

Six women with endless ideas and unbound aspirations: UBTMS inspires entrepreneurial innovations

Mitali Ghosh¹

Dhananjay Ray²

The context

Gender equality forms one of the important **Sustainable Development Goals (SDGs)** of the **United Nations (UN)**. Earlier, Millennium Development Goal (MDGs) emphasized financial inclusion as one of the strategies for poverty eradication. Driven by the global calls, diverse responses have manifested, one of the most significant ones being collectivization of women as self-help groups, with an entry point being savings and credit. UBTMS-CDHI have been actively pursuing this agenda ever since they came into being.

UBTMS-CDHI strongly believe in social intermediation as an integral part of any effort at gender equality. The issue of gender equality or inequality is related to a larger social structure and power dynamics. Without having strong social intermediation efforts aimed at gender equality, financial and physical intermediations may not bring about a sustainable change. UBTMS-CDHI believe in the agentic capabilities of human beings (men and women), which have equal potential to develop and unleash, given an enabling environment. As a firm believer in the above, UBTMS-CDHI has been provoking and inspiring women to challenge power asymmetries and demonstrate their potential. Beginning with women in agriculture (1995), we have been proactively facilitating a level playing field for the women. We consider '**innovation and entrepreneurship**' as important factors to contribute to unleashing pursuits for equality.

Entrepreneurship innovation award

There have been annual events, like Mahila-Milan Sabha (women meetings) and conferences, to bring women from different districts and regions with their entrepreneurial innovations, both products and processes. They have offered opportunities to relate with each other's

¹ **Chairperson**, Uttar Bango Terai Mahila Samitee (**UBTMS**), Jalpaiguri. North Bengal's only members' owned and managed women self-help group federation. UBTMS has been inspiring women members for financial inclusion and entrepreneurial innovations. Six women, out of federation's 8000 members, showed their entrepreneurial innovations following a yearlong selection process. I am thankful to Prof. Rajeshwar Mishra for his advice and mentoring the process; members of UBTMS for their involvement and participation and CDHI team for their constant support.

² **Executive Director and Secretary**, Centre for the Development of Human Initiatives (**CDHI**), Jalpaiguri, West Bengal.

innovations and customize and adopt them to individual contexts. This has been catching up and there has been unleashing of innovations. The women from SHGs and collective farming groups have shown their grit and confidence in trail blazing new approaches, products and processes.

Building on the same, 2017 witnessed a unique initiative of organizing an innovation award for the women showcasing their **'solutions to emerging issues'**. The idea was to not only showcase innovations but to offer a platform where various innovations could be compared and shared. This was supposed to offer a competitive environment and an environment for peer learning. Yet another objective was to bring various actors and partners from different sectors to collaboratively reflect on **'how things evolve and how they can be up-scaled'**.

The steps and strategy

- First of all, the idea was discussed among the UBTMS members to seek views and also to create awareness about what makes **'pursuit for equality real and possible'** using innovation as a tool. This happened through a series of reflective sessions at the UBTMS headquarters and, simultaneously, spread over different regions.
- Next was formulation of innovative ideas at different regions and sharpening and finalizing innovative proposals which came from different clusters and groups. Experts and practitioners acted as moderators and facilitators. This was an interesting phase where the innovators strongly defended/contested their ideas and insights. There was always in a spirit of mutual appreciation.
- The proposals, having been sharpened and finalized, were finally submitted. A jury comprising of bankers, government officials, academics, practitioners from civil society and SHG members screened the proposals and short listed them for the next round. This phase helped the jury understand the extent to which entrepreneurial innovations were present among the women members. To quote one of the jury members, **'we never have realized these women were so richly endowed with such incisive innovations!'** An equally poignant observation came from an academic, as member of the jury, **'the government must rethink their interventions. Rather than investing in physical and financial infrastructure and assets there should be equal emphasis on investing in social and psychological endowments-building of self-efficacy. This process should offer important lesson for social development'**.
- Personal defense was the final step in which the contestants faced the jury and responded to all their queries and pointed questions. The occasion proved eye opening. All fears, apprehensions and self-doubts melted away. They, already into the final stage,

had developed confidence to take the questions in stride. *Rita Bhagwat, a woman from the tribal community in Uttar Chakowakheti, Alipurduar, took the jury's questions as a seasoned professional. Jharna Karjee, another woman from a SC community, Dhaloguri, Coochbehar, demonstrated her risk appetite, which had never occurred to the jury. The founder chairperson of UBTMS, Lakhi Rani Roy, Joradighi, Coochbehar, was more natural; for her, the trajectory of women entrepreneurship is interesting and there is nothing that they cannot resolve.*

The celebration - 'Wow in the air -we did it! '

On the 30th of August 2018, a pleasant breeze swept through the sprawling campus of CDHI-UBTMS. The decorated canopy (Pandel) in the courtyard presented a festive mood. Some of the 530 odd members had reached the campus the previous night and they were busy revising their presentations.

By 10 AM, the participants started trickling in with music and song. Dressed in their best festive attire, their eyes demonstrated their unbound aspirations and confidence while their success was writ large on their proud faces. Not to be impolite, the winners displayed deep humility – acknowledging the UBTMS mentoring process as well as family support. Gradually, the 500 plus seats were fully occupied and those who arrived later preferred to stand.

The guests comprising the jury and others arrived and were welcomed with thunderous applaud. The time to announce the first three awards created restlessness and some anxiety, too. The chairperson of UBTMS welcomed the guests and collectively applauded all those who have participated in the award and those who did not. She encouraged them to be innovative and not to take their respective positions in this competition as the only measure of their success. She invited everybody to applaud, which was responded by a thunderous clapping. The jury were equally supportive and one of them observed, ***'all proposals were clear, practical and good. They all deserve applaud and appreciation'***.



Pictures 1-2: Happiness of achievement and smiling face of award winners – Rita, Jharna, Baby and Supriya from different women SHGs and collective farming groups.

The announcement of the first, second and third showed innovation in choice and precision which the jury arrived at. **All the three positions were clubbed-every category had two winners. Rita Bhagwat (Uttar Chakuakheti, Alipurduar) and Jharna (Dhaloguri, Coochbehar) were joint firsts, Shubhra Chakroborty (Topamari, Jalpaiguri) and Laxmi Rani Roy (Joradighi, Coochbehar) were declared joint seconds and Supriya Ghosh (Pandapara, Jalpaiguri) and Baby Ray (Kaliaganj, Jalpaiguri) were declared joint thirds.** The announcement was responded, again, by thunderous applause and lingering clapping. They all expressed their happiness and considered the event as a great occasion.

For the jury, this was once in a life time experience. The bank manager observed, **‘I would have greatly missed had I not made it’**. For the academics, **‘it was a lesson to be passed on to other members of academia and students of gender studies’**. The government official considered this as **‘an opportunity to make linkage with their ongoing programs’**. One of the professionals working with an international project observed, **‘it has so much to offer-it was a great learning’**.

Takeaways

The event and the process offered diverse takeaways. For the women members, **it needs to be continued with continued backstopping to expand and unleash entrepreneurship’**. Some of them realized that **‘the event offered lessons to be more systematic and disciplined in their functioning’**. For Laxmi Rani Roy, the founder chairperson, it was an occasion to confirm that **‘We can make it-we can bring changes –we have the capability’**. For me (Mitali) it was an astonishing feat, this shows, **‘together can we cover extra miles with innovation and ideas creating new pathways.** For Sumita, Joy, Subrata and Benu (the woman and men in the war room), **‘this was the beginning of a new journey –upholding and encouraging aspirations is the**

key-such events offer speed and focus'. Our conviction was confirmed that 'self-efficacy is what would make the difference. The route to gender equality is challenging but innovation and efficacy may make the route easier and conducive', remarked Prof. Rajeshwar. For him, award winning innovations by the women from Uttar Chakowakheti and Dhaulaguri (both the villages under DSI4MTF-SIAGI) shows that our Ethical Community Engagement (ECE) perspectives help develop innovation. Encouraging innovation and unleashing aspiration and action may help developing self-efficacy and well being.