

How to enable female entrepreneurship via a tech-focused agent model



5 tips from TRANSFORM and Dharma Life

March 2021

Unlocking the entrepreneurial potential of women in rural India

TRANSFORM programme-level partner EY describes women as the world's [next emerging market](#). It's proven that when more women work, [economies grow](#). Yet, whilst in recent years, the role of women has undergone a dramatic shift in the countries in which TRANSFORM operates, there is still much to be done.

TRANSFORM knows that [women's economic empowerment](#) is key to achieving gender equality – something that is central to our mission. We support women and promote female empowerment in low- and middle-income countries through women-led impact enterprises that provide solutions to some of the world's most persistent development challenges. And when half the world's population are women, it follows that a business model that economically empowers them by definition grows your market.

This guide outlines five tangible ways you can build or enhance your enterprise to economically empower women through agent models and a use of tech, by drawing on the success of [Dharma Life](#), one of the enterprises in the TRANSFORM network.

Dharma Life's app enables DLEs to manage inventory, track profit and loss, and also serves as a learning experience platform.



[TRANSFORM](#) is a joint initiative between Unilever, the Foreign, Commonwealth and Development Office (FCDO) and EY, set up to support social enterprises and improve the lives of low-income households in sub-Saharan Africa and South Asia. Read more about TRANSFORM and its enterprise portfolio [here](#).

Dharma Life: rising together with 17,000 entrepreneurs and over 14 million rural consumers

[Dharma Life](#) is building a network of its own in India – one made up of trained female change leaders, known as Dharma Life Entrepreneurs (DLEs). As a force for change in underserved communities, Dharma Life and the DLEs provide access to affordable and socially impactful products and services. In doing so, they deliver behaviour change and research campaigns that help India contribute towards the fulfilment of the [SDGs](#), addressing key challenges relating to sanitation infrastructure, hygiene practices and digital literacy. We spoke to their CEO, Gaurav Mehta, as well as one of their DLEs, Rohini Shirke, to unpack how Dharma Life serves women in these communities.



By establishing themselves as influential community members, DLEs are able to deploy behaviour change programming and public health campaigns.

 **dharma life**
RISING TOGETHER

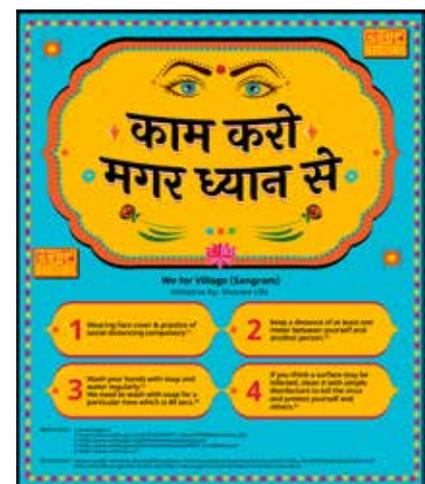
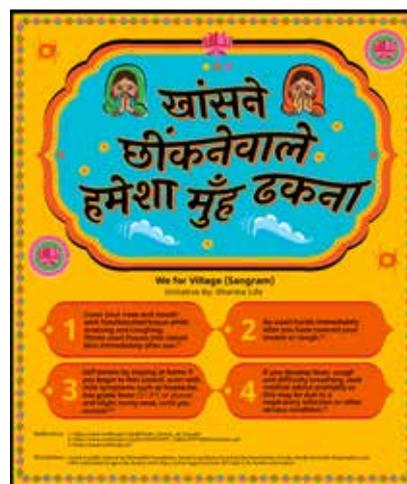
1 Human-centric design: testing, ideation, iteration

Dharma Life's agent model provides direct and immediate access to on-the-ground contacts who are able to test everything they do. Their agent-led structure represents a ready-made panel of experts to test products, services and campaigns: from a new handwashing product to a behaviour-change campaign, or a critical business decision. It means you can constantly build, refine and improve by putting human insights at the core of what you do and the decisions you make.

An example of this in action emerged when the COVID-19 virus first reached India. Gaurav and the team at Dharma Life used video calls on Microsoft Teams and Zoom to gather insights and learnings from their DLEs about how people were thinking, feeling and acting in rural villages as the pandemic spread, and how Dharma Life could assist them. After a two-week knowledge-gathering process, Dharma Life disseminated visual posters with critical information that the rural communities needed, and did so by working with the DLEs and leveraging their WhatsApp groups to reach communities despite the lockdown in force at the time.

"Visiting households was impossible during COVID-19, so I used WhatsApp to make groups with people from the villages that I work in. It allowed me to disseminate critical information including information from the Ministry of Health."

– Rohini Shirke,
Dharma Life Entrepreneur
(Maharashtra, India)



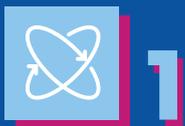
By taking a user-centred approach and crowdsourcing inputs from the DLEs, Dharma Life created simple, relevant and effective public health information posters.

2 Creating a pipeline of leaders

Dharma Life found that through their platform, many of the DLEs gained respect and influence in their communities in ways that would be otherwise out of reach. To build their leadership pipeline of DLEs, Dharma Life identifies women who will be best placed to upskill others and influence their communities, baking this training into their everyday. (Please see the four-stage journey on page 3)

Finding ways to bring women into leadership roles benefits everyone involved: identify and nurture those who have the skills to take on influential roles. It will help your business by growing reach, impact, and trust; driving economic empowerment for women; and making behaviour change more effective in underserved communities by increasing people's willingness to engage with the DLEs' messages.

THE 4-STEP JOURNEY FOR DEVELOPING LEADERSHIP:



Establishing mobility

Removing barriers to mobility within the community and expanding social networks.



Building a sense of self-identity

Developing their self-confidence and respect in the community.



Encouraging agency

Empowering DLEs to make decisions.



Impacting community

Working towards the ultimate goal of leading the socioeconomic development not only for themselves, but for the people around them.

3 Tech first, but start at the top

The [use of mobile phones has skyrocketed](#), with 89% and 76% of consumers owning a mobile phone in Nigeria and Bangladesh respectively. With this in mind, Dharma Life created an app that is a business-critical hub for their network. The app enables DLEs to manage inventory, track profit and loss, and also serves as a learning experience platform. When designing the app, Dharma Life chose to go against the conventional method of building tech capacity for the bottom up – for example focusing on a basic handset compatibility instead of building for more advanced smartphones – because this stifles a highly productive human emotion: aspiration.

By designing their tech for the top models while still ensuring functionality for less advanced devices, Dharma Life are being careful to not disincentivise high-level users, while knowing that the same users' influence in communities will encourage bottom-up aspiration.

4 Understand the deep-rooted norms that must be navigated

Every society has layers of complex social nuances and structural norms that can provide barriers to business and development. To ensure your enterprise is sustainable and effective, these need to be taken into account. Dharma Life began with a gender-neutral model, but found that women weren't stepping forward because of cultural barriers. Determined to unlock the potential of women within their communities, they shifted to focus on building their female network of DLEs.

Instead of seeing cultural norms as a problem, see them as an opportunity. For Dharma Life, identifying a cultural barrier ultimately helped define their unique position and focus – challenging a societal norm to include, rather than exclude, women from entrepreneurship. Addressing a regional or cultural difference gives you the chance to bring a new, fresh perspective to your model and to test, ideate and iterate once again.

"I've definitely faced gender-based discrimination when trying to build my business. People think that women should stay at home and cook instead of work, so this produced barriers for getting the funding I needed. It's expected that women prioritise their family and household roles first."

**- Rohini Shirke,
Dharma Life Entrepreneur
(Maharashtra, India)**

5 Collaboration is a non-negotiable

Collaboration allows for diverse and critical thinking. To harness this power, Dharma Life, the Wheeler Institute at the London Business School, Siriti and Accenture established Dharma Life Labs, a multi-disciplinary research and development hub.

[Dharma Life Labs](#) pioneers routes to achieve inclusive, sustainable social change by leveraging local relationships, digital connectedness and real-time insights to drive impact and co-design creative solutions and inform future strategies for the business.

Since the launch of Dharma Life in 2009, local as well as international partnerships and collaborations across its value chain has been at the core of the social enterprise, ranging from corporates, microfinance institutions, bi- and multilateral organizations to impact investors. Dharma Life's gender programme, Jaya, has also been supported by the Ford Foundation, the Shell Foundation, the elea Foundation for Ethics in Globalization and UN Women.

The best way to identify expertise gaps is to focus on the DNA of your enterprise, which, for Dharma Life, was the development of an enabling environment for their DLEs. By doing so, you'll uncover the places where expert insights will have the biggest influence on your business.

FOR WOMEN AND FOR THE WORLD

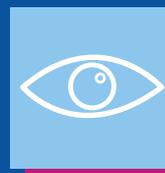
The UN acknowledges that there can be no genuine progress made towards the Sustainable Development Goals (SDGs) [without gender equality](#). We need to keep pushing for women's economic empowerment in low-and-middle-income countries.

Of the [50+ enterprises TRANSFORM has supported](#), 22 explicitly focus on women, and over a third have female CEOs. Central to TRANSFORM's ethos is human-centric design, localised solutions and inclusive markets. Tech can help push us further by scaling and deepening our impact, but building more enterprises that serve women is key.

We're looking for collaborating partners to further expand our capabilities. Head to our [website](#) to find out more, join our [Collaboration Hub](#) to share knowledge and connect with enterprises or partners that serve the needs of women, and follow us on [Twitter](#) and [LinkedIn](#).

TRANSFORM is a joint initiative between Unilever, the FCDO and EY. Established in 2015, it works to accelerate impact enterprises, blending funding and support to deliver market-based solutions to the world's biggest development challenges. TRANSFORM uses its capabilities and expertise in marketing, distribution, digital, and business resilience to deliver transformative market-based solutions to low-income households in sub-Saharan Africa and South Asia that last.

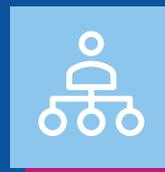
SUMMARY: TRANSFORM AND DHARMA LIFE'S FIVE WAYS IN



1

Human-centric design: test, ideate and iterate through an agent model

Because human insights make for the best business decisions.



2

Create a pipeline of leaders

Because women's potential influence in their communities is huge. They can grow your reach, drive economic empowerment and generate real behaviour change.



3

Tech first, but start at the top

Because aspiration is an under-tapped human emotion, and disincantivising your high-level users can be detrimental.



4

Understand deep-rooted societal norms

Because these could end up providing the insight that makes your enterprise a success.



5

Collaboration is a non-negotiable

Because it allows for diverse thinking that contributes essential inputs to your business.