

Inclusive Innovations & Women's business strategies

Insights from gendered institutions,
entrepreneurship
and frugality

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Inclusive Innovations for Women's Entrepreneurship Development

What are the interrelationships between the innovations that seek to restructure entrepreneurial behaviour, and pre-existent gendered institutions? Why and when is change in women's lives and businesses triggered or not?

Malawi

36 in-depth interviews with users (and staff, document analysis)

Sampling different household situations

GROW Movement (virtual business coaching); ACE (virtual commodity exchange) and ZOONA & KIVA (mobile money system)

The cases of GROW and ACE in Malawi

The outlook (ToCs)

- Improved skills
- Empowerment
- Access to markets
- Structured trade
- Profitability
- Local job creation
- Improved livelihoods*



Findings

- ❑ Gains (skills, more clients, profits / losses, market access, information)
- ❑ Usage (business inputs, home, health, school fees, transport)
- ❑ Affirmation: “being a business person, a-typical for a woman”

- Improved skills, access to markets and profitability does not automatically transform women’s entrepreneurship from a survival strategy into a strategy of business growth, or supply of decent jobs.

- Both practical and strategic needs of women entrepreneurs remain untouched by the inclusive innovations – daily life is shaped by a lack of access to resources and limited agency and control over resources, choices and interactions in the home, business, market and farm group.

“Business growth yes, but just not now”.

Understanding why: three conceptual lenses

- i. Entrepreneurship
- ii. Gendered institutions (Elinor Ostrom, 2005)
- iii. Frugality

Insights from entrepreneurship

- ❑ Befitting labels: what's between survivalist and growth oriented? Entrepreneurial motivations and orientation intertwined with institutions that rule the home.
- This group is not seeking to formalize or grow their businesses, or to create jobs. They follow a different logic, orientation, shaped by life-cycles and marital status.
- Informal female entrepreneurs have various motivations to engage in business, beyond 'survival' or 'growth'
- Informality in a highly volatile environment: skills and access not the (only) missing ingredient; many constraints left untouched
- Emotional and financial doings (support) of husbands constraints or facilitates "men keep pulling us down"

"I'd rather be bored at my business without customers than stay home all day to cater for my husband who can't boil an egg"

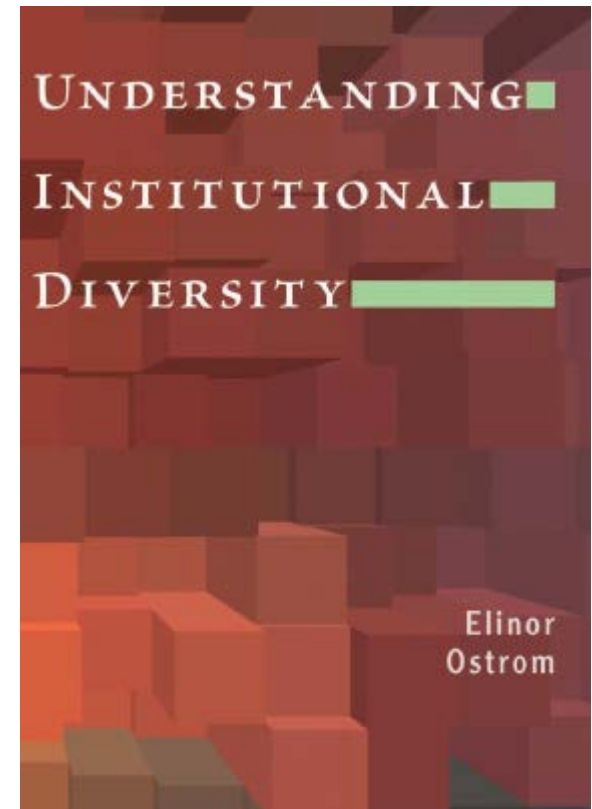
Insights from institutional theory

Inclusive innovations as new institutions appearing in an existing landscape of deeply rooted and well-established institutions and intersecting rules of gender, class, age, ethnicity and so on.

Institutions as normative prescriptions 'rule systems' to organize all actions and interactions in families, markets, communities, and so on.

A rule is a socially transmitted and customary normative injunction or immanently normative disposition that structures in circumstances X do Y" (Hodgson, 2006)

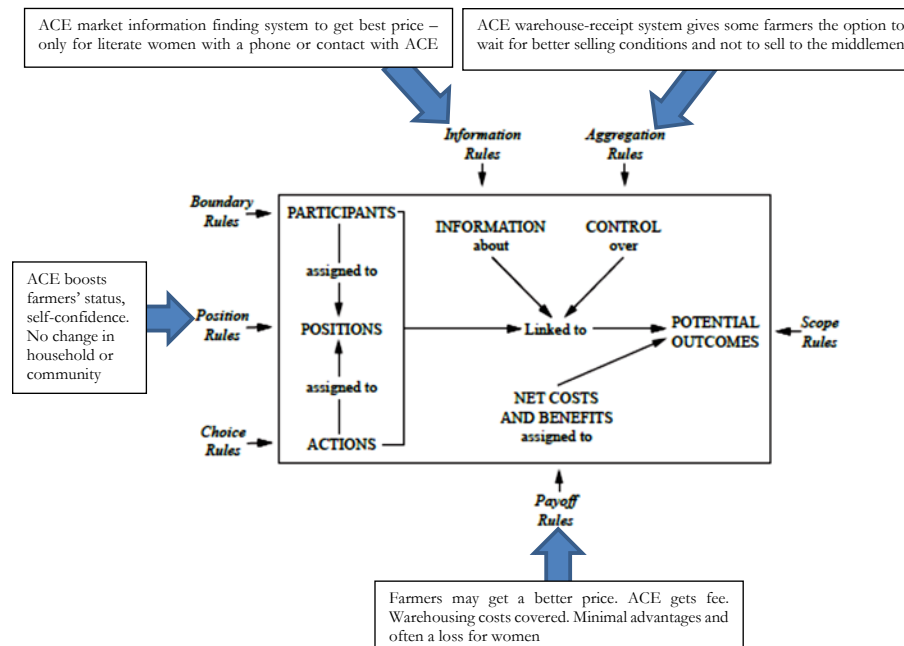
- ❖ Diagnose how the arrival of a new market institution affects institutional arrangements and analyze institutional change



Institutions untouched

- Having access to new markets and skills does not equip women entrepreneurs with sufficient financial and social resources to cope with the daily challenges of market engagement defined by their social-economic gendered position such as limited agency, access and control over resources, choices and interactions in the home, business and farm group.
- Information rules affected (access), but many other rules remain untouched (agency and control).

Analysis of the data

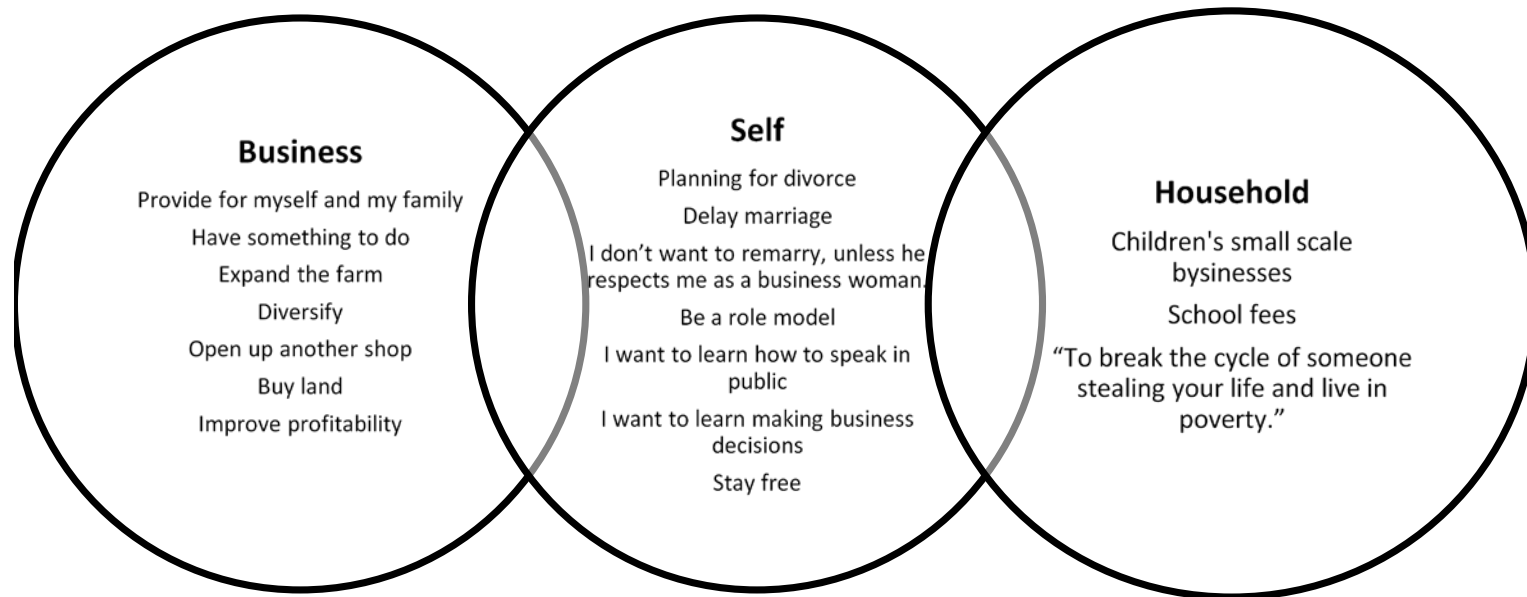


Rippling gendered institutions?

- Ripples from the market domain to the household arena
- Capital accumulation by using the innovation as a strategy to dodge / delay 'being a wife' (themselves or daughters).
- Level shifting: women take actions to change constraints to market engagement linked with 'being a wife' in daily household situations
- Strategizing the risk of 'not being free': transfer agency over the business
- Using their businesses as a material and social resource in the pursuit of more freedom and improved wellbeing for themselves and their families.
- Consequences? Rippling deeper layers of collective-choice, constitutions? Direction, scope and pace?

Institutional change?

Figure 3- Ripple effects from market to household



Frugality in innovation - making technology work

- ❑ Cutting costs while ensuring quality
- ❑ Bottom-up innovation for resource-constrained customers
- ❑ Frugality in design and distribution of inclusive innovations

Improve access & affordability

- frugality and inclusion

- ❑ **People** are key in 'making technology work and accessible' > *inclusive strategies*

To improve participation

- sensitizing husbands and family



Looking forward

Research & practice

- ❑ Understanding women's entrepreneurship in relation to critical impact areas for inclusive development: more freedom, empowerment and improved well-being
 - What, where, when and for who do inclusive innovations enable processes and outcomes of empowerment at the agency level and improved well-being for women entrepreneurs, beyond an increase of skills, profit and assets?
 - How and where can inclusive innovations trigger a ripple effect in constraining gendered institutions that govern entrepreneurs' homes and market engagement and how does that affect women's business strategies?
 - What are good practices of rule-guided entrepreneurship development programming?
 - What can we learn from frugality as a competence or strategy?

Thank you

