

BIZ SAKHI: COMMUNITY BASED MENTORS FOR WOMEN ENTREPRENEURSHIP AND PROMOTION AND EMPOWERMENT (KARNATAKA)

In a nutshell: Biz Sakhi is an initiative that aims to improve access to entrepreneurship and employment opportunities for women in both rural and urban areas, through increased awareness, psychosocial support, enhancing employability and business skills capacity, facilitation of linkages and mentorship support.

Nodal agency: Deshpande Foundation, Karnataka in partnership with the Department of Skill Development, Entrepreneurship and Livelihood, Government of Karnataka, Humana (New Delhi) and Access Livelihood Consulting in partnership with the National livelihood mission, Government of Karnataka

In India women constitute a very small percentage of the total entrepreneurs. It was found that one of the reasons for this lack of uptake is the absence of mentorship and handholding support for women entrepreneurs who wish to start/scaleup enterprises. Other issues include lack of awareness about opportunities, difficulty in market access and access to forward-backward business linkages, lack of management skills etc.

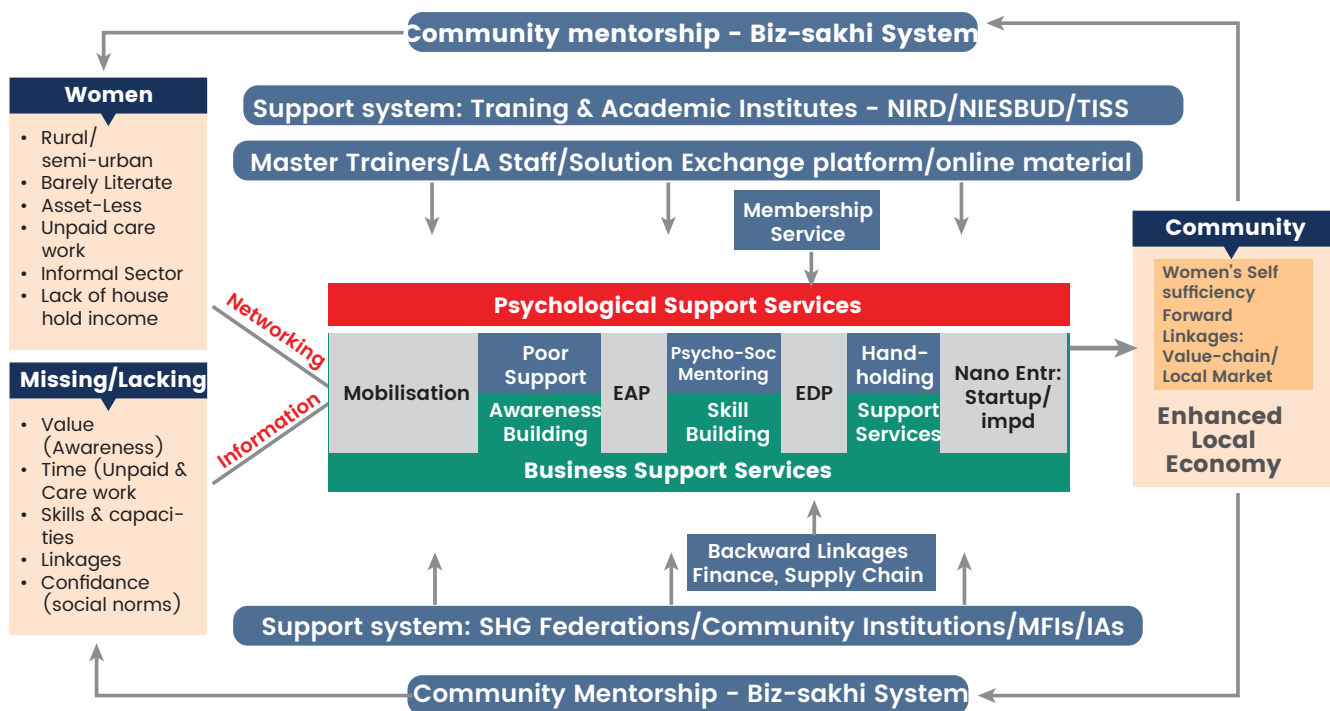
To address the above challenges, the creation of a community-based cadre of mentors for entrepreneurship promotion is a well-accepted methodology and has been included under various government programs. Similarly, Disha project of UNDP also created 'Biz-Sakhi' curriculum and training materials for certifying 'Biz Sakhis' as community mentors for entrepreneurship promotion. The curriculum, which was jointly developed by UNDP, TISS, National Institute for Entrepreneurship and Small Business Development (NIESBUD) and National Institute of Rural Development and Panchayati Raj (NIRDPR) consists of two components – psychosocial aspects of mentorship and business support mentorship.

The psychosocial support component involves:

- Exploring self and understanding gender
- Life skills
- Supporting women through mentoring
- Wellbeing and self care

And the business training component focusses on:

- Discovering the entrepreneur in you
- Discovering your first business idea
- Business plan and your first marketing plan
- Your first financial and funding plan



Graphical representation of the Biz Sakhi ecosystem

The Biz Sakhi curriculum builds the capacities of the Sakhis to promote entrepreneurship among women in their community by offering mentorship and other services such as information, networking, backward and forward linkages to name a few. Through consistent mentorship and guidance, the Biz Sakhis can guide women to set up and successfully run microenterprises leading to self-sufficiency of the women and local economy development.

The project is being implemented in the rural and urban areas of selected districts in Karnataka, Haryana and Maharashtra. The Biz Sakhi curriculum has been translated into Kannada and Gujarati. The curriculum and the mentorship model have been adapted and customized further to be used in current projects such as Project Code Unnati (2020-23) in Karnataka and Project Excel (2021-24) in Gujarat.

Impact

- Independent evaluation of Biz Sakhi component of Disha project mentioned 8-13% increase in profitability by the women entrepreneurs supported by Biz Sakhi.
- 88% of the women reported an increase in agency with respect to household decision making after going through the program.
- The one-year survival rate of the enterprise was reported to be 70% at the time of independent evaluation.
- The psychosocial approach of the initiative provided a solution to the challenges arising due to gender norms faced by women entrepreneurs by supporting them in mental and physical self care and reducing socio-cultural barriers.

- Further mainstreaming of the Biz Sakhi concept is underway through UNDPs partnership with the National Rural Livelihood Mission in Karnataka.
- During Disha project (Karnataka, Haryana, Maharashtra), leveraging Biz Sakhi training manuals,
 - ◊ 1,25,377 informed on enterprises
 - ◊ 15,131 trained for enterprises
 - ◊ 9,156 started enterprise
 - ◊ 300 Biz Sakhi trained
- Ongoing impact include the adaptation of the Biz Sakhi curriculum and mentorship model in other UNDP projects such as Excel and Code Unnati.

Challenges

- Identification of self motivated community women
- Continuous handholding support to the trained women to transfer the knowledge and business skills.

Scale-up

There are plans to scale up the initiative. UNDP has partnered with the Karnataka Rural Livelihood Mission (Sanjeevini KSRLPS) to provide technical support in implementation of NRETP. In continuation of this partnership two enterprise promotions cadres of Sanjeevini KSRLPS will be trained on a customized model of Biz Sakhi, thus taking the Biz Sakhi model to the entire State. The customized model will be further used by Sanjeevini KSRLPS to train all its enterprise promotion cadre and staff.



Training of Biz Sakhis