we have three very interested groups Saradamoyee, Matribandana and Makali, I don’t know about the others, but these groups are very interested in doing the business and very motivated. Every week they call me to ask when we are coming to talk to them and help them with the training. So they are very eager. We should focus on helping these three groups, doing each of their different business. This is the first time anyone in this area has done anything like this, and reached out actively to the SHGs for them to do business. The SHGs have existed for a long time, but when they attend the SHG meeting they hear a lot about their opportunities to do business and what government schemes they can apply for, but they have never done business. So now when we go in actively and help them with capacity building they now believe that they can do business in the group and they believe they can be more empowered and do the business themselves, not some trainer or government representative should do it for them. I think after this project we can compare this process with all the other SHGs run by the government, and see maybe some difference.”

Barman: “Basically all the SHGs run by the government schemes are moneymaking machines. What they do is saying “take the loan, do the business and put some money in the bank.” they will not help with any
training or follow-up on the SHGs. We are giving much more effort to two or three groups so that we can concentrate on doing this properly. Maybe one will fail and two will succeed, but we should do all we can to help them and help them in order for them all to succeed.”

INTERVIEW 4:
18th of March 2015
Interview with Sujala and Bijali from the Matribandana Group
Present were Sujala, Bijala and Barman as translator.

Me: “Sujala, tell me about yourself, your work experience and how the group functions.”

Sujala: “I am 32 and I have a child who is 9 years old. My husband and I are employed by JGVK. I use some hours every day on helping JGVK with various matters and I am going through some training myself in order to help the other women and train them to sow clothes etc. A big challenge for the group, I believe, is that we do not have the required capacity right now to start a business, and we also do not have the financial resources in order to start the business at this moment – we need support from the project in all of this. I believe that the group has a vision and a drive and I say to them that if they have the time to do the business without it interfering with the family tasks the women should do the business. All these women have been chosen to do the business based on a selection process, valuing their performance in the JGVK work. The village community selected us out of 15 smaller groups who applied for doing business, so we put a great pride in being selected to do the business.”

Barman: “We talked about the financing of the business earlier. We know that the bank can give them maximum 60.000 Rs. and the interest rates are very low. Now say that the women have some savings themselves and that the Street Food project can also give 50.000-60.000 with no interest rate the first year – that would make a good proposal.”

Me: “What do you think about your group doing the business?”

Sujala: “A concern I have is that I am not directly involved in the business, but I will guide them. I am also working for JGVK and getting a salary. So I do not need the money as bad as the others. So my concern is, if I’m partly involved in the business – how do we manage the profit among us? Also I believe that in a business everyone has responsibilities. If someone thinks that another person will do it – the business will not work. We need clear lines. Everybody has some responsibilities. In the group activities we have as a SHG the work is distributed, this should be the same with the business. We as a SHG are working now with
distributing the food to the school for the children. Here it is not that I do all of the things, we have distributed all the functions among us and I believe we can make this work in the business as well – some do the cooking, some do the packaging, some do the delivery etc. Every member feels like “this is my business”, but we need to feel like ‘this is our business.’”

Me: “So Bijali – tell me about yourself. What do you do?”

Bijali: “I am 28 years old and I have two girls one is 5 and one is 10. Mainly my day goes by with household work. I don’t do work in the community. I am only a housewife.”

Me: “Why do you want to do the business?”

Bijali: “Whenever I want to do something I depend on my husband, so I want to do something for myself. I have to do this so I can help my family, my husband, and my children and generate more income for them. I think that we can do this business and if I start this on my own I hope that my girls will be proud of their mother.”

Me: “Is this important to you? Proving yourself to them?”

Bijali: “Yes!”

Me: “What is your biggest strength?”

Bijali: “I think I can get the team to function well, focusing on teambuilding and motivation. I would like to do these things with the team.”

Me: “How much time do you both have to do the business?”

Both: “We have 2-3 hours everyday to do the business”

Me: “Do you know how much money you can invest in the business?”

Sujala: “We do not know how much money we have to invest in the business. This will depend on the business, but I believe we are ready to take the risk. And my husband will also provide me the support I need.”
INTERVIEW 5:
1st of April 2015

Follow-up meeting with the Makali group

Present were 8 rural women, Sayani and Sujit as translator.

Sayani: “The group have known each other for more than 25 years. The SHG was established eight years ago. They were originally 11 women, but one fell very ill and two women had not entirely understood the concept and how time consuming it would be so they did not have the time to do it”

Me: “What was your main challenge when making the prototype?”

Basanti: “The problem for us is not how to make the spices; the problem is to bargain for the raw materials of spices in order to get the best price, this is a challenge. We need the cheap cost on the raw materials in order to sell the product for a fair price. We need to be more empowered to do this and we would like to get help in order to learn this. And our first priority is to get some help for the marketing. Getting the product to the market.”

Me: “What are your thoughts about the business”

Maloti: “We will make a low-cost and high-cost product so that we can target the urban customers and the rural customers. The rural customers in our area will have the possibility of buying our product for the low-cost. The quality will therefore also be of a lower quality. We will make the sale and marketing for the rural area ourselves. We have also considered who should be doing what in the business, but we would also like for the project just to help us as a facilitator in order to divide the functions”

Me: “How do you fell of working together with the urban group?”

Basanti: “We would like to send the product to the urban group because we do not have the possibility or the time to go to the market in Kolkata. We think it is an extra help for us if the urban women could help us with this. Doing this together is important.”

Me: “How do you think the business will improve your life?”
Basanti: “We have come here together as a group to improve our livelihoods. We will try not to do anything that will create more loss for us with the business, but sometimes we may feel lost or get lost. But many times we can maybe make a profit. We will start small and hopefully this can grow. It would be great if in the future we could include more and maybe help other SHGs with money to start something.”

Me: “Are there any challenges in your life or anything that is holding you back in order to do this business?”

Basanti: (Basanti are looking around asking the women. They are very silent and shy. Basanti replies). “We believe that we have a lot different problems, like personal problems in our families and also problems regarding time management. We also have some financial problems, but because we are doing this as a group we will not have to use a lot of our families’ money. All in all we do not care about the problems and challenges. We want to do the business and we will make it work. If time is the problem we will find the time to do it when this is required. My point is that every success is effort. I have found that the journey getting there is never easy. Also if you fail at times or make a decision, which maybe is not always good, you have to say to yourself that ‘I have taken this decision and now I have to move on’. We are just waiting for the green light by the Street Food Project.”

INTERVIEW 6:
4th of April 2015
Interview with Puspa from the urban group Disha
Present were Puspa and Sujit as translator.

Me: “So how long has the SHG been together?”

Puspa: “We have been together for only four months as an SHG, but known each other and been neighbours for quite some time.”

Me: “Can you tell me what you intended when starting the SHG and entering into the project?”

Puspa: “Many of the women in this area are very poor – especially in this sector. So I was thinking about the women – what could the urban women do? I am already doing business so I thought how the women could do some business as well. Maybe we could do something all together, organise some business. Nowadays most of our sons, they don’t take the responsibilities to take care of their parents when they get older. So we
as women worry. If we as wives and daughters can take the responsibilities we can help our families. And I as a vendor I see that the need is there for spices, for tumeric, for paper plates and pickles. There are lots of opportunities. When we started this – I just felt like ‘we have to do it, we have to do it, we have to do it’.”

Sujit adds: “Puspa is known as a very strong woman in the community. Everyone respects and trusts her. So when she says something to people in the community and that it is time for them to do something they listen to her. I’ve known her for many months so I just wanted to added this”

Me: “So have the group done something together already in the community?”

Puspa: “We have not done anything together as a group yet, but I believe that we have the possibility now to do something. By doing this business we can become ‘developed’. After one month there will not be unity in a group, but if there is no unity in the future we cannot do the business. But if we become united as a group I believe we can do it. The group now wants to do so many things, but we don’t have the money, resources or time to do many things because of our housework. We will start with one idea or two ideas. Then maybe in five years if we have more money of time we can act on more ideas. When we will do something all of the members should be interested in doing it – else it will not work.”

Me: “What are your motivation for doing the business and the vision with the group?

Puspa: “There are so many things the women can do! If the women could earn something for themselves they will feel freer. Right now the women help their husbands in the house and sometimes at the vending stand. A family maybe earns 4000-5000 Rs that is enough for an entire family. Maybe for food, but not for lodging, heating, clothes. If the women could support their husbands and fathers they will develop and be more empowered. I am satisfied now. We are rebuilding the house and my sons can get an education, I don’t need more. But the women around me need money and need to become empowered.”

Me: “What do you believe you bring to the group?”

Puspa: “We as a urban group will help the rural group with the sale and marketing of the product, and also earn something ourselves. But because I am a vendor in Sector V, I know the vendors and the need and the market. I already started talking to some of the vendors and the women that we will starting something.”

Me: “So you have some prior knowledge with doing business?”
Sujit: “YES! Puspa is one of the very popular vendors in Sector V. She has a big hotel5 selling lunch and snacks all day and evening. Everybody knows her name.”

Me: “What do you think will be a challenge for the group?”

Puspa: “I think everybody should be equal there should not be only one owner. But investment will be a challenge. Yes I have the money - I have the capacity to build this. But if we want to start it we should all be ready to take the risk. Maybe take a loan as a group and decide how to divide profit – all of that.”

INTERVIEW 7:

8th of April 2015

Interview with street vendor Surajit, Secretary of the Street Food Union and hotel owner

Present were Surajit, Sujit, Rajkumar, Bhabotosh and Tapu as translator.

Me: “So in the women group, do you know any of them?”

Surajit: “Yes my mother, she is there as a guidance to the other women. She has some experience with doing business as a vendor. My mother has been working for an NGO also.”

Me: “So I want to ask you how you became a street vendors, how did it all start?”

Surajit: “I belong from a very poor family and have an older sister and older brothers also. I was searching for a job, but there were no jobs and I had no way to earn an income or support my family. I also worked for an NGO for six years, but it shut down and then I could not find a job. In 2000 I started as a vendor. I build my own kiosk from scratch and the business is going well now.”

Me: “So what were some of the problems you faced when starting this business?”

Surajit: “Oh there were some many problems, especially political and problems with the police. The hardest thing was that the first time I started the business the police evicted me and ruined my business. Also the second time that happened. But I kept opening my business and was stubborn. All the businessmen and women and their families are faced with the uncertainty everyday and taking risks.”

5 A hotel is a big street food stand, where customers sit and various Indian dishes are served
Me: “Would you have any advice for the women groups doing the businesses?”

Surajit: “They need to be in a group and be united as a group. Individually they will not succeed in doing it. Also the women cannot expect some quick fixes - they cannot think of the business as short-term. They need to see the business in the long-term perspective. Making a business takes a long time.”

INTERVIEW 8:
8th of April 2015
Interview with street vendor Daitra, hotel owner in Sector V
Present were Surajit, Sujit, Rajkumar, Bhabotosh, Daitra and Tapu as translator.

Bhabotosh: “Daitra and his wife are both involved in the business and have two sons who are studying and working within engineering. He is married with one of the women in the Disha group.”

Me: “When did you start the business and why?”

Daitra: “I come from another state, Orissa and there was no work at all. My sons are studying so I had to pay for their studies, so I started a business here. When I came here to Kolkata, a person suggested me to start a business in the street food sector. I decided to make a business here and I started with a small stall.”

Bhabotosh: “He has a big hotel now – very good food.”

Me: “So how did you finance the business in the beginning?”

Daitra: “My wife had some money and supported me in this business.”

Me: “Have you faced any challenges in your business?”

Daitra: “Main problem in this sector is evictions. After some time I started the business, they came and I was evicted and had to stop my business. I have faced so many problems with that. Government has also made a urban area development plan, so we suffer from this because the street food vendors do not fit into the government’s plan.”

Me: “Do you have any advice for the women and your wife trying to start a business.”
Daitra: “Good service is the most important. Every day you need to give good service to the customers and you need to be reliable.”

Me: “What do you think you need to have to succeed?”

Daitra: “You cannot give up, when time is hard you need to continue and carry on. We all have to face the struggle every day. If you continue you might become successful, but you also need to maintain the quality of the food, because then your customers will keep coming again.”

Bhabotosh: “If Daitra closes his shop for one day, customers will call him and ask why he is closed. They are depending on him and they know his business value.”

INTERVIEW 9:
8th of April 2015
Interview with street vendor Asdam, Hotel owner in Sector V - Asdam is part of the street food vendor union and know the women and their husbands
Present were Sujit, Rajkumar, Asdam and Tapu as translator.

Me: “This is a really big hotel, can you tell me how all this started?”

Asdam: “I have been a vendor for 15 years and in 2005 I had another shop, a grocery shop but business was not so good, so I decided to come to Sector V and do this shop. When I started there were not so many street vendors on these streets, but now they are everywhere. I live very close here which make it easier. I started with a very small tea stall and snacks and then I improved the business continuously.”

Me: “So how did you improve the business?”

Asdam: “I improved the look of the business so that the customers could come and sit down and things like that. I started with my own money from the grocery shop.”

Me: “So how can you explain that you have had success with this business?”

Asdam: “Beside the tea stall and the snacks I also made a little food which maybe I sold to 10 customers per day and then the days after I tried to get more customers to buy some food and because the food was tasty more and more people came. And then I thought I could make a hotel selling food. But when I started I
maybe lost 50-60 pct. and after that I had to sell my home and use the money on getting the business back on track. Day after day I was working on getting customers to come and sit down. I have a son and I have a dream for him to become an engineer. In this situation I am in now I have many employees and I am happy about where I am now.”

Me: “So what was the hardest thing to start the business?”

Asdam: “I first started working in another area of Kolkata and I faced so many evictions. So I moved to here and I had to prove myself as a good and trustworthy vendor. You have to prove yourself to the customers. When they come here they should get good quality and I can provide a lot of different food. Now I have seven people to help me in the hotel.”

Me: “So what would you think that the women needs to do in order to succeed?”

Asdam: “Cleanliness, seriousness and honesty and obviously money. Without money it is difficult to start anything.”

INTERVIEW 10:
13th of April 2015
Interview with street vendor Charan Mondal and his wife Bharati Mondal, hotel owners in Sector V - Bharati knows the women from the Disha group.
Present were Bhabotosh, Sayani, Mr and Mrs Mondal and Tapu as translator.

Me: “Can you tell me a little bit about yourself?”

Charan: “I started my life as a fisherman and in Sector V I was also a night guard. Some of the employees at the company suggested me that I should open a fish stall here in I Sector V and that they would help me with the money so I could open the stall. So I started as a vendor selling fish. The first year of the business I got no help and in the day I worked in the street and went to work in the night as a guard. But I lost 100 Rs per day I think - I could not make it work. My wife is a tailor and I also helped her with sowing clothes, but now we don’t do that anymore. I am 65 now.”

Bharati: “We are working very hard on this street business, no time for anything else also because there are so many problems with evictions. But when we started and lost 100 Rs everyday, we made the clothes or Charan went to do his night guard job so we could cover the loss.”
Charan: “Yes we have done so many things, night guard and sewing clothes and in the day time being a fisherman. And I went to the market every morning with the fish on my bike. When I sold all the fish I opened the stall afterwards.”

Bharati: “I also helped of course. I came from a rich family and my relatives asked my husband if he could maintain my lifestyle. Both of us were struggling after we got married, but I don’t care because I married a good man and we struggled together. This is important.”

Tapu: “Actually everyone loves Charan so much so his customers said he should join the elections so they could vote for him. Actually his wife has also been elected before in the union.”

Me: “What was the toughest thing starting the business?”

Charan: “The struggle was to get customers in this area. There were not so many customers coming by. Also other vendors or the authorities did not like when new vendors started business - I had a pond close to my house where I had fish and one day I woke up and someone had put poison in the pond and all the fish had died. Later on there came more offices and companies and more customers so the urban development helped us.”

Bharati: “I engaged in this business from day one and until now. I have been a chef before cooking food and I taught my husband to cook – he could not cook at all before. I think there are so many problems as a woman and having a family, having one daughter and two sons while also doing the business. Time management is so difficult. You have to think ‘I am the leader of the family and I am the decision-maker in the family’.”

Me: “So what was your dream when starting the business?”

Charan: “I have had one dream, which was to own a big hotel like this and have a license to operate this. I have the hotel now, but it is not possible to get a license. So I was thinking about buying another hotel in a new area, where it is possible to get a license. Then I buy a space for the stall and it is not ‘illegal’ anymore to do street food. My wife is very good at making food and we want to share all kinds of Indian food with the customers, but not in the hazard of being evicted.”

Me: “What do you think is the key to success?”
Charan: “Honesty and good behaviour. A customer forgot a bag with lot of money here after his work I think there was maybe 50,000 Rs. I tried to call some of the other vendors if they had seen him and knew where he worked. And after two hours he came back and said if I had not taken care of his bag he would have to kill himself. It was money from his company. Honesty is important.”

INTERVIEW 11:
28th of April 2015
Interview with female street vendor Ila, snack stand owner in Sector V
Present were Ila, her son, Sujit, and Dipala as translator

Me: “Tell me a little about yourself?”

Ila: “I am married and have two sons and one girl and this stall. When my sons where very small I started this business to help my husband. I started with snacks and tea and so on. I started in 1998 and my husband worked in security, but we did not have so much money and I didn’t want my children to starve, so we started the business. We started with spending 2000-3000 Rs to get the business started in 98’. And then it developed.”

Me: “What was the most difficult part of starting the business?”

Ila: “The earnings was very good actually, but it was difficult finding the money to develop in the start. And last year our capital was down, and some of our things were stolen last year from our stall. So there is always something.”

Me: “How is it to be a female vendor? Do you think it makes any difference?”

Ila: “Yes in the beginning there were problems. Not many came to eat at my store, and also policemen came to hit me and wanted money, because they thought it was easier when I am a woman. The policemen always think we have so much money, so they come to collect some. When I started the business also local men, a gang, came and said that I should give them money. They only did this to me, not to the male vendors. I am the only woman on this street so that was difficult in the beginning. If you don’t give them money they will come and ruin your stall overnight. But now it is better. The streets now are more developed. There is some difference between the men, and me but I have the wish to do this business and I also employ others to help me. So people can see that I also help others.”
Me: “What do you think one needs to do a successful business?”

Ila: “Investment is very important. We cannot do anything without money and if we can invest more, we can do more. Money is always important. And by investment you get more customers.”

INTERVIEW 12:
4th of May 2015

Interview with Sudipta Barman, Project Leader of The Street Food Project

Present were Sudipta and I

Me: “So tell me about yourself.”

Barman: “I am 53 years old and I am postgraduate in Social Anthropology. I specialised in street children and I went to Delphi University and Denver in US as an exchange student over one summer. After completion of this education I took a job as a social worker in a substance abuse NGO, and my responsibility was to talk with the addicts and find their problems and motivate them to break out of their addiction. After this I did some governmental advocacy and looked at some situational problems in West Bengal, regarding addiction and selling of drugs. So for three years I worked with that. Then in 1995 there was a big initiative where the government wanted to give a huge training for all medical staff in West Bengal. I was doing this training for five years.”

Me: “What kind of training?”

Barman: “About HIV and AIDS, information about this and treatments etc. After this I joined another project called ‘Water for people’, which basically was working with water sanitation in Kolkata and I worked with some livelihood programmes in the Sundarban region and worked with various SHGs. Basically how to form the SHGs and bank linkage etc. and income generating activities. That is how I started to work with livelihood. And then in 2012 I started working with this project.”

Me: “So what do you like most about this job?”

Barman: “I like planning things and creating things and designing and doing documentation of all the things we have learned.”
Me: “You have experience with livelihood programmes and now also the livelihood of the vendors and the women groups – how do you think we and they can increase their livelihoods?”

Barman: “What I find is that people want to learn, but they have apprehensions because whatever they have learnt, they have not learned systematically. They never take a challenge, because they have never thought of grasping an opportunity. They think it is better to go on with the same – but this is changing. Also the policy needs to align with the reality and support the people.”

Me: “Would you say the women have the drive to learn, but that they need to be presented with opportunities?”

Barman: “Yes! See what I find is that all the women, and poor people lack is what I call self-quest, they are not going on a quest to increase their self-esteem. I think it is one of the biggest challenges in India. Mainly also the risk-taking ability is low. I think it is better to do something and start something in order to overcome this challenge. We are doing a project where we say that we will train and work closely with the people in order to increase their capacity and livelihood.”

Me: “So would you say that the low self-esteem is based on culture, religion, income, gender, age or what?”

Barman: “I think it is mainly gendered and the women are always considered low in these contexts. The view is that women should be home and not be educated. But this is changing.”

Me: “How do you think one can break with the gender problem?”

Barman: “What I think is if we have four groups, which can make something successful. And now I don’t only think in terms of money. Of course many of the things starts with the money, but what is important is that they will change their view and believe in themselves and that they can do this. They will know that they can do everything as good as men.”

Me: “So what do you think the biggest challenge will be for the women to start the business?”

Barman: “I think the biggest challenge will be to market themselves and their products. Production they can do, but going to the shops saying ‘hey this is my product’ is another matter. The women will have to say ‘this is a good product and it is worth the money’. This is a challenge and also has something to do with self-esteem.”
Me: “So what skill do you think is most important then?”

Barman: “Motivation!”

Me: “Did you notice at any workshop if there were individual women who were motivating the others, driving them forward?”

Barman: “You see, throughout West Bengal there are SHGs, which are mainly dependent on one-three women. The others give maybe 30 Rs in the savings. In my experience, the SHGs are creating activities for themselves. A very wrong information, which is given by the government and some NGOs forming SHGs is that if you save 10 Rs you can become independent - it doesn’t matter if it’s 10 or 30 Rs it is not enough. What is actually important is that the woman is coming out from their homes. When she comes out from the house she can see the whole world - that is most important! Maybe her husband, her father or mother-in-law doesn’t agree, but they should not oppose this. When coming out, she realises she can be part of the group or become a leader of a group and go to the team meeting. But to come back, a leader is always important. I see that the leaders should help build the other persons. If one does that they will succeed in being a leader. Also in the SHG, the leader can be the driving force for an entire group and dedicate her work to this. She also has to look forward. Puspa does this - she said something like that the group should focus on one thing, but have the aspirations to do more things over the years.”

Me: “I asked many different vendors on what they thought would be the recipe for succeeding – what do you think?”

Barman: “What is the definition of success? It is up to the individual person. The definition of success is not only to earn money. That is also good, but it is more about coming to the reasoning that they are doing something in a different way and whatever they are doing they are happy about this. Being happy about what you do is important. But this will take time; it will not come in the first week or month. I believe if twelve of the women think that they belong to a group and are doing something about their lives, that is enough for me to think we have succeeded.”

INTERVIEW 13:
6th of May 2015
Interview with Sayani Dey, Project coordinator of initiative II
Present were Sayani & I

Me: “Tell me about yourself”

Sayani: “I am Sayani and I am 30, and I have completed my education in social work and then afterwards I joined an NGO that work with sex workers in Kolkata. I worked with them as a counsellor and at that time I used to counsel especially children who were sex workers. Often these children are stigmatised or not treated properly, that is the main issue and I worked on those issues. For two years I worked with this NGO and then I joined another NGO also working in the red light district in Kolkata. This included awareness on sicknesses, like HIV and education of the prostitutes’ children and also I worked with issues associated with sex trafficking. After six months with this job I joined JGVK as a project coordinator in Initiative II of the Street Food Project. Now it is maybe six months since I joined this job and my experience of it is really fantastic – it’s a great experience and a new experience for me.”

Me: “What do you think you learned by your other job experiences?”

Sayani: “When I worked with the women in the red light district and also here, they seem very empowered. They are this because they decide whom they want to go with, and they try to take control over their own lives and decisions and also refuse to go with many men. That is why I am saying empowered because they choose their own way. In my opinion, if the women are willing to do the work and as long they are safe and know about hygiene I could not stop them, but only try to help them.”

Me: “So what do you like about this job?”

Sayani: “I like to talk with the women, who are not so much educated, but they have aspirations to do something. And it is really inspirational to work with them so I really enjoy this work. They are so energetic and all day they are doing their housework with cooking and agricultural tasks and then in the end of the day they have aspirations to do some other things, like a business or production. That is why they formed groups. When I joined this project I had little experience with SHGs, but I gathered more experience and knowledge on the SHGs through this work and the women are not only in the group to do business, but also to do social work in their communities. Sometimes they have problem with husbands drinking and being drunk, and the women then go to the husbands in groups and talk with the husbands. This social work they are doing, I have another example, one group Makali, did a lot of such work – there was a young pregnant girl and they saved this woman and helped her with some money for treatment for her child and went to the doctor with her to make sure that she and her baby was okay. That is another example of the social work
they do. Another group, made their own way; you know a road in their village with the help of local leaders – that is really interesting. So many groups are doing such work in their communities. Because they have common problems they could build a united front.”

Me: “What do you think is difficult about this job sometimes then?”

Sayani: “In my opinion, nothing is difficult. We face so many challenges, but by these challenges we learn more. There are no difficulties in my job, but we have challenges.”

Me: “So with the women, do you think they can overcome challenges and succeed?”

Sayani: “If they have the aspirations I think they can. In my opinion, I experienced that some group members were interested in doing things, but not all and that is why a group’s aspirations are down because of lack of unity - this was the case with the Saradamoyee group, they failed. The other three groups have the motivation. All group members are important, but there also needs to be someone to drive the group.”

Me: “Do you they think they are capable of doing the business after this project stops?”

Sayani: “I think that if they have a good market and good linkage to this, it will be possible to do the business so it is important to secure these things. The urban group needs to be good at marketing the products. And it would be great if they did the cooperative and sat down and talked together.”

Me: “So what have you observed at the workshops regarding their aspirations and motivation?”

Sayani: “I have observed that all the women want to do something, but they don’t have any specific skills. If they are trained properly and learn how to do business and all the production they could do something. The other part concerns the marketing.”

Me: “So you think these are the main challenges of the groups?”

Sayani: “Yes marketing and sales are the main parts. If they are not marketing the products right the profit and motivation is low. That is a big challenge. What is important is that the group members need to hold on to the feeling that it is important to do these things together and they can succeed together.”

Me: “Have you observed any leaders in the groups?”
Sayani: “Yes they have leaders. There are Sujala, Puspa and Dipali. And then the new group Sarmistha in Gitanjali.”

Me: “But do you think that the group would succeed if these women were not in the groups.”

Sayani: “Well this is not the main criterion. There are things like money, funding and marketing. Maybe if there are problems, these women are good in taking charge, but there are so many many factors that will decide if they will succeed.”

Me: “What do you think our role is in this project?”

Sayani: “Our role is to show the way.”

Me: “And you believe we do this by helping in starting the business activities?”

Sayani: “Yes I think so. The women have the motivation and they are energetic, but sometimes the women cannot see the proper way - the road to a better life and how to reach their goals. We can help them by training them and talking with them and motivate them.”

Me: “What do you see as success?”

Sayani: “My success will be for the women to get the women to run their businesses properly and the success for the women is if they can increase their livelihood.”

Me: “Do you think religion or the caste system have any impact on the women?”

Sayani: “It can have, but I don’t think in this area. I have not experienced anything related to this. But it can be so difficult to start a business being woman. Sometimes they have husbands, children and so much to do. But if their aspirations are high I believe they can do that and everything else.”

**INTERVIEW 14:**

6th of May 2015

Interview with Sujit Misty, Business Developer of Initiative II

Present were Sujit and Laxman
Me: “So tell me about yourself.”

Sujit: “I am 28 years old and have a masters in social work. Before doing this project I worked with investment in two years. I also worked in a help project.”

Me: “What do you like about this job?”

Sujit: “In the previous project in the Street Food Project, if I went and did workshops people would ask me ‘you only have two years experience, why are you doing this? Why do you not send Barman?’ But in this initiative people call me and want my help. I like that. They want me to help with developing the business. In this initiative I think we have the biggest task, compared to the others because we are starting something new. And if the women can start something I will also be satisfied. I hope they can maintain their livelihoods by doing this business on a long term basis.”

Me: “So what do you think is challenging about the job?”

Sujit: “Firstly, we are developing a business, but in the project there are so many objectives and guidelines. These are defined by the project, but we have to develop the businesses within this project and the women just want to make businesses that generate profit. This is sometimes in opposition to the project, like with the paper plates and the spices – environmental friendly versus the demand of the vendors. So this is a challenge to balance the requirements and needs from both sides. Another thing is that the vendors are narrow-sighted, only looking at colours and not being able to see through this and see the good quality of the spice blends. This will take time to change – their view on the products and trusting the women.”

Me: “Do you think the groups can and will go on when the project stops?”

Sujit: “I think it depends on the steps, and the time. If the women will not go through all the important business steps and learn by themselves and become empowered I don’t think it is possible. I always say that they have to the business themselves to become empowered, because I will not always be around. When the project stops, their mentality about using a lot of their time on the business should also be managed. They will think so many times that we are not making enough profit, and or they feel lost. They need a mechanism to cope with this and keep on doing the business.”

Me: “So do the rural groups have any strengths or weaknesses?”
Sujit: “The groups are not so considered with the time - all of the groups. They are very dependent on the social system, and they don’t know how to manage their own time. Strength is that they have the motivation. If they want to do something they are willing to sacrifice a lot - especially the leaders of the group. Like Puspa said to me that even if three or four would leave the group or all would leave, she would do the business. Puspa has the capacity and the mind to do the business and has a lot of experience. Also when we had the meetings with Saradamoyee I could recognise maybe three or four women, all the others were someone new every time. So I had an indication of that the group was split, but they said ‘no worries, we will all be there for the next meeting’. But then later on it was evident that they had no motivation. They had the money, but no motivation and they had no structure or feeling of unity and this is why they easily broke up as a group. The difference was that in Makali all wanted to do it and always called me to come and meet them. With Saradamoyee group, there were a lot of women in the start, but then gradually the group shrank and changed for each meeting. With Makali all the women knew each other and was a fixed group. Also the one of the SHG in the Saradamoyee group had some side business doing tailoring, so that could be a reason – maybe they didn’t have the need to do more business? They had the money to invest I think, but they didn’t want to invest the money.”

Me: “So how about the new group Gitanjali?”

Sujit: “They will take over from the Saradamoyee group, and will do the papad business.”

Me: “So knowledge-wise what do you think the women need to learn?”

Sujit: “In the future, maybe there will come problems and they are worried on how they can divide tasks and how to divide risk. Like in Makali group it is three people who are doing everything and are taking on all the tasks - they need to distribute these tasks among them. Also they need to have knowledge and power to bargain in the market and knowledge on how to make profit is important when changes occur.”

Me: “Do you think religion, culture or caste system is an obstacle for them?”

Sujit: “No maybe 10 years ago it was a problem, but not anymore with the caste system, but still with the culture. Maybe people do not believe that they can do it, but when and if they will succeed the men will say ‘oh they have done this, so now I believe in them’. If the women provide the men with money, then they can do the business.”

Me: “So what do you think our role is in the project?”
Sujit: “We should be there to help them and give them suggestions. I hope that we will give them useful guidance, so that in the future if another project comes along and women want to do businesses or activities we have not failed, and they will not say that we should not be trusted because we couldn’t help them or gave them bad advice.”

Me: “What do you think the groups’ aspirations and motivation are? What have you observed?”

Sujit: “All the groups they want money. They are driven by money. But also you hear, like with Puspa she says that she can fulfil her basic needs by herself, but she also thinks about the other women in the community. She was discussing with me that she could pay all the investment and that the women could use her house – and then when the group would earn money she could get the money back. The initial investment she could handle. She could do the business on her own and all the ideas she has on her own, so why do it with the women? She doesn’t need them, but she would like to include the women. It is expensive also to rent a place to make a business and do the production, but both Puspa and Sujala offered their homes. The women think a lot about the money. When you don’t have money you think about money. But also meeting and doing this together motivate them and now they have the chance to do this together and share their worries and ideas. Like Basanti and Maloti, want to do this together so they include the women and they get a joy out of doing this.”

INTERVIEW 15:
6th of May 2015
Interview with Laxman, field coordinator of JGVK and Initiative II in Sundarban
Present were Sujit and Laxman

Me: “So Laxman, tell me about you background.”

Laxman: “I am 47, and I have worked for six years here at JGVK, and before this I was a beekeeper, collecting honey.”

Me: “So what have you been working with here at JGVK?”

Laxman: “First I started with mobilising SHGs and helped getting them involved in livelihood activities and educational programmes. What I am doing now is being the field coordinator because I know all of these women.”
Me: “So what do you like about the job?”

Laxman: “All this we do in Initiative II is a very new concept to me. But I like to work with the women now and in the past, and I want to follow the women. All these new concepts like developing paper plates in the villages, I never thought this was possible, so it is very exciting. Also this project is very good I think, because so many families can maintain their livelihood.”

Me: “So what do you think is challenging about the job?”

Laxman: “All the things are a challenge to me, because everything is so new. But a specific challenge is to develop the business by making unity in the women groups. We have tried for a long time to make business groups, but then all the time there are some women in the groups that will not do the businesses. So this is challenge for me to get all the women together.”

Me: “So do the rural groups have any strengths or weaknesses?”

Laxman: “A weakness is that most of the society is oppressing them, saying that they cannot do the businesses. The men especially think that they are the guardians of the women and that they should not be allowed to do things. But the women’s new wish to do something can change this and if they succeed this can change the view in their communities.”

Me: “So knowledge-wise what do you think the women need to learn?”

Laxman: “They are not experienced in business. This is their first time they are doing something for themselves so it will be difficult no matter what. And it is especially difficult starting something for yourself as a woman.”

Me: “So what do you think our role is in the project?”

Laxman: “To guide them and also be facilitator. If they need me and call me I should come.”

Me: “What do you think the groups’ aspirations and motivation are? What have you observed?”

Laxman: “Money is first priority and then the drive of building something which can grow and where more people in the community can be included.”
INTERVIEW 16:
30th of July 2015

Skype meeting with Pekka, Project Leader of Initiative II, Innoaid

Pekka went to Kolkata in June after me to help with the project and meet with the team and the women groups. He updated me on the progress.

Pekka: “So an update on the women groups: The Makali group is doing spices and they are in full swing. They are producing and Sujit is carrying the products with him and giving them to the urban group, Disha. This group has been selling the spices already now for a while and have made some outlets, meaning that they put some tables up in Sector V and tried selling the products to the vendors and bypassing people. Puspa has financed this. They are having some problems with selling the spice blends to the vendors. The vendors are complaining about the higher prices and complaining about other things.”

Me: “Do you know these other things?”

Pekka: “Something about the colour of the product and also about the taste. But this is a little strange because at the same time we heard that the taste was really good – but I guess these are things that they can improve. Another thing is that they have sold quite a lot to people just passing by the outlets, because a lot of the people working in the Sector V area, with the IT companies and stuff – the people working there have a bit more money to spend. That is a good piece of knowledge as well maybe there is this potential market for people who have more money and who are not so much cost-driven and focused as the vendors. They can appreciate high-quality products - even if they are a bit more expensive. Also this have to do with the wider question of how to market the products and I think this is also something that we talked about a lot – the groups have to come up with a marketing plan and they need to realise what the actual value that they provide is. When they know this it will be easier to sell the products to the vendors or to whomever - saying ‘this product is good because it is of high-quality and it’s organic and hygienic, it’s locally produced by small women groups so we’re keeping the profit within the area and it’s supported by the project’. You know this marketing idea is a big thing as well for the project and it’s the women’s responsibility now to make a marketing plan. In one of the other two groups –the Matribandana group - there has been some delays, but they are now finally getting the machine for paper plates.”

Me: “Why has there been delays?”

Pekka: “I am not sure. I thought they were buying the machine – the last day I was there and we meant to go buy the machine, but then it started to raini and the seller was not available or something. But then Sujit
called me the last night and said that now they would go buy it. But I haven’t had time to fully understand why they haven’t bought it yet. But yeah, with the fourth group, Gitanjali, something was changed there. When we met up with the group there were some women who were from Gitanjali, but there were also some women who were from another group, which was a surprise to me and even Sujit I think.”

Me: “There were other women joining the meeting?”

Pekka: “Yeah, so the group did not seem to be really clearly settled yet. They have been trying to make papad, but they had some trouble making it – they couldn’t really make it work properly. And then in this meeting they actually came up with other ideas, which seemed much better and even something that Sujit said that Puspa had been asking for. I can’t remember which products? But they agreed on this meeting that they would make some test – a prototype.”

Me: “Was it pickles because Puspa mentioned this?”

Pekka: “No I remember that it wasn’t pickles because Sujit said that it would be great idea, but the women said it was difficult to make or something like that, but conclusively they put the papad idea on hold and they wanted to try something else”

Me: “Okay, but is the group finalised in Gitanjali?”

Pekka: “I’m not sure actually, I’ll have to ask Sujit. But in this meeting though there seemed to be a lot of drive. There was especially one woman who was very clear and forward and among the others there was a good discussion, where they came up with more than one idea about what they could be doing – ideas where Sujit also said ‘ah yeah Puspa would like these ideas and products’. It really seemed that it was a productive meeting.”

Me: “Okay that’s good. Have the urban and rural groups met yet?”

Pekka: “No – I asked about this and the thing was that it was a logistics thing. It’s far away and it’s hard to take the time off for the women.”

Me: “Sure thing, it’s just because it’s so crucial for the women to establish contact when we’re not around anymore”
Pekka: “Definitely – something which also surprised me was that we were so early on in the business development. I thought we would be a bit further. I mean, basically we have the group and there have been these entrepreneurial workshop – but when it comes to concrete skills like marketing, bookkeeping and organisational matters and in terms of their roles and how they should meet etc. these were really not developed at all. We decided for the next half-year, until end of 2015 that we will focus only on these four groups in the project. First of all, having sessions to build the capacity to carry on this business is crucial. Sujit will have clear workshops on this with the groups separately. There is still a lot to be done with these groups in terms of self-sustaining. So I mean, in that sense, connecting the groups it’s maybe not the first thing to do – but it will be important at some point.”

Me: “Have the business models of the groups been submitted yet?”

Pekka: “Yes, but only three of them. Not for Gitanjali group. I have seen three business plans, but there are a couple of things missing we need to add. The team have to keep in mind that the business plan should also be planned further; we just had some more urgent things to worry about and act upon – like bookkeeping, since some of the groups have already started. But honestly it was very inspiring to see these groups in action and they seemed very eager. I felt with the groups, which said ‘yes we’re housewives, but this is really our chance to be outside the house and do something productive. That was really inspiring. I also kind of see this as a pilot project and Biswajit also told me that it is really good this project because it provides inspiration for the people in the village who can see that these groups are trying and that it is possible to do something like this. Even if it’s only one group who will succeed – it will stand as an inspirational success story, which is really important to show and tell others. One thing however which is a little doubtful to me is that the Makali group are buying the raw material for spices in the city and then they take these ingredients to Sundarban and then they dry, powder and package the product and transport it back to the city. So I think that the original idea was the raw material should be grown in the local rural area. We thought this would be a competitive advantage, they are farmers they should grow their own ingredients and they know what they’re are growing and they don’t have to transport it from somewhere else and then they make the product. But now we actually have these extra costs of transportation. I was really trying to push this point, but Sujit also said that the drying of the spices really requires a lot of space, which you necessarily don’t have in the city so it is an advantage that the rural groups have this space to dry the spices and operate the machine. But I’m hoping in the longer run that they will think about growing their own vegetables when it’s season for it. If you think competition-wise of course it is a disadvantage to travel the things back and forth, but again maybe there is not that much competition and they can still manage to make the project relatively cheap and by having the will to do it and the capacity to work as a team and having the right connections – maybe this will be competitive advantage in itself making the business sustainable – I hope so.”
Me: “How do you see the women’s way of doing the business when you visited them? “

Pekka: “They are very jumping heads first. They want to get started and are learning by doing. Maybe they should have done some more research, but I still think the project is a good thing; they will learn a lot and learn how to work as a group. And even maybe if this particular idea doesn’t fly they can try something else. Another additional comment is that I also have my doubts about the paper plates because the value we in Innoaid focus on if it is actually sustainable. The vendors don’t have a recycling system you know”.

Me: “Yes I talked about this with Sujit. We discussed which material to use for it to be most eco-friendly. We talked about plastic, and paper and banana leaves.”

Pekka: “Yeah. Another aspect of this is also that the overall project is about street food vendors and if we have trouble selling the products to the vendors then we are venturing outside the original scope of the project. Then it becomes a bit tricky, because of course we would like these groups to be successful, but if it is something the vendors don’t want to buy then how can we then support these groups? However, even if we are not selling to the vendors we are selling through the Disha group, where many of these women are family members of the street vendors so in that sense it’s still within one of the objectives of the project - which is to provide alternative sources of income for the families of the vendors. But you know what I mean?”

Me: “Yeah I know. Whether or not it is within the objectives of the project it is a good thing doing this business with the women groups, but of course it needs to align with the project”.

Pekka: “Yes. But for the rural groups to succeed I think we need to start investigating into new customer groups for the rural groups. So not only selling to Disha or the vendors, but also start thinking about some local market where they can sell these products. Which is outside of the scope of the vendor focus, but in terms of long-term sustainability it would be to risky to only rely on one customer segment.”

INTERVIEW 17:
4th of August 2015
Skype meeting with the Initiative II team
Present were Pekka, Sujit, Sayani and Bhabotosh
Pekka: “What do you think about the four women groups in the project? Originally we wanted to sign contracts with four entrepreneur groups in rural area and two groups in urban area.”

Sujit: “I think my approach is that initially, we should be building the business thoroughly and strongly. We now have three in rural and one in urban. It will take time to build these businesses. Then in the future we will have time to find more groups - maybe in the near future.”

Sayani: “Yes we should focus on the current groups now. There are already some challenges now.”

Me: “What are the challenges?”

Sujit: “Well the vendors are complaining about the colours of the spice blends. And the Makali group is trying to make the spices colourful, but not to mix any chemical ingredients into the spices like many other manufacturers – these are very unhealthy. Only organic ingredients are used, so they are trying to find more colourful chillies and tamarind. They don’t want to mix the product. From the beginning the women gave the message that they would never do any corruption or fraud in the businesses. The women said they will do the business honestly, so no mixing with chemicals or other hazards, but Disha is faced with the challenge of selling it. The vendors have the habit of using the spices mixed with the colour and also the customers are used to the bright colours. The customers and the vendors don’t think they need to worry about the quality of the food – they just think that it should stay the same. The vendors don’t want to take risks either – risking that the food looking different they can lose business, so they want the colourful spices. But all of us in the team we are trying all the time to tell them that they need to think about the quality and that the mixed spices are really bad for the health and that they should change their habits. So the process is going on, but the profit is not coming yet. We discussed making a leaflet describing the health issues and the quality of the new spices.”

Pekka: “Yes we talked about doing some advocacy events and efforts about the entire initiative, but also for the specific groups. Especially for the Disha group facing the vendors, making their own marketing and sales.”

Sujit: “Everyday the women are coming to Sector V and are going around talking with the vendors with the support of our project team and field coordinators and telling them about the products and also getting feedback why they want to buy the spices or not to. They don’t know all of the vendors so we are introducing them. We also emphasise that the products are not the project’s product – it is the women’s. Another problem is the cost. The women have made the quality high for the spice blends – there are so many qualities
within the market – but we all thought that we should start with the best quality. But the vendors they will not compromise with the costs. Normally they maybe pay 180 Rs for one kilo of spice blends, and the women sell it for 200 Rs. So the vendors ask, ‘why should we pay more for your product’?

Me: “But is it possible to drive the costs down for the spices?”

Sujit: “Yes and no. Chillies are very costly and in the rainy season it will be even higher. Basically what the problem is that, they have no questions or anything to say about the labelling or packaging. But they need a good product for low costs. Actually I talked with some printers who said that maybe we could move the price down by printing on the plastic packaging etc. So there are possibilities of making the products cheaper, but still not low enough.”

Pekka: “How about the other customer groups?”

Sujit: “There are some individual customers who buy the products, and they are giving some advise about improving the packaging. Some of them are suggesting that we should secure the certification of the product also. These things will take a little time and also the group has to invest money to improve this also, maybe by getting the loan from the project.”

Pekka: “One other comment regarding the selling of the products to the vendors or to other customers – it’s urgent to think about a marketing plan, together with the Disha group. They need to think about a clear message that they try to sell to the customers.”

Bhabotosh: “Every day the group members and the project members go to 7-10 vendors and talk to them. And we talk about the spice quality and the project mission. But the costs and colour is a problem.”

Sujit: “If we change the packaging maybe we can drive the prices down.”

Pekka: “You said that the feedback about the packaging came from the individual customers, but did also come from the vendors?”

Sujit: “Little bit, but not really. The vendors are primarily concerned about the price – and secondly the colour and packaging. If we solve the problems then maybe they will be satisfied. But I’m not blaming them. For me it seems like this is the market character, that always the vendors are questioning the producers. This is the problem – they are never fully satisfied.”
Pekka: “How do the vendors react and how do they think about the product overall? As for example the fact that it is a small group producing the products? Do they care about this at all – the story behind the product? Or is it only about costs?”

Sujit: “Actually we are talking about the stories with them and how we have developed the products and the business and which context the group is belonging to etc. But sometimes the vendors are so busy if we visit them in rush hour; so they have not so much time to always listen to us. But yes, they know that the women are from the families and that by seeing us they know that they are part of the project. They are buying our product, but also commenting on reducing the prices. Sometimes all the vendors know that the product is good, and quality is good, but that it might not be good for business.”

Pekka: “We talked about some of the vegetables being grown by the women themselves or by others in Sundarban – will this lower the costs?”

Sujit: “Certainly, but one thing is that some of the spices are not suitable for the weather in Sundarban. Tamarind, yes – the farmers are currently harvesting tamarind in their fields, but that tamarind does not have the right colour. The colour is very light. But it could be an opportunity. There are two very strong farmer groups. With the field coordinator, we women met with them twice and talked with them about how they could try to make the businesses and that they could use some raw materials from the fields. And we talked about how we could include them in the project and as for example if they made tomatoes, and mustard we could make sauce and we could also make pickles. So we can make some relations between the farmer groups and the women groups. I was thinking if we mobilise or motivate the women groups to also do the farming they will not have the time to manufacturer the product and package them etc. so it’s better to connect them with current farmers.”

Me: “Sujit, can you give us an update on the two other groups?”

Sujit: “The Matribandana group will get their machine very soon, actually this coming Friday. It is raining very heavily so the supplier could not supply the machine, but they promised me today that they would deliver the machine Friday. I will also deliver the paper so they will practice now. For the final product we need to make the paper plates perfect. So they need to practice on the recycled paper I have found for them before buying the real paper. That will be a waste. We are buying two machines for them.”

Me: “So how about Gitanjali group?”
Sujit: “Actually, you remember they decided they wanted to do the papad, but that is very difficult and for the papad to be in good quality you need lots of time. And it is very rainy right now so they cannot produce this. But when Pekka was here with us we had a meeting and they have discussed that they could cultivate the pulse from their own fields. They have given me 10 kilograms already. The problem is that they have packed the product in the night because they had very little time so next day the product had some damage because of the bad packaging. There are two or three trainers among themselves and they also suggested doing spicy and sweet snacks, which are easier to make than papad. And also they want to make lentil pulse, because the demand is high for this among the vendors. But they need the green light from Disha group on what they want to sell.”

Pekka: “So what will be done with the prototypes then - will take that to the Disha group – what is the plan there?”

Sujit: “Yes. Gitanjali will send it to Disha group to test if the need for their product is there or not.”

Pekka: “So to get feedback?”

Sujit: “Yes to get feedback.”

Me: “So Sayani and Sujit how do you feel everything is going? Are the women motivated and happy?”

Sujit: “Yes, well not all of the women. The group members who are producing the products, they are motivated. Also the marketing group, Disha group is motivated, but the Disha members are facing the direct feedback and problems of the vendors and customers. So sometimes they are demotivated. In the end of the day, I am calling them and also Bhabotosh, and we are trying to keep them motivated and telling them that it will take a little time to get profit and it will not come after just one week.”

Sayani: “Yes, we are always trying to support them and motivate them, saying if you face this type of problem don’t worry about it - we will figure it out”.

Sujit: “Every night they call me ‘Hi Sujit. We have so many problems. We need to make the packaging better, we need to make the labels better, we need to etc. etc. So they get a lot of criticism from the vendors - also that they don’t need 100 grams of spices, maybe some need 2 kilograms or others 25 grams only. And then the Disha group thinks that they failed to make the right packaging and they should make all of the packages the same. So they call me and say, ‘please tell the other group to make this and this’”. If we say there are 100 customers giving you comments everyday on the product, or if they need other products - then
the women need to stay focused, sticking to their product. They can alter it, but they need to focus on this product and not on 10 different products. They have to be specified, and strong and cool, but there is so much feedback and also bad comments will come, but always they need to be positive and know that their products are better and that there are no hazards in the product or mixed ingredients in the product. We are not so experienced in all of the marketing and the packaging, but we are experienced in the production of the products. We should always be confident that what we do and what the women do is good for the community and society we are really trying to change the women’s livelihoods and the women are fighting for themselves. But what do you think? You think we are on the right track or not?”

Pekka: “I think we are doing a lot of the right things. It is of course difficult to say what will come out of these things. But I think all the activities sound very good. But it is going to take time.”

INTERVIEW 18:
29th of September 2015
Skype meeting with Pekka and Dipanjana, the new Project Coordinator of Initiative II in the Kolkata office

Dipanjana: “The groups are doing well. Sujit is in Kolkata doing some market surveys with the Disha group. Makali have produced more spices so Sujit and he went with Laxman to test these among the vendors. So I think it is great that they are helping with the testing.”

Pekka: “How is your feeling so far? You are new in the project and lots of things to learn. Have you gotten all the important information and so on?”

Dipanjana: “I feel very good. I got thorough introduction from Barmanda the first day and Sujit is also very supportive and he is helping me a lot. The team is very good.”

Pekka: “Okay so one thing I wanted you to know was that in July Sujit and Sayani together with the project had the objective of going through some capacity building with the women groups. This was four subjects including bookkeeping, managerial aspects, marketing and production, I think so. But they did not go through with this, I think because of bad weather conditions, and some other issues, and that Sayani was on her way out of the project. But these are very urgent matters, which we identified. But do you know the status of these capacity buildings?”
Dipanjana: “The production I know is running very well. Sujit has good communication with all the groups and the Disha group themselves are using the spices in their own cooking and Puspa uses it in her cooking at her hotel and sells these through her shop as well. Not in great number, but it’s going forward. Sujit is also going to big housing areas in the Salt Lake sector and talks about the spices and the products with some of the people and vendors there. Bookkeeping-wise, we have not started yet. Sujit mentioned this to me, but we have not started yet. One thing I must share with you is about Matribandana group. They were having a big electricity problem. The electricity power is very poor in their area and the machines were not working very well. Sujit is trying to solve this with the group and trying to buy a stabilizer for the machines. With Gitanjali group, there are also some problems because the weather is very rainy right now because of the monsoon so they cannot make papad during the rainy season. This is the status of the groups. In organizational matters, Makali is especially very well communicated and have clear goals. This is the same for Matribandana. Disha Group all of the members have had problems due to the elections, but they seem very interested when I met them once.”

Pekka: “So the feeling and the motivation are still there?”

Dipanjana: “Yes, they are positive and there are positive vibes among them and they expressed that they want to progress with the project. I could not find any problems among the women.”

Me: “Last time we talked with Sujit about there being some problems or some feedback on the spices given by the vendors. Do you know if the women have tried to work on their spice blend products?”

Dipanjana: “Yes they have started, after several negotiations among them they have started. But there is a problem, with the colours of the blends. The vendors need to use more spices in order for e.g. the tamarind powder to turn the food yellow. So the vendors are still always asking us why they need to use so much powder. The women are trying to tell them that it is organic and that they don’t mix with dangerous chemicals, but the vendors’ perceptions and mind-sets is difficult to change.”

Pekka: “Yeah it takes time for sure. But this is part of the marketing strategy. How you communicate the value of your product. And how you sort of convince the buyers that our products are valuable to them, even if these are different from what they are used to. There are advantages to our products.”

Dipanjana: “The educated customer passing by from the companies are easy to sell to, but the poor and uneducated are difficult to convince and make them understand. But we are working on it!”
Pekka: “One things that is a tricky question is that the overall objective was to target the vendors with quality products, but the women found out that the vendors are very cost-conscious so that it was difficult selling. So maybe we should look into other customer groups. But then we would not be selling to the street food vendors, which is the objective of the project. So it’s a bit tricky.”

Dipanjana: “There is a market value problem, connecting the different demands and supply. But we are progressing slowly. Sujit is saying that the vendors are slowly starting to use some of the spices and the fact that Puspa is using the spices in her hotel is also helping them realise the quality.”

Me: “In all of this, is Makali and Disha group communicating with each other or are they using you and Sujit as facilitators?”

Dipanjana: “They are using Sujit, because I just met with them. But they are using him a lot.”

Pekka: “Just to add to this, is that we will go away at some point and that the groups have to communicate among themselves because at some point we will not be there anymore.”

Dipanjana: “Yes, Sujit also told me that they have to go to the market themselves and talk with each other. And they are too dependent on Sujit. For this reason we should make some strategy and slowly pull ourselves out of the activities. But we have some tasks in front of us. Like we need to make sure that the Matribandana group can start producing paper plates. There is such a huge market and demand for this. And then with the Makali group and Disha we need to pin down the target groups of the spices and do advocacy work of our value creation. The paper plates will not be a problem to sell.”

Pekka: “So can you maybe then tell us about the last group Gitanjali – you said because of the weather it was difficult to start with papad?

Dipanjana: “Yes. There is a great market for papad and pickles, which the women will make. But making papad is made in specific seasons so it is difficult at this point to start with that. After the rainy season I think they can start with this. They are very excited about starting though and positive about their engagement in the project. On Friday, Sujit and I will go to other markets and see if we can find spices for lower prices in other markets. The prices on chillies are especially high for the women to buy, so we will try to find cheaper ingredients. Actually another thing is that I went to Disha group Saturday and there is a big problem in their group among some members, they told us and we tried to help them on how they could solve this, and overcome the challenge. Some members are really not excited about the project and they are not
coming regularly for the meetings and make excuses of keeping out on the meetings. They don’t want to take part in the loan either - so the others asked us what they could do. And we said they could write an official letter to the bank and to us saying that they want out on the project. But the other members of the group are still positive and motivated.”

Pekka: “Yeah, I guess it is quite normal that someone can lose interest in the project. And maybe they can find someone else who will be interested in joining. One thing I also wanted to ask you about Dipanjana is that we wanted to go through with this certification of the spice blends, do you know the status of this?”

Dipanjana: “Yes I talked with Moitra about it. He went to the ‘Food Safety and Standards Authority of India’ and he told me that we need to make a lab test of the spice blends, this could be at a university laboratory and this could be easier to get a test paper here and we have to fill out a lot of papers, but we are on it.”

Pekka: “Why I am asking is because I understand when I was there in July, that this certification was very important part of the marketing and that you can show the potential customers that we have a safe, clean, quality product. So that is why I asked, because I think this is quite an urgent matter to start as soon as possible also because the certification process takes a lot of time.”

Dipanjana: “Yes, I agree. I will talk to the others. Then just to sum up, I want to note that the Makali group is very strong and united and they are very enthusiastic. And all the members meet on time and they are all very positive and talk about the product among them and the other things, such as the material for packaging But the Makali group have had some problems with the packaging - so they are not so enthusiastic as before, but in some point the women want to make something and achieve something in their lives. So they are also quite positive. - They always say that they believe in the product and they think ahead and are future-concerned. The Disha group is good money-wise. They have the capital, more than the other groups so they are not so motivated it seems like the others. I haven’t met with Gitanjali and Matribandana yet, but I will meet with them next week.”

Pekka: “So about the packaging. Sujit send me an e-mail suggesting that we invested in some kind of packaging. And I wanted to talk to him if it would be wise to invest so much at this point. But do you know if he has researched anything?”

Dipanjana: “No not yet. We met with a packaging guy, who came to the Kolkata office with some plastics. The packaging we use now for the spice blends are very thin so the powder is leaking out from the plastic, also because of the heat in this season it becomes very breakable. For this reason we were looking at other
alternatives. We found that the plastic that the guy presented was quite expensive. But the idea is also to print the brand and logo directly on the plastics instead of stickers. But I also met some market research and found another group making spices in Kolkata, and they used good quality plastics for their products and that was very good and the plastic was transparent so you could see the clean product and their logo and name printed on the plastics. And I think Sujit will look into the costs and how investment in packaging can be done or if it is too much at this stage.”

INTERVIEW 19:
20th of November 2015
Skype meeting with Sujit

Sujit: “Hello Maja, how are you – we miss you!”

Me: “Hi Sujit, I’m doing well – I miss all of you guys as well. How is everything?”

Sujit: “Everything is good and going on.”

Me: “Good to know! – So Pekka said you had a Skype meeting last week and I was interested in getting an update on all the women groups from you.”

Sujit: “Okay, from rural the paper plate machine has already been installed, but we faced some problems with the instalment because the electricity structure was not so good so they needed a stabilizer to improve the electricity structure and this was not included in the business model so it impacted the financial matter. They had to invest 12,000-14,000 Rs more. So it was much more than expected. Another thing is, that everything is ready, but they just need some final adjustments and then on Tuesday they will buy the paper material to start the business. They have already tested the production, by some cheap recycled paper to practice making paper plates. But until now they haven’t started and we don’t know how the sale and marketing will be. When they have started I can give you an update on that.”

Me: “But they are still in good spirit?”

Sujit: “Yes yes, they are in good spirit, but sometimes when the things don’t work or if things get delayed they can become hopeless. Sometimes. But everything works out in the end and they become motivated
again. The Makali group is doing well. They are producing their spice blends regularly, maybe not enough. The problem is that the market is not so developed yet, but gradually this will come.”

Me: “So how are they trying to brand their products in the market?”

Sujit: “I think that we should meet with the group soon and make their marketing plan on a long-term basis. Everything should be discussed in this planning.”

Me: “Are they also selling in the local markets?”

Sujit: “Yes, but very little. The urban group, Disha has faced so many problems along the way. Firstly they have been some problems in our team among us. Some of the field coordinators are working against us. Then also the women are not making so much profit. The transportation is almost higher than the profit, and then the women’s motivation decreases. Also this can be seen in the group, because they started out with 12 women and now they are only 8. This is because some of these women did not want to be part of the group anymore.”

Me: “Okay, was this problem with time, or money or what was the problem?”

Sujit: “Actually. It is problems with their families they don’t want the women to do the business. Actually before making the group we did not know the women, and some of them do not need so much money – they already have a steady income. Especially the husbands did not want for them to continue. But one of the women said that she would do the business anyway because she was supported by the other women in the group.”

Me: “So how are the women doing among each other in the group?”

Sujit: “Sometimes Puspa thinks that she is the last person in the group and the main controller of the group and that the group will go forward by her decisions, and the group will just follow. So the equality system in the group is not always working. It is not like she has misunderstood us, but sometimes she is very stubborn and is not sharing with me. Like I do not understand their financial projections and accounting either and sometimes I could not be allowed to attend the meetings. I sent them the products from the rural and then when they sold the product they did not write this in the books. They did no bookkeeping, which then mess up a lot. And then furthermore when I made some material for bookkeeping or organizational charts and roles for them to divide among them, then other people from the team did not agree on this and did not think it
would be possible to learn or go through with the groups. So I asked some of the others ‘how would it then
be possible to do the business if we do not discuss this – if we do not make any discussion or workshops?
Where is my platform for establishing communications with the group?’ So many things are going on very
informally, behind everything. But now they are feeling, that they should do something on all these issues
such as bookkeeping and managerial issues.”

Me: “So Disha still wants to be part of the project, do the business and develop all of these learnings?”

Sujit: “Well I cannot assure you with 100 pct. because for a long time I did not talk with Disha. It was not
possible. But Initiative I said that they still want to do the business, but I have no feeling on this. But I hope
the next Skype call I can be sure and update you.”

Me: “Perfect. So do you think the challenge lies within the poor profit making or what do you think?”

Sujit: “Yes I think so. One thing is that each of the groups is less motivated than when they started. And for
that reason we are here. And we have met together to solve this problems.”

Me: “Have you any updates on the Gitanjali group?”

Sujit: “Yes, we thought with all rural groups that it would be easy to start the business and do the production
and then send the products. But it is not so easy. Urban team they told me that they cannot take no more
products and no more spices. Only the four spices they are already producing; chili, tamarind, cumin and
coriander. They cannot take papad or paper. But then I said that if they only take spices the profit will not be
so high for them, they will need to take more products to sell. Right now, yesterday we were seated together
in the office and was discussing and complete the accounting system because none of us know the current
status of the money flows, or if the groups are making loss or profits? Disha is not making profit and I think
by making an accounting system for them they can get an overview, because right now they are not
maintaining the bookkeeping. All the time they are going in blind.”

Me: “So the process of Gitanjali has stopped?”

Sujit: “Not right now, no. But I talked to Biswajit and he said if whether Disha groups is taking the products
or not we should still go on with the rural groups or else for the next time we want to do projects in the
future, the groups will not want to be mobilized or included in the project. So we have to develop new
concepts for them. Actually, papad is not possible right now because of the rainy season so we have not
made a business model for that yet, but now we are planning to find an expert in making papad so they can practice making these for later. And also we are trying to find other marketing scopes in the urban and rural markets. The women also spoke with an expert in spice-making to get advice. He was very experienced within this industry so they wanted to learn from him, but he is very busy so he does not have so much time to learn them.”

Me: “Is it possible to get them to meet in any way?”

Sujit: “If the women go to him it is possible, but he is busy so he cannot go to Sundarban. He has a very beautiful and structured outlet. So that would be nice to see also – how could the women make their outlet? But what I am discussing right now with Laxman, Moitra and Dipanjana is other markets for the rural women. And how they can reach them. If Disha will stop what will happen to the three other groups? And they will blame me and us. They have already called me and talked about the risk and what we should do.”

Me: “Is it possible to find another urban group if the other don’t want to do it anymore?”

Sujit: “Yes actually we want to find a new group, but also be sure of the market research and the need in the market. The vendors have agreed to buy our product, the spices, but the cost is a problem. They don’t want to buy them too expensive. We are trying to fill out that gap. That we need to listen to the vendors, but also the women should be making profit you know. Sometimes I think because of our culture we think in other ways, and sometimes we are discussing all of this among us in the team, and this can also affect the SHGs. Which should not be the case! We should act and not sit and discuss all day, because we cannot agree on what to do. It is the same with the women – if the debating is for finding out something useful I like that debating. Like when the two of us discussed the material of paper plates with the women and how some of the material would not be good for the environment. I like that kind of debate, but if I propose something and you say ‘no it is not possible’, you should give me some options. But if one of us say that it is not possible at all, this will not be good for the process and efficiency. Like I have developed some material for bookkeeping, but in the team meeting they told me that I should make it very simple. To this I said that we cannot make it too simple, because some of the points are crucial and the women will need to know these in the future, so we can not make it too short. So I said, please help me add or cut in the material, but they are not suggesting anything so nothing happens. This is very frustrating. I am trying to maintain the three days in the field.”
INTERVIEW 20:
9th of December 2015
Skype meeting with Pekka

Me: “Did you have any meetings with the project members recently?”

Pekka: “Yes I had one with Dipanjana, and then Barman. Both just me and them, so it was good to get some different perspectives from them.”

Me: “You wrote that mail where you said that there were some updates on the groups?”

Pekka: “Yeah, it was about the Disha group. There had been so many ups and downs, a rollercoaster because they told me first that the group is failing and that they are arguing within the group and also they had problems with being in contact with the group because of the field coordinators not giving the Initiative II members the time to go there or almost blocking them in meeting them. I mean this has been an issue for a long time. But Marie and I have pushed them into finding a solution, so they are working towards a solution. So know it is possible for Sujit and Dipanjana to go to the Disha group and the vendors and talk to them without the field coordinators.”

Me: “Okay that’s good. So what was the internal problem in the Disha group?”

Pekka: “I am not sure exactly. There were some of the women that just didn’t want to continue, but then what Dipanjana also said was that there were some personal problems among the members. Something about not agreeing on some things and that their personalities didn’t fit. If you remember Puspa, she is a strong person and there was another woman who was also quite strong and it seemed that there was a conflict between them. Maybe they couldn’t see eye-to-eye.”

Me: “Okay, that group is pretty ‘young’ as well, they haven’t existed for so long.”

Pekka: “Yes, I remember that Sujit and Barman talked about that the initial idea was to prioritise groups – this is in case that there were many groups applying so we could just cherry-pick – the priority was on groups that were more established and/or had already done some business before. But in the urban area it was much more difficult finding some groups, so we chose that group who was willing to do the business. There were these problems with the Disha group, but they are still going through with it despite us all thinking that they would stop, but they continue just with fewer members. The ones that are still there they
Me: “Did Dipanjana or Barman say anything about the other groups?”

Pekka: “Yes everyone is saying that Makali group is working really well and that they are organised and functioning as a group and professional. Matribandana’s work has been delayed many times now, for several reasons. This time it sounded like they would be ready now. But I am a little worried about this group because they are so dependent on the electricity power to make the product, so they are a bit vulnerable. Also Dipanjana mentionened that the groups had recognised that they needed to find alternative customer groups, because they cannot rely entirely on the vendors, maybe. The fourth group I think was also very organised, the Gitanjali group, but the timing was not right and the weather has not been right for the papad production. And now they were getting a trainer to come and train them in making papad, but they had trouble finding a suitable person for this. I think if I understood correctly, that when the group starts the business they have a good starting point because this group is also well-organised and has prior experience with actually doing business before. Not as a group, but two individual women had sold food products before. Especially one of them was actually a vendor in the local market selling raw materials, so she also had many ideas of how to sell things in the group. But I got the impression that it is a strong group.”

INTERVIEW 21:
17th of December 2015
Skype meeting with Sujit

Me: “So what did you do today?”

Sujit: “We went to the market to talk to a raw material guy for paper plates. Because when we opened the product he sold us the paper was too thin for making paper plates. So we had to get new paper for the production.”

Me: “So Matribandana has not started producing yet?”
Sujit: “They have started practising, but they cannot produce the plates with this kind of material. It’s going okay, but it is soon too late because they got a loan some time ago and now it is time to pay back the interest rate and they have not earned money yet. So this is a problem to them. So they have to pay back, but don’t have the money.”

Me: “Is this to the bank or to JGVK?”

Sujit: “Both. But I have informed JGVK that there will be some delays and for the bank I don’t know what will happen yet, but we will sit together and figure out what they will do. And also they need to figure out the material, because it is costly and they don’t have so much money to invest. They have already got the project money and they maybe have 15,000 now themselves.”

Me: “Is the demand still high for paper plates? Will it be easy for the women to sell these in the market?”

Sujit: “Yes the demand is high, but for new businesses it is never easy. The first time when they will go to mobilise customers and talk to vendors they will ask why to choose them instead of current suppliers, because they are newcomers and they will try to reduce the price on the women’s products. Another thing is that the vendors may say some lies, which are not right information like in the market research they can state that they will pay more for better products and then actually in reality they won’t. There are so many types of paper plates and we will need to buy good material and one seller will only sell us big amounts and this is costly and the women don’t have so much money.”

Me: “Do you think the Matribandana group can start selling soon?”

Sujit: “Presently we have the raw material but is not suitable so when we will receive other material they will start producing. They are ready there have just been so many delays with this group.”

Me: “Okay, but what are the Matribandana group’s own thoughts about this? What they saying to you when they call you?”

Sujit: “They say ‘we are ready. But help us with the information, because we are delayed.’ Now they are making prototyping for testing the paper plates, but for selling we still need the new thicker paper. The wrong paper they got, which was too thin they have sent back so they can exchange it and not lose money. However there are transportation costs and costs like that.”
Me: “So what about the other groups?”

Sujit: “Makali group, there are two members who are not attending the meetings regularly so now they are 7 women. I am trying to find out the exact cause. Right now they have not received profit for the business and this was also discussed in the beginning that this could happen, but maybe some of the women were in real need of money. I told the leaders that they need to ask what there problems are and then we can try to find a solution. Furthermore, they have some products, which are not being sold right now. They are producing 7-8 kinds of spices, but Disha is only taking on 4 kinds of spices to sell so the other products are on stock.”

Me: “Why are they only selling 4 kinds?”

Sujit: “Well these 4 are very common spices and the others are very special and costly. These 4 spices, all the vendors use.”

Me: “So how is Disha doing then?”

Sujit: “2-3 days in each week they go to the sector and sell their spices to the vendors and the number of the vendors are now fixed, that these vendors will buy their products. How many vendors it is, I am not sure – maybe around 30. So it is increasing. And the women’s bargaining power has definitely increased.”

Me: “So they are fine with the colour and the costs now?”

Sujit: “Actual product is very good. When the cost is high there is a problem. The colour is okay, but not with the costs. They decreased the cost by taking lesser profit like instead of taking 2 Rs they are taking maybe 1 Rs. The problem is that now the raw material for spices will be high because of the season, very shortly they then need to increase the costs.”

Me: “What is Disha group saying to the costs?”

Sujit: “They want to further decrease the costs on the spices, so they are easier to sell and they want me to say this to Makali group, but this is impossible because the raw materials are so expensive. With Gitanjali group we have tried to find a trainer who can come for an entire day and train the group again in papad-making. There is no suitable trainer. The concept is fixed and they know how to do it, but would be good to find more training, but we will start anyway without trainer. They also the women want to make lintel pulse,”
but this we need a trainer for. They are now 7 women in the Gitanjali group, who are very interested in starting and come to the meeting. We just need the proper sunshine to dry the papad.”

Me: “Just one more thing with the Disha group. All the internal challenges they had – are they solved?”

Sujit: “5-6 member are coming to all the meetings and some of the women are not. But the women are better now to start selling and go to the market themselves, but they are still not maintaining their bookkeeping which is horrible because maybe in the future they will fight because there are no records of their selling or profit-making. We met last week to talk about this problem. We also talked about that the price should be fixed. They need to make this fixed because then everyone can go and say that this is the price. They have bargaining power, but it will be easier for them if the price is fixed.”

Me: “Do you think the women are becoming empowered?”

Sujit: “Yes, but there are problems with the system. They are thinking how much cheaper they can make the products for the vendors, but I think they should think about themselves, because else they will not make profit. The chain is big from the farmers to the producers to the urban group and there are many costs, but sometimes Disha group don’t always believe that Makali is reducing the cost – but it is not possible. When the cost is high you also have to sell your product for a certain price. But the Disha group has started to recognise this and say to themselves that if the vendors will not buy the products then it is the vendors’ loss because they cannot get the good product. But they of course need to think about the balance between costs and quality.”

Me: “Are the women groups talking with each other?”

Sujit: “Yes the women groups have started talking with each other. They are contacting each other, but don’t know if they have decided to establish a meeting.”

INTERVIEW 22:
5th of January 2016
Skype meeting with Sujit

Sujit: “Hi Maja – I have the update on the women”

Me: “Hi! Great – is everything going okay?”
Sujit: “Yes – the Matribandana has finally started to ship their products to the Disha group and the women have no problems with selling these to the vendors along with the spice blends.”

Me: “Oh that is great news!”

Sujit: “Yes the women have started to make a small profit and the groups are working very well together. The Gitanjali will start soon, but as you know it has not been possible before. Disha group has also been offered a loan, but because they don’t have so many expenses they will wait and see.”

Me: “So they can cover the transportation costs now?”

Sujit: “Yes they can. The women are not making big profit, but they have started to sell to more vendors and people in the street so it is moving forward. Hopefully the women can by selling different products to more vendors increase their income”

Me: “So more vendors are willing to buy the products now?”

Sujit: “Yes it helps that the women are in the streets of Sector V more often. You know it takes trust to get the vendors to buy and like them. That was the same with us when we started the project and went to them. But they can see that the women will keep doing it and that they have good products. As long as it is not too expensive because the vendors cannot buy for more - that can affect the business. But the women who are left in the groups are happy it seems and they are talking with each other. We will not in the future be there to help them and I don’t think that we have the time to include more SHGs in the project, but hopefully the women can include more women if they want to do business. The women want to tell other women that they also can do something”

Me: “Have they started talking with other SHGs?”

Sujit: “No not entire SHGs, but some women have asked them in their villages what it took for them to start. So some women are recognising their work and that is really good.”
Appendix 6 – Workshop Manual

In starting the business the Initiative II team held various workshops with the women on how to be entrepreneurial, the steps of market research, the processing and production of the products, the sales and marketing of the products and how to do bookkeeping and budgeting. Sujit and Sayani were responsible for the workshops with the entrepreneurs in the rural and urban areas. The Initiative II team created the following material.

WORKSHOP #1

Name: Bank Linkage

Groups participating:
Disha group – the 4th of March 2015

Purpose of the workshop:
The aim of the meeting was to get all of the required information of the women and check their IDs - in India called I-cards - so that the women could open a shared bank account. The purpose was to additionally discuss the implications of forming an SHG and requirements of attaining a bank loan.

Objectives:

- To open a shared bank account
- To create basic understanding of an SHG and the members roles and tasks
- To present the women with saving options
- To present the women micro loan requirements and repayment plan

Outcomes of the meeting:
The women would pay an amount of money each month, probably 100Rs so that they each month had 1200Rs and by that proving to the bank that they can provide the savings and thereby later on take a loan in the bank for starting some business activities. The bank could provide loans of the amount of four times that of the women’s savings with an interest rate on 4%. By going to individual ‘money lenders’ the interest rate would be up till 20%, so the women were very excited of the bank linkage. The women also divided roles and tasks among them and signed.
WORKSHOP #2

Name: Introduction & Entrepreneurship

Groups participating:
Matribana group – the 17th of March 2015
Saradamoyee group - the 19th of March 2015
Disha group – the 4th of April

Purpose of the Session:
Introduce the initiative and deliver basic knowledge of entrepreneurship

Objectives:
• To introduce Initiative II
• To develop understanding of the concept of entrepreneurship
• To introduce the entrepreneurial mind-set
• To discuss uncertainty and risk assessment

Tools:
1. Present the difference between being self-employed and wage-employed
2. Ask and discuss with the women which values, skills and traits the entrepreneur can have
3. Create scenarios of uncertainty and discuss how these can be averted and/or solved

Outcomes of the workshop:
The women groups became acquainted with the Initiative II team and learned about the concept entrepreneurship. This also included fully understanding what the initiative demanded of the women and what the women could expect to get in return if they joined the initiative.
**WORKSHOP #3**

**Name:** Idea Generation & Business Model

**Groups participating:**
- Makali group - The 18th of March 2015
- Matribandana group - The 31st of March 2015
- Disha group – The 4th of April 2015
- Gitanjali group – The 6th of May 2015

**Purpose of the Session:**
The purpose is to discuss the concept of business models and the business ideas the women have considered.

**Objectives:**
- To discuss business ideas
- To develop an understanding of doing market research
- To introduce the concept of a business model

**Tools**
- To present the components of a business model and get the women write their own business model
- Discuss the questions you need to ask in order to start the business

<table>
<thead>
<tr>
<th>Customer segments</th>
<th>Value Propositions</th>
<th>Channels</th>
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<tbody>
<tr>
<td>The various groups of people or organisations a business aims to reach and serve</td>
<td>The bundle of products and services that create value for a specific customer segment</td>
<td>How a company reaches its customer segments to deliver a value proposition</td>
</tr>
</tbody>
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<thead>
<tr>
<th>Customer Relations</th>
<th>Revenue Streams</th>
<th>Cost Structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>The types of relationships a business establishes with specific customer segments</td>
<td>The revenue a company generates from each customer segment</td>
<td>All costs incurred to operate the business model</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>Key Resources</th>
<th>Key Activities</th>
<th>Key Partnerships</th>
</tr>
</thead>
<tbody>
<tr>
<td>The most important assets required to make a business model work</td>
<td>The most important things a business must do to make its business model work</td>
<td>The network of suppliers and partners that make the business model work</td>
</tr>
</tbody>
</table>
Business model questions

1) Short description of the business idea and the product
   – Should be described in a single sentence

2) Market & Customer analysis
   a. Examine the market size and market potential of the product
   b. Figure out who your competition is
   c. Make a price analysis of product prices and compare these
   d. Define the potential customers – do they have any preferences to the product?

3) Production & Processing
   a. Which raw materials do you need for your product?
   b. What machines do you need?
   c. How many people and time do you need to make the product?
   d. How can you transport the raw materials and the product?
   e. Where is the workplace?
   f. How will you storage the product?
   g. What packaging does the product need?
   h. How much will all of the things above cost?

4) Marketing & Sales
   a. How will you transport the product to the market?
   b. Which channels and people do you need?
   c. Would you need any branding materials or labelling?

5) Investment
   a. Own money as investment
   b. Other sources of investments and loans

6) Revenue & Profit
   a. How much can you sell?
   b. How much can you sell the product for?

   \[\text{Revenue (price } \times \text{ product) } - \text{ all costs (production + marketing + interests) } = \text{ Profit}\]

Outcomes of the workshop:
The women groups became acquainted with the Initiative II team and learned about the concept entrepreneurship. This also included fully understanding what the initiative demanded of the women and what the women could expect to get in return if they joined the initiative.
WORKSHOP #4

Name: Production & Processing

Groups participating:
Makali group – The 1st of April 2015
Matribandana group – The 7th of May 2015

Purpose of the Session:
The purpose is to focus on the production and processing of the products and the key activities in the business model in order to get started

Objectives:
• To discuss the conducted market research
• To talk about the machines and material needed in order to get started
• To learn how to process and produce the products (help from trainer if necessary)
• To discuss the sale and marketing plan for the product
• To make a budgeting and investment plan

Tools:
• Go through various business questions

Outcomes of the workshop:
The women groups answered the questions and created the first draft of a business plan. The women knew what they had to buy and the costs of these material, machines etc. The women started to buy the various materials for production and processing.
WORKSHOP #5

Name: Bookkeeping, Sale & Managerial topics

Groups participating:
Disha group – the 11th of April 2015
Makali group – the 5th of May 2015

Purpose of the Session:
The purpose of this workshop is to focus on bookkeeping, the sale and marketing of the products and the division of tasks.

Objectives:
• To explain the purpose of maintaining proper records and account books.
• To go through all the records and books of accounts necessary for SHGs.
• To explain the importance of auditing of accounts.
• To go through all cash-flows of the business
• To talk about the different task in the business and divide responsibilities among the women

Tools:
• Getting the women to write on post-its what their strengths are and which tasks and responsibilities they would find interesting in the business
• Go through various outlines of bookkeeping and records and let the women discuss how they will proceed

Outcomes:
It was difficult dividing the responsibilities among the women, but the women divided responsibilities among themselves and also decided on which method of bookkeeping they wanted to use.