

I WAS A SARI IMPACT REPORT



Researched by



Initiated by



Community Partner



Acknowledgement

The women artisans manufacturing products of 'I was a Sari' are our real inspiration. Though they come from tough circumstances, marginalized backgrounds and mammoth responsibilities, their smiles never fail to amaze us. Their determination and their voluminous efforts have really shaped the I was a Sari project, and it is them that we want to thank first, for inspiring us.

The study could not have been possible without the cooperation and precision of both the community partners of 'I was a Sari' i.e. Community Outreach Programme (CORP) and Animedh Charitable Trust (ACT). Not only was the management supportive, but also the staff went out of their way to collect the data. We would like to, also, acknowledge the support that they provided us in conducting in-depth interviews with the beneficiaries. It was an enriching experience.

Lastly, team Srujna would like to express their gratitude to team 'I was a Sari', especially Stefano Funari for believing in us and for his continuous support and guidance towards completion of this study.

With gratitude

Team Srujna

Table of Contents

List of charts & list of tables	03
List of abbreviations & definitions	04
Executive Summary	05
Introduction	07
Methodology of study	10
Demographics of beneficiaries	12
Impact of IWAS	19
Future needs and aspirations of the beneficiaries	26
Conclusions & Recommendations	28

List of Charts

Chart 01 : Age breakdown of the beneficiaries

Chart 02 : Marital status of ACT beneficiaries

Chart 03 : Marital status of CORP beneficiaries

Chart 04 : Education qualification of the beneficiaries

Chart 05 : Number of children in the families

Chart 06: Depicting the number of months invested by ACT beneficiaries

Chart 07: Depicting the number of months invested by CORP beneficiaries

Chart 08: Depicting the number of ACT of beneficiaries working prior to IWAS project

Chart 09: Depicting the number of CORP beneficiaries

Chart 10: Place of origin of the beneficiaries

Chart 11: Income range of families of beneficiaries

Chart 12: Number of women and their motivation behind joining the workforce

Chart 13: Perception of family towards the beneficiaries

Chart 14: Perception of community towards the beneficiaries

Chart 15: Spending pattern of the beneficiaries

Chart 16: Percentage of beneficiaries holding bank accounts

Chart 17: Percentage of beneficiaries investing in savings

Chart 18: Depicts the percentage of beneficiaries having smart, basic or no phones

Chart 19: Most prominent pressing issues in the lives of beneficiaries

Chart 20: Denotes breakdown of aspirations and the % of beneficiaries holding these aspirations

List of Tables

Table 01 : breakdown of spending areas on the basis of age group of the beneficiaries

List of abbreviations

SCT : Srujna Charitable Trust

CORP : Community Outreach Programme

ACT : Animedh Charitable Trust

IWAS : I was a Sari

Definitions

Beneficiaries : Women artisans who work for ‘I was a Sari’ and are engaged full-time or part-time with the project.

Partner organisations: CORP and ACT who are the ground partners for IWAS, through which the production of IWAS is executed.

Universe : The universe consists of all survey elements that qualify for inclusion in research study. For the purpose of this study, the universe comprises of 87 beneficiaries of IWAS.

Sample size: Sample size measures the number of individual samples measured or observations used in a survey or experiment. The sample size used for in-dept analysis in this study entails 50 beneficiaries.

Executive Summary

I was a Sari has been providing employment opportunities to the underprivileged women in Mumbai, since 2013. The economic impact of this social enterprise in the lives of the women is evident, but the subtle qualitative changes and the long term impact of the project needed to be studied. IWAS aims to impact many more women across geographies hence it undertook a study to understand the impact, the needs and the aspirations of the women beneficiaries, thereby mapping out a course of action for the future.

Qualitative as well as quantitative data was collected through the use of survey forms and interview questionnaires. The basic information of the total population impacted by IWAS was studied and a sample of fifty beneficiaries, selected using non-probability quota sampling, was interviewed further for in-depth analysis.

A typical beneficiary of IWAS, falls in the age group of 26-45 years, is married, with an educational qualification of below 10th standard and hails from a family whose monthly income is between INR 10,000-15,000/-. Most of the women (70%) stated that their motivation for joining work was their dire financial circumstances.

Qualitative changes have been observed in the study like increase in support of families (94%) and changes in perceptions of the community (78%). Women who started earning have improved the lives of their family members by spending on household expenses (40%) and children's education (22%). They have also expressed an increase in standard of living where 80% of the women now have mobile phones. Many women have started saving and investments (64%) whereas the others find it a challenge to save money due to financial constraints.



One of the most critical need for the beneficiaries is their concerns about their own health and the health of their family members, followed by the concerns about the education of their children and retirement. Many women have shown aspirations to learn new skills but the majority have shown an inclination to take on more work for earning more. As the project advances and expands it is imperative to focus on the issues of critical importance for the beneficiaries like - health, education and retirement. It would also benefit the women to be savvy and aware about financial savings and investments so that they can be financially independent.

Some women who show characteristics of leadership can take up more proactive role within the project. IWAS through its community partners can invest in these women through courses, mentoring or any other support to bring out their leadership potential. This will help develop loyalty to the program and act as a sustainability strategy.



Introduction

Employment generation especially in the informal sector is a large need in India's growing economy. The challenges of rising unemployment, increase in unskilled manpower and a decrease in job opportunities have given rise to a new generation of social enterprises that are set out with the mission of creating jobs while at the same time creating customer value. 'I was a Sari' is one such project that was launched with the idea of creating sustainable income stream for women from underprivileged families, while at the same time up-cycling the age-old Sari and represent the Indian culture.

But does having an income stream solve the problems associated with poverty? If yes, what is the impact of the project and what can the project do more to support the women and their families? On the brink of expansion, IWAS is faced with these questions. Hence a third party study was conducted to systematically study and address the concerns and also provide a direction for growth. Many parties were involved in the study. The details are given below:

I was a Sari

With incomparable handcrafted designs, IWAS is redefining the style of those who wear it – offering a new soulful brand. Taking an eco- ethical approach to fashion, IWAS is placing pre-loved Indian saris at the heart of a new style, and empowering women artisans from Mumbai to become the designers of their own futures. I was a Sari is a brand owned by 2nd Innings Handicrafts Pvt Ltd, a social enterprise operating in the business of manufacturing and selling of up-cycled products such as fashion garments, accessories and handicrafts by engaging the services of marginalised communities and underprivileged women.

Role of IWAS: IWAS initiated this study to assess the impact in the lives of 87 lesser privileged women and chart a course for the future of the project.



Srujna Charitable Trust (Srujna)

Srujna is a not-for-profit organisation providing a platform to the lesser privileged women for livelihood generation, since 2011. Adopting a three pronged model of projects such as Kala, Aajivika and Udyog, Srujna strives to empower lesser privileged women into independent, confident and contributing members of their families and communities. Since its onset, Srujna has been able to empower 6000 marginalised women across India. It dreams to impact every lesser privileged women across India and envisions a world 50:50 i.e. equal world for men and women.

Role of SCT: Srujna acted as a third party assessor to conduct this study in the various centers of CORP and ACT.



Animedh Charitable Trust (ACT)

ACT is a non-profit organisation based in Mumbai, India with the objectives to provide financial support and social services to needy women and children at individual, community, and national levels. ACT's future vision is to deepen impact in welfare, development, and empowerment programs by taking a holistic approach to developing women and children.

Role of ACT: ACT beneficiaries are working for I was project in the field of tailoring and embroidery. ACT staff helped in the collection of primary data as well as timely mobilisation of beneficiaries for the purpose of this study.



Community Outreach Programme (CORP)

CORP is a not for profit organisation working towards building fully functional and socially responsible communities through education, health care, nutrition and vocational training. CORP provides residents with critical services, focussed on supporting at-risk children and empowering women. These services include access to quality education, shelter, nutritious meals, health services, and the means to better lives through vocational training.

Role of CORP: CORP beneficiaries are working for IWAS project in the field of tailoring and embroidery. CORP staff helped in the collection of primary data as well as timely mobilisation beneficiaries for the purpose of this study.



Purpose of the study

The purpose of undertaking the impact assessment commissioned by IWAS was:

1. To study various dynamics and characteristics of the beneficiaries
2. To assess the impact of IWAS in the lives of the beneficiaries;
3. To study the goals and the future aspirations of the beneficiaries
4. To study the needs and the challenges of the beneficiaries
5. To suggest possible alternatives and/or solutions for the future development of IWAS

Methodology of the study

Approach

This study has undertaken a dual approach of assessing the quantitative as well as qualitative aspects to look at the impact of the project. For the quantitative metrics, the aspects of income and financial backgrounds were taken; and for the qualitative metrics, change in social status and the decision making were taken as the measures for the study.

Tools for data collection

Structured tools were used in order to collect primary data and in-depth interviews. To collect basic primary data, representatives from CORP and ACT were trained and oriented about the survey form that comprised of the close-ended questions. It was documented using a Google form.

In order to conduct in-depth interviews, an interview questionnaire was designed and a representative from SCT was assigned to conduct the same. In- depth interviews included both close as well as open ended questions, building on the data from the primary surveys.



Sampling

The universe for the study entailed 87 beneficiaries of which the primary data collection of the whole universe was undertaken. A sample of 50 beneficiaries were interviewed to conduct a further in-depth study.

This study has followed the non-probability quota sampling. This methodology entails selecting elements using the knowledge of the target traits and personalities to form the strata. This is conducted so that the samples represent all the target traits as per the knowledge of the researcher, in order to cover the whole population.

Assumption of honesty

The in- depth study conducted through interviews as well as primary data collected in a survey relies highly on the honesty of the beneficiaries. Though safe environment for sharing was provided and the background context was created by the partner organisation, the women may have not spoken honestly when asked about their families and social roles.

Data collection

Primary data collection commenced in December 2018 and got completed in February & March 2019 for ACT and CORP, respectively. The in-depth fifty interviews were conducted during the months of December 2018 and completed by February 2019. These interviews were conducted in various centres of CORP and ACT in Mumbai.

Currently CORP is functional at Thane, Dharavi and Jogeshwari communities whereas, ACT has its centres at Andheri and Jogeshwari.

Demographics of the beneficiaries

The study helped to define who a typical beneficiary of the program is and their various demographics. IWAS or partner organisations may use this data to mobilise more women with similar demographics as we can see that the project brings the most value to the beneficiaries with the below mentioned traits.

Age and marital status

As shown in Chart 01, it can be inferred that the 75% of the entire population of the women working with IWAS falls in the age category of 26-45 years of age. As per the conversation with them, it was learned that these women juggle between household chores, children's education, and work. This also correlates to the fact that the primary motivation for these women to work is to earn an income to further contribute to their family needs, health and education. These points are further highlighted below in the study.

Chart 01: Age breakdown of the beneficiaries

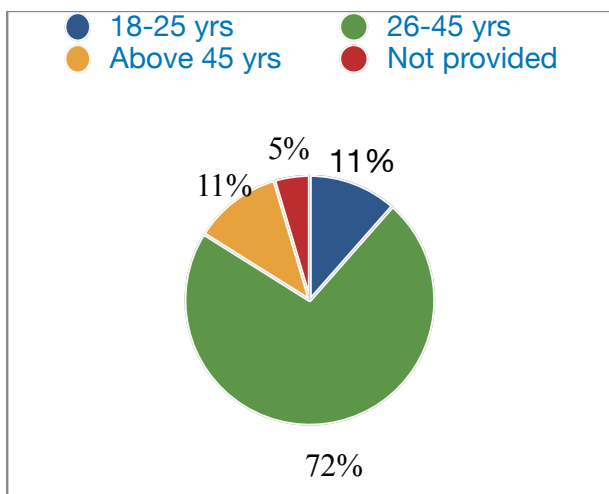


Chart 02: Marital status of ACT beneficiaries

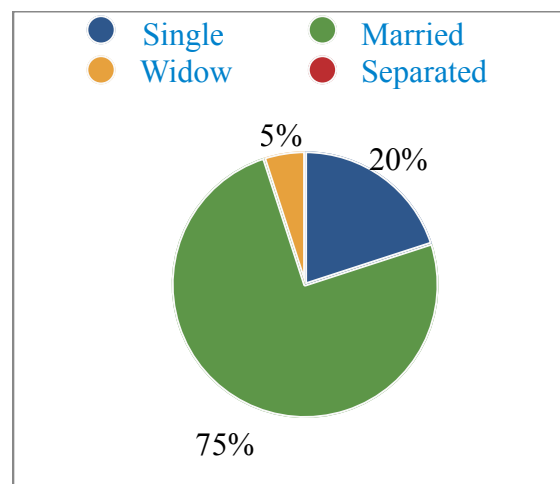
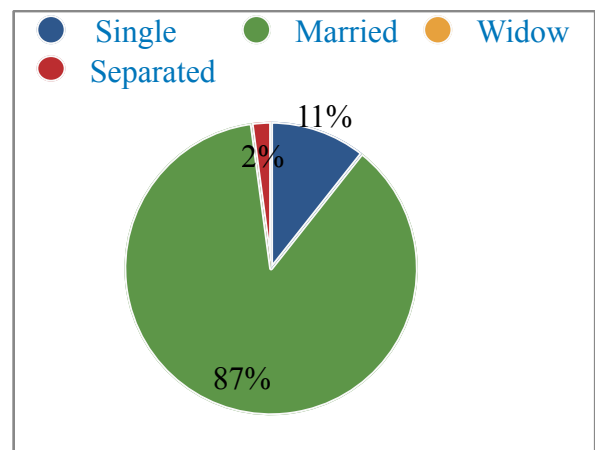


Chart 03: Marital status of CORP beneficiaries



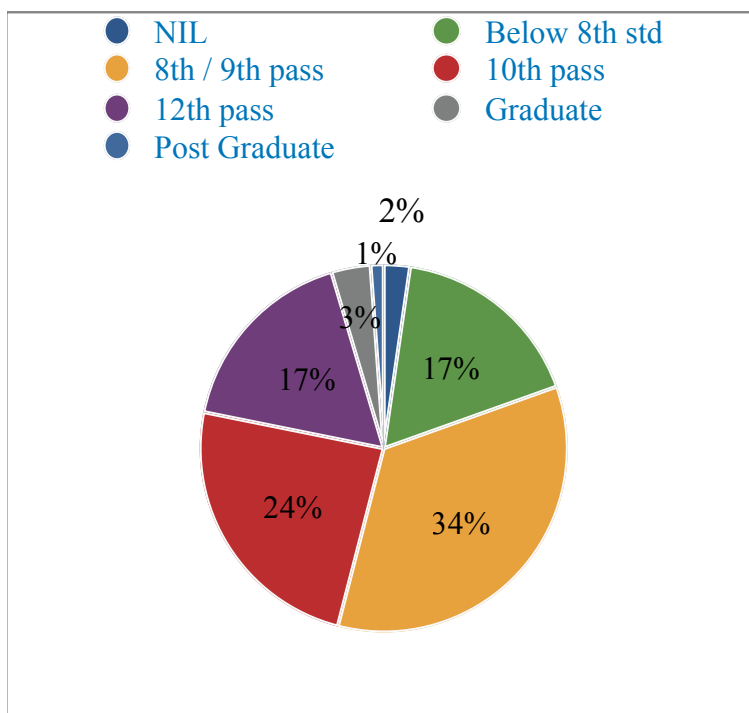
Also it goes to show that as most of them are married and have children, there is an immense responsibility on them and hence, there is a high probability that they retain at the workplace for a longer duration.

Education

Chart 04: Education qualification of the beneficiaries

As we can see in Chart 04, of the total universe, 51% of women have not completed even 10th standard that shows they have limitations to work in the places where minimal level of education is necessary.

It can also be seen that 24% of the women have completed their secondary education, 17% of women have completed their 12th standard whereas only 5% of women have been able to complete their graduation, that too they mentioned they completed education in their native places.



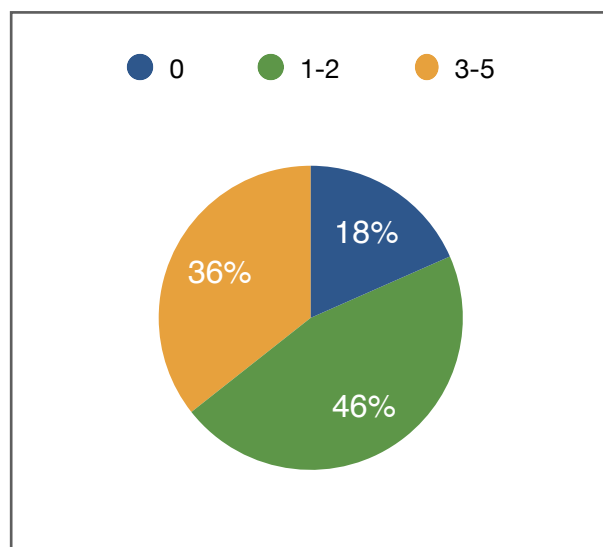
It was interesting to see that even though the women work in different centers of IWAS i.e. with ACT and CORP, the educational level characteristics of the women in both the groups is similar.

Hence for the overall population access to formal employment is tough and the presence of the IWAS centre within their community makes a huge difference for them, providing them with an opportunity to earn a sustainable livelihood in a semi organised set up.

Family background and dynamics

Chart 05: Number of children in the families

It can be seen from Chart 05 that 46% of the women have 1 or 2 children whereas, 36% of the women have 3-5 children. This shows that due to a sense of responsibility at their stride, it becomes important and preferable for the women to be at home and look after their children. Therefore, a workplace that is within their communities, provides them freedom and flexibility proves vital for them to continue working.



It was interesting to study from the data collected that the age group of the children varies widely, with youngest being 3 years old to eldest 31 years of age. It is also interesting to study that majority of women are having children in the age category of 10-22 years, i.e. in schools or colleges and their aspirations to educate them is high.

From the data gathered, it can also be inferred that the average members in the family consist of 5 with highest number of family members seen in a women's family being 13 and the lowest being 1. However, the data clearly depicts that there is an equal percentage of nuclear and joint families that the women are part of.



Breakdown of number of months the women worked with IWAS

Chart 06: Number of months invested by ACT beneficiaries

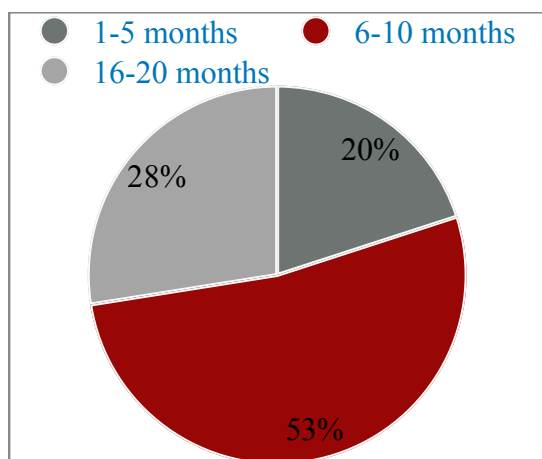
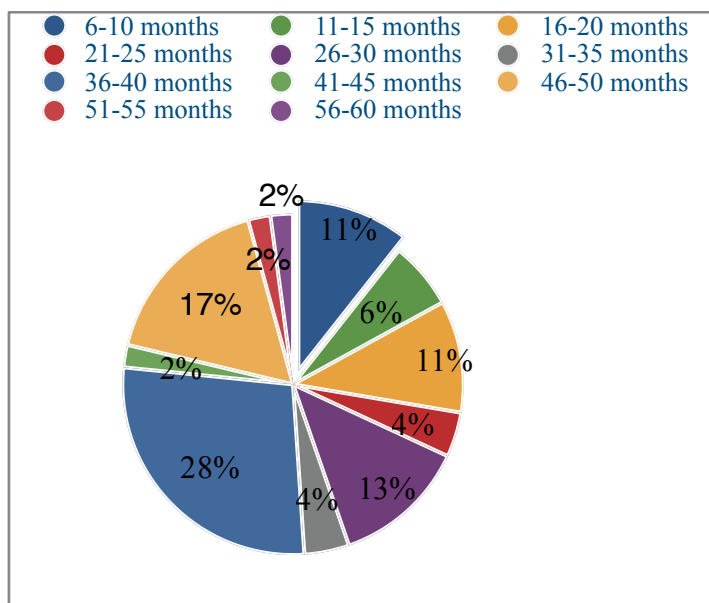


Chart 07: Number of months invested by CORP beneficiaries



53% of population at ACT centre has worked for a duration of 6-10 months, whereas major population at CORP (28%) has worked for 36-40 months. This shows commitment and dedication towards working with IWAS. Also women continuing to work for longer duration clearly depicts that the work and its culture is conducive for the women and they enjoy working at IWAS. It is also interesting to see that there is two women who has worked between 50-60 months i.e. since the inception of the project and this proves their loyalty towards the organisation.

Previous work experience

It was observed that 60% of the beneficiaries at the ACT centre, and 53% of the beneficiaries at the CORP centre, were working in some capacity prior to joining I was a Sari project. Many of them were working part time or full time, in vocations such as working with Balwadi15, working with the community partner organisation (in the case of CORP) for tailoring and some working from home undertaking odd jobs. But as it was becoming difficult to balance work and familial responsibilities, and some of the jobs were low paying, IWAS provided flexible and decent earning opportunity. Some others also quoted that they were working as maids and wage labourers, and they found IWAS presented a dignified opportunity for earning.

Chart 08: Number of ACT beneficiaries working prior to IWAS

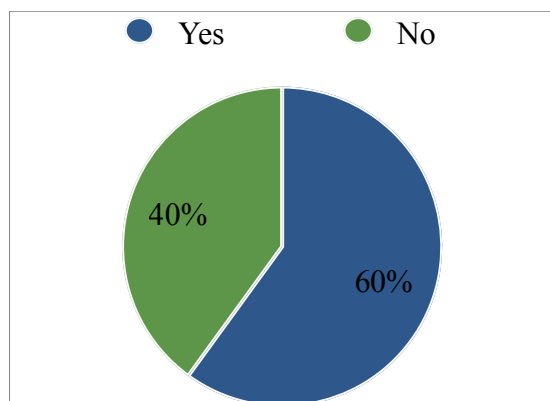
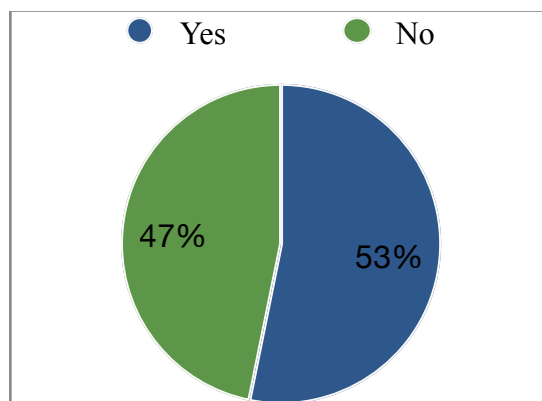


Chart 09: Number of CORP beneficiaries working prior to IWAS

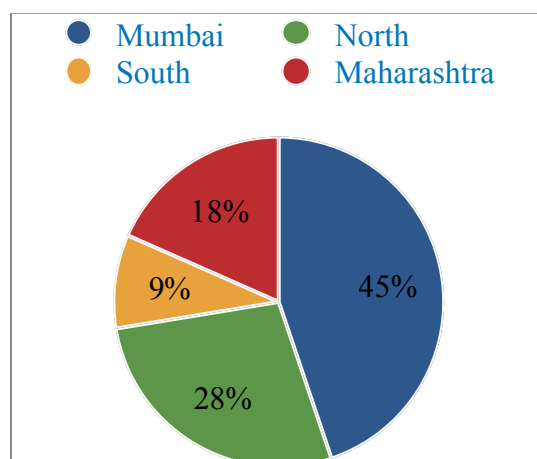


It could be seen, at both the centres, (40% for ACT & 47% for CORP) a chunk of population was unemployed and IWAS made a huge difference in presenting flexible work opportunity for these women to be engaged in employment.

Chart 10: Place of origin of the beneficiaries

Migration

As stated by the women, family (male) members decision and lack of economic opportunities in their native places, was the reason for 55% of the women having migrated from rural Maharashtra, states in the northern and southern parts of India to Mumbai in search of stable work and better opportunities for sustenance.



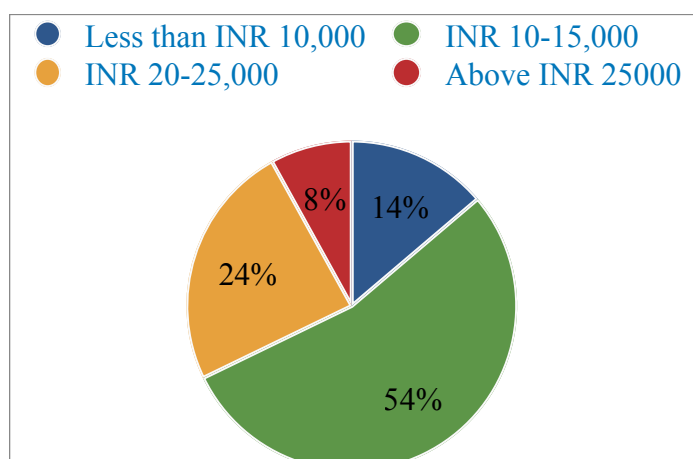
Economic background of the families

Chart 11 depicts that a majority of population (54% of the women) come from families that earn a monthly income of INR 10,000 - 15,000/- (USD 140-220) per month and as the average number of members in the family consist of five people, monthly per capita 17

17income of a person can be calculated as INR 3000/- (USD 43) per person per month

which is close to base minimum standard of living in urban areas. Most of the families are housed in the slum community with inadequate formal education, sanitation and medical facilities. These families need a support to improve their financial conditions and the future of their children. Hence, IWAS is a boon to the families to be able to have an additional income contributing to their needs and future aspirations.

Chart 11 : Income range of families of beneficiaries
(1USD = INR 70)

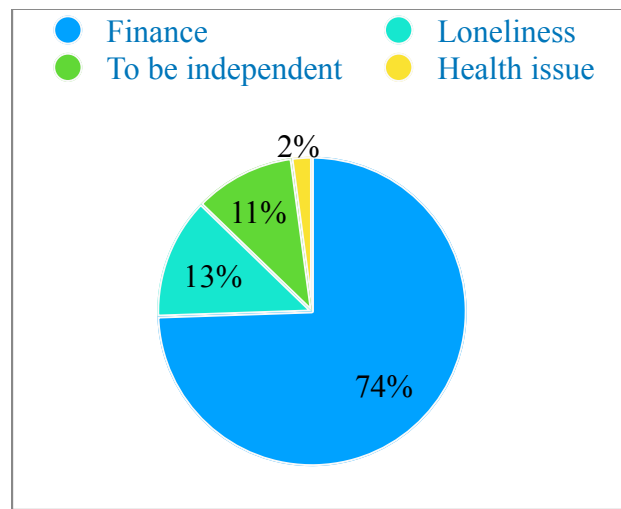


Motivation

There is a dire need for earning an income yet it takes far better empowering reason for the women to push themselves to take a step out of their houses, balancing their domestic responsibilities along with an economic one. Out of the total population that was interviewed, 70% joined the workforce mainly because of no steady income in the family, or because the husband didn't have a fixed monthly income. It was observed that 12% of the population stated that their loneliness was one of the motivating factors for them to join the workforce.

They were idle at home, and so more than the financial gains they were more interested in learning, growing and exploring their potential with a need to express themselves. Only, 10% of the women interviewed said that they joined for their own financial independence. Though the household expenses are managed by their husbands or other members of their families, they had other needs such as tuition fees, taking care of their children's wants (food, going out, etc), and health that required an additional income.

Chart 12: Number of women and their motivation behind joining the workforce



Impact of IWAS

Change in the perception of family

Of the 50 women interviewed, 68% of the women have quoted that they have always received support from their family, be it from their husband, father, mother, from their college or friends. The college specially supported and encouraged girls (working with IWAS) residing in the hostel

to work with IWAS as it seemed like a flexible and respectful earning opportunity for them at such a young age. This shows that there has been low level of resistance when it comes to women participating in the workforce, for the majority of the women who are working with IWAS.

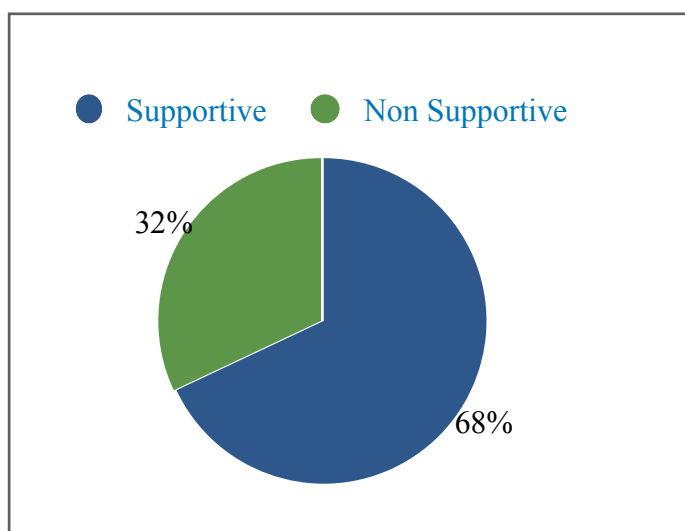
This might be due to the presence of the partner organizations in the community for a longer period of time before IWAS that established trust and credibility. Most of the families felt happy that the woman of the house is earning and doing something of her own.

The remaining 32% have stated that there has been no support from the family. Through the study, it has shown many reasons discovered that do not allow the women to come out and work. The most prominent ones are-

1. The family members state that they are able to manage the house, there is no need for women to go out and work
2. Fear of being judged by the society, no woman has ever gone out to work,
3. A concern about who will manage the household work and attend to the children.

Also, of those whose families were non-supportive, 94% have been successful in changing the perception of their families over time. They have been courageous in making efforts to live a life of their choice. This has resulted in transforming the views of the family members who have now become supportive.

Chart 13: Perception of family towards the beneficiaries



It was interesting to note, that there was a special case, wherein a woman who was working in a formal employment earlier, then had health issues and hence she had to choose a mode of employment that was flexible and within her community. IWAS is a suitable working opportunity for her.

To quote a woman - “Earlier she used to come for work only two hours fearing her family will come and oppose. But now, she has overcome this struggle and is able to manage her home and work life”

Change in the perception of the community

As depicted in Chart 14, 78% stated that there has been support from the community. No member has opposed them to go out for work. Whereas, 18% of the sample size stated that the community is not supportive at all. The reason stated that some acted jealous, some women shared that there were obscene statements passed by the members of the community like;

“Aadmi aurat ke kamai pe jee raha hain, aadmi ke paise kam padte hain kya usko”, kidhar jaati hain, kya Karne jaati hain, Aadmi Kama raha hain to kyun jaati hain”, pehle ghar pe thi, abhi yahaan wahaan ghumti hain”

(a man is living on the money earned by a woman, doesn't she find her husband's income sufficient to live a life? Where she goes, for what she goes out? When the husband is earning, why she needs to go out? Earlier, she was at home, now she roams around places).

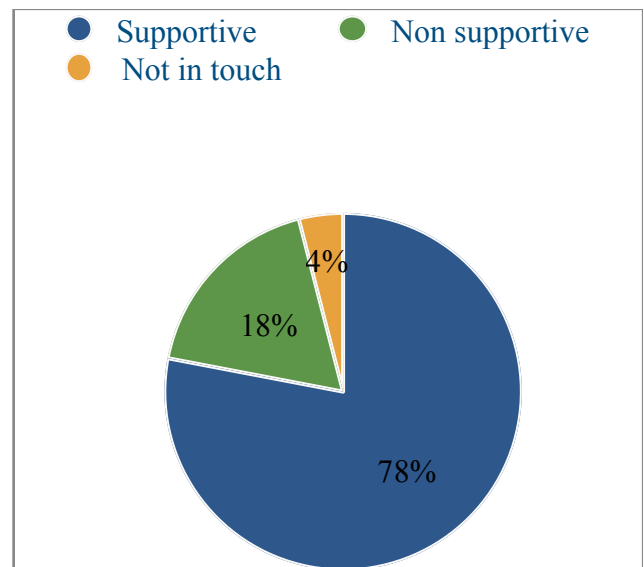


But of these 18%, 55% said that over time, as the community people learned about the work space, the motive behind their work, the nature of work and their earnings; they have started being supportive of the women working in their communities.

It was also learned from the interviews, that seven of these fifty women have also inspired other women from their communities to join work and become contributing members of their families.

This shows that the work at IWAS has inspired the women to go beyond their families and contribute in the lives of their community members, as well.

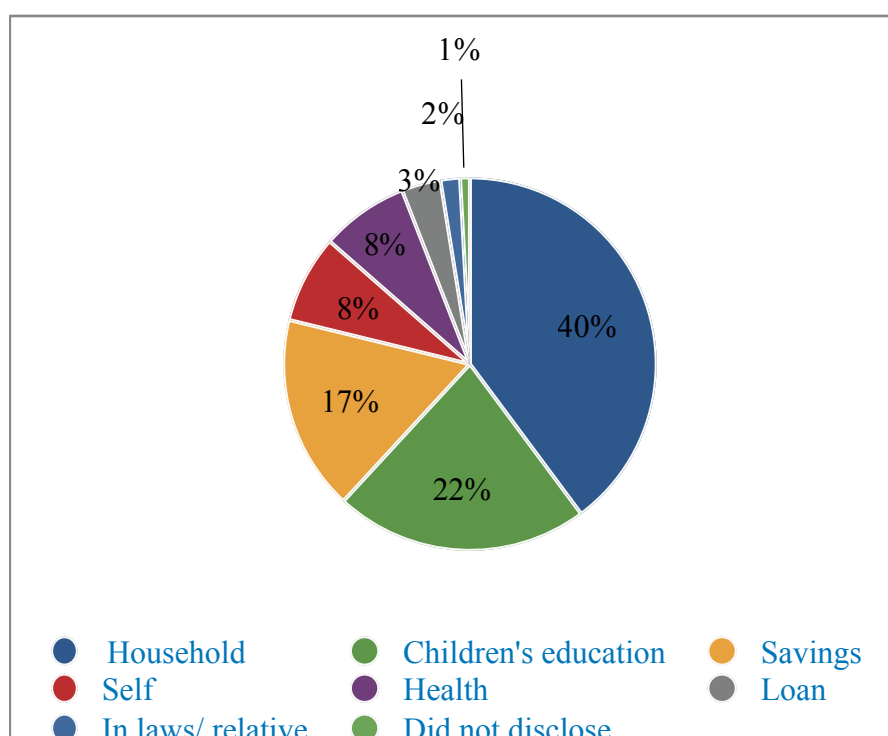
Chart 14: Perception of community towards beneficiaries working



Spending patterns

The chart 15 depicts the expenses made by the women towards the various categories. It can be stated that of all the spending areas, largest portion of their expenses is spent on household affairs, the second largest portion of their expenses is spent on their children's education, followed by women focusing on saving a portion (or major part) of their earnings.

Chart 15: Spending pattern of the beneficiaries



Therefore, it can be fairly said that when a woman is empowered, she not only empowers herself, but along with her, her family and children are empowered in the process.

In the succeeding table the correlation between the age group and their spending pattern is explained:

Table 01 : Breakdown of spending areas on the basis of age group of the beneficiaries

Spent items	Below 18	18-25	26-45	Above 45
Household expenses		↗	↗	↗
Education of children			↗	↗
Savings	↗	↗	↗	↗
On self	↗	↗	↗	
Investment in gold		↗		↗
Children wants			↗	↗
Health and medication		↗	↗	
Traveling			↗	
LIC Policy			↗	
Loan Repayment			↗	↗
Rent	↗		↗	
Asset		↗	↗	
Scheme			↗	

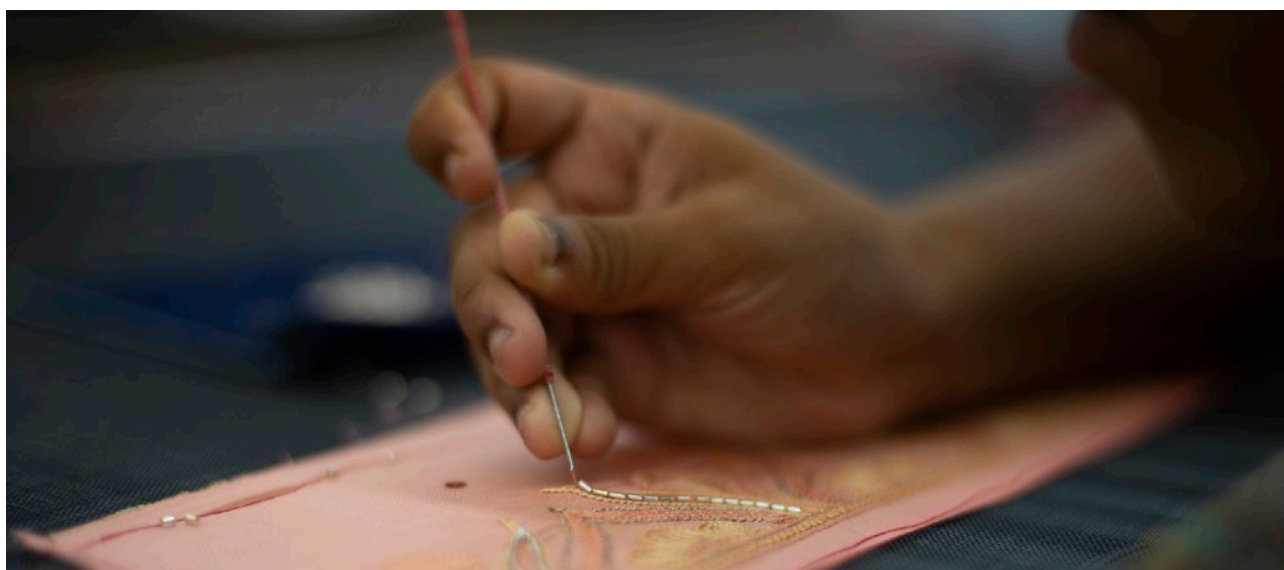
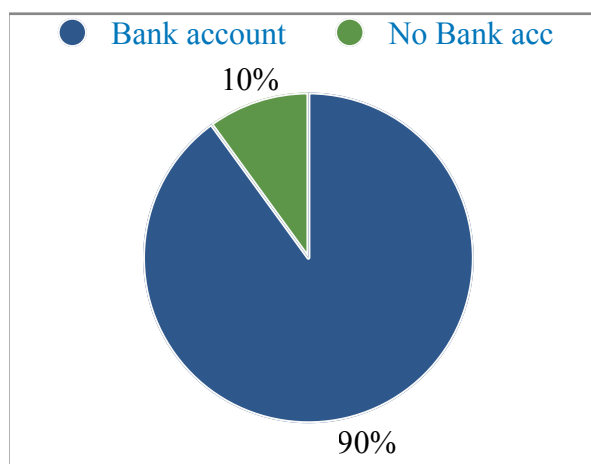
From the above table, it can be stated that the expenses made by the women in the age group of 26-45 years, who are mostly married, do not limit to one area. Their expenses are spread across various aspects such as household expenses, children's education, savings, medication, children's wants and needs and self.

Therefore, these aspirations act as a motivation for them to work and also at the same time retain themselves in one organisation. Contrary to this, the women below this age group spend mostly towards themselves and their future. As their expenses are limited to their own selves and they do not have responsibility towards others at this age, they might tend to shift and not retain at one place.

Financial inclusion

From chart 16, it can be seen that 90% of the women working with IWAS have bank accounts. The reason behind this high percentage is that at the CORP centre, it is mandatory to open bank accounts before or after joining the workplace, hence 100% of them hold bank accounts. At ACT Centre, of the 15 women interviewed, only 10 hold bank accounts. Hence, it is necessary to orient others to open bank accounts, and the benefits of banking in the long run.

Chart 16: Percentage of beneficiaries having bank accounts



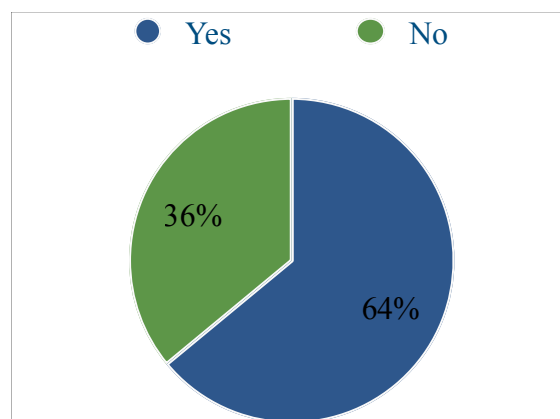
The women from the CORP centre shared that the mandatory provision has made a significant impact in their lives when it comes to banking and savings.

Chart 17 depicts that 64% of the total women interviewed invest in savings through various platforms such as bissi (informal saving platforms), self help groups, gold, LIC policies, post offices, and/or government schemes such as Atal Yojana pension scheme. This shows that there is a high level

of awareness about the importance of savings and investments amongst the beneficiaries.

However, there are still 36% of the women who do not invest in any of the formal and/or informal savings schemes. As mentioned by the women themselves, few of them do not save due to high expenses and insufficient salary to manage these expenses. This leaves them with no or little money to save. Therefore, the need for more work is high amongst this section along with sessions on financial management and literacy.

Chart 17: Percentage of beneficiaries investing in savings



Change in the standard of living and behavioural patterns

It is interesting to study that 98% of the beneficiaries have expressed an increase in their standard of living after they joined IWAS. The income has helped them spend on their own selves, invest in their children's education, household expenses, savings, repayment of loans and health of their loved ones.

Secondly, as 47% of the whole universe uses smart phones, which depicts a change in behavioural pattern wherein women are using technology and applications to be in touch with their family and friends.

It can also be seen that there is a portion of the population that still cannot afford to buy smartphones or even phones due to high expenses and lack of savings. This also depicts a need for having more stable income for the women to incur an expenditure such as cell phone.

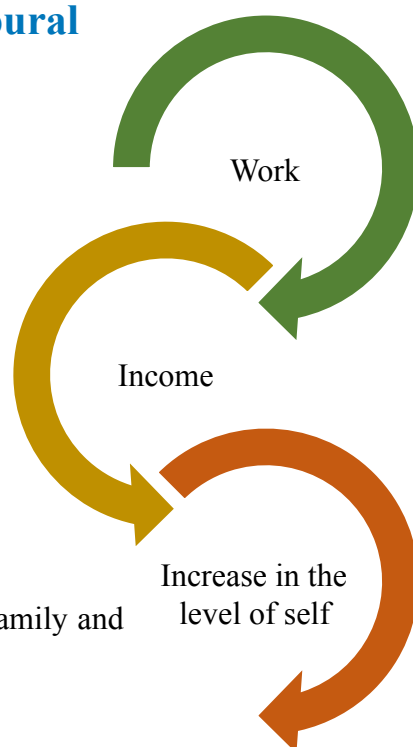
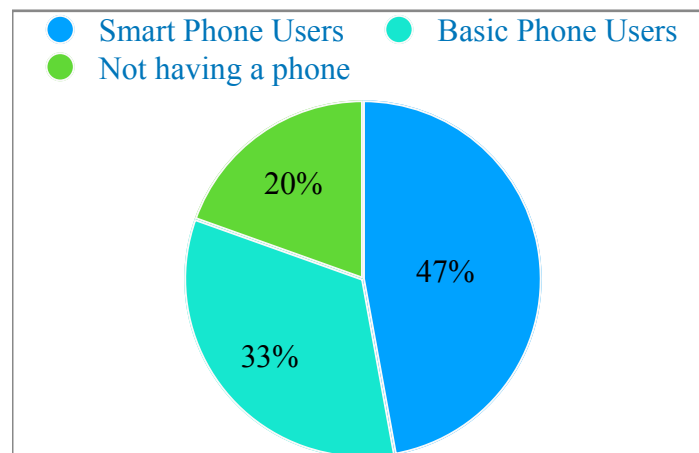


Chart 18: Percentage of beneficiaries having smart, basic or no phones



Some have quoted due to financial constraints, their spendings were calculative. Whereas others quoted that initially they thought a lot before spending on things they wanted to buy but due to steady income, they can buy what they want without being calculative about their spendings.

Due to the regular income, the women have been able to purchase sewing machine, jewellery for their relative, gift phones to their mothers and themselves, buy a make up kit for themselves, buy a house, enroll their children in to an English medium school, buy dress material and so on.

This financial independency has resulted into change in their behavioural pattern. A sense of contribution to their family makes them happy and they feel confident that they can do something on their own. The work has helped them to manage their anger, break their limitations and talk to people, understand their behaviours, overcome their fear of travel and language.

There are instances where a couple of women would only wear saree to workplace but now, as they observe an open and accepting atmosphere at workplace, and an accommodative staff, they have started wearing salwar kameez, without being afraid of anyone.

Future needs and aspirations of beneficiaries

Pressing issues for the beneficiaries

When 50 beneficiaries were asked about the pressing issue that concerns them in their lives, the top priority was given to health (of self and family). The second and third most priority was given to children's education and their own retirement, respectively.

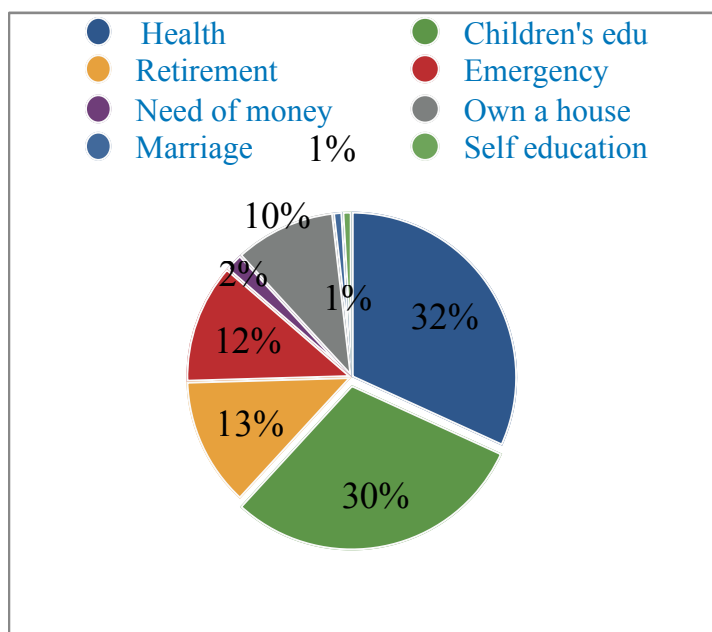
Majority of the beneficiaries have given importance to the area of health, for self and their family. Some have quoted - without health, one cannot work nor think of anything.

Furthermore, during the in-depth conversations (interview), few women shared about facing health issues that they are suffering from, some of them being - low vision, eyesight problem, thyroid problems, blood pressure as well as low immunity.

After health, it can be seen that there is a high level of awareness when it comes to education of their (women's) children. Rather than asking their children to start earning, most of the beneficiaries are determined to get their children to complete their education with an intention for their children to live a high standard life. Most of them believe that education can not only help them become wise but will facilitate their personal and financial growth.

Lastly, some of the beneficiaries are concerned about their life after work i.e. retirement. They are concerned about their future when there would be no flow of steady income and they would be dependent on others for taking care of them. In such a scenario, some support for them to be independent would be valuable to them.

Chart 19: Most prominent pressing issues in the lives of beneficiaries

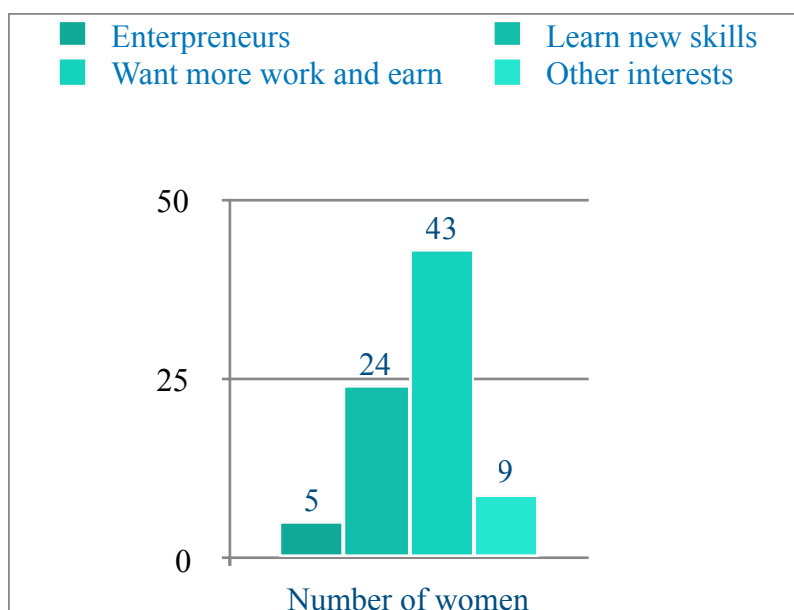


Aspirations of the beneficiaries

While conducting in-depth interviews, the beneficiaries shared their aspirations and/or future goals that are important to them. Some of them are as follows:

1. 5 beneficiaries showed interest in becoming entrepreneurs. They want to start up their own apparel shop, business, and/or set up a production unit.
2. 9 beneficiaries have expressed interest in other areas such as acting, singing, dancing, sketching, learning mehndi, cooking, painting, cake making, start extra classes for children and learn spoken english.
3. 24 beneficiaries want to learn new skills and learn more techniques so that they can grow at their work.
4. 43 beneficiaries want to earn more so that they can fulfil their needs.

Chart 20: Breakdown of aspirations and the number of beneficiaries holding these aspirations



Conclusions and Recommendations

Impact created

The study shows that IWAS has impacted the beneficiaries at a personal, relational (family), and environmental (community) level, which are the three pillars of the empowerment as per Oxfam framework. Changes at the personal level take place within the person, the changes at the relational level take place in the relationships and power relations within the woman's surrounding network. Finally, changes at the environmental level take place in the broader context. This illustration provides a graphical representation of the three levels of change, with the green arrows representing interactions between the three levels of change

The study showed that there has been a remarkable personal growth of the women. From earning a stable income to having a bank account, and investments. The women have shown to invest heavily in their own selves along with their families.

The work and the workplace has helped in boosting the self esteem, gain respect and dignity in the hearts of their families and communities. It has helped them express better with the people in their community, the clients and/or visitors at the centre.



At the relational aspect, the study clearly depicted that the beneficiaries are able to earn and contribute to their families, 60% of the women were able to contribute at home by spending their earnings on household expenses whereas, 52% of the beneficiaries spent on their children's education. Thus further contributing in creating a better future for their children and communities at large. This led 68% of the beneficiaries to receive support from their families and 78% of them to receive community support.

There were also instances, where some women inspired other women from the community to join the work and earn. This shows glimpse of leadership developed at the workplace that can be fostered further in the future.

Future

On the basis of the sharing by the women, it is quite evident that they have certain concerns such as health, children's education and retirement along with certain aspirations such as of being an entrepreneur. It is vital that the necessary steps are taken to secure their future along with creating ways that can help them take care of the pressing issues.



On the basis of the entire study and inferences drawn from the study, the following are few recommendations:

1. As mentioned, women have shared health as one of the top priority for them. This includes health of their family and themselves. They have also shared about their health complains of having blood pressure, vision problems, immunity and so on. Hence, along with regular health check ups to ensure their physical and mental well being of women, regular seminars regarding women's issues, information on supplements for better health, access to free or lower price medical services and information on health insurance policies would be useful.
2. Supporting the women to invest in medical insurances for their family would support them in the hour of need when they are faced with an emergency i.e. hospitalisation. This will not only empower them financially but empower them in dealing with their emergencies more powerfully. The concept of family coverage can be emphasized to them, and connecting them with policy providers would ease the process of buying insurance from a credible source
3. As seen from the study, some women still do not have a bank account, and lack information about financial systems. Organizing a financial literacy workshops to create awareness among women about financial management, bank accounts, and savings, would be beneficial. This will help the women in managing their expenses, and know how to save money. The knowledge about banking systems will also support them in future to take loans to start their entrepreneurial ventures.
4. It was also observed from the study that women invest their savings in a non formal platform, or a conventional way such as post office and/or LIC policy; and most often in one medium of investments i.e. either in bissi, gold, or LIC etc. Organizing a financial literacy workshop for orienting the women with knowledge of low ticket size systematic investment planning (SIPs), low ticket size insurances, home loans for investment and/or tax savings, education loan for children, policies for children's education and/or marriage, and so on. The information regarding tax filing, and returns may also be given to them so as to orient them with the rules of taking loans from banks and not a local money lender. Informing women about the savings and investment schemes will go a long way in empowering them in their choices for securing a future for themselves and their families.
5. Along with health check-ups and financial literacy, supporting women to invest in medical insurances for their family would support them in the hour of need when they are faced with an emergency i.e. hospitalization. This will not only empower them financially but empower them

in dealing with their emergencies more powerfully. The concept of family coverage can be emphasized to them, and connecting them with policy providers would ease the process of buying insurance from a credible source.

6. Further step along with financial knowledge would be orienting women with the knowledge about their legal rights. This includes information on domestic violence, abuses, and their working rights. This will ensure women's growth and safety.
7. Garnering loyalty of the beneficiaries goes a long way in making any organisation successful. It can be seen that many women have been associated with IWAS for a longer duration of time, hence IWAS can gain their loyalty further in multiple ways such as incentivizing women monetarily, or investing in them by mentoring them, helping them grow personally and/or professionally; the women who show leadership traits can also be nurtured by giving them leadership training, encouraging them to take up roles in production, promoting women who show leadership potential to the next level of monitoring the group with formal designations.
8. One of the important concerns mentioned by women is retirement, and since they are working in an unorganised sector worry about the future, where they will be no steady income is a common and a valid concern. Having a system of a pension policy or receiving a sum of amount when they retire would garner loyalty from the women in the long run. A system may be devised wherein a part of their payment is retained in an account that which they receive upon retiring and/or leaving the work. This will also show to the women that the organisation values their support and is conscious about supporting them even after they have stopped working with the company.
9. In today's era, where technology advancements are happening every minute, these women would gain a lot by having access to technology and sessions on digital literacy. These women having taken care of their basic needs have aspirations that can be explored further if they access to technology. Digital literacy sessions can also support in orientating them about online banking, investments, communication mediums such as whatsapp, facebook, youtube that will facilitate their personal and professional growth. Also, applications such google maps, m-indicator to be taught to them for travel purpose, and safety applications such as safety pin orients them about their safety in their surroundings. This step is crucial for holistic development of the women that encompasses the different aspects of livelihood generations.

IWAS can be a standing example of a company that is not just into income generation rather developing women holistically.

10. IWAS has taken care of the infrastructure of the place of work since the beginning, although a minimal upgrade in the infrastructure or more work space, will encourage the beneficiaries to sit for longer hours, work more and therefore, contribute more towards production. Bringing some ergonomically friendly environment also supports the women in improving efficiency.
11. Smaller motivations in daily routine of having paid extra for traveling once in a while, or on occasions of visit may encourage the women to work better. Having wishing on their birthdays, or time offs on their children's or spouses birthday, as an optional work ritual may also show that the company cares about them and their family time.

In conclusion, the study has delved deeper into various aspects of personal and professional lives of the women artisans working with IWAS, looking at the women from different angles to understand the perspective shared by them. The project has not only impacted the women monetarily but helped in building their identities as an independent working women contributing to their families, and spreading the benefits to the community by engaging other women in the work.





The work done at IWAS has the potential to bring a transformation at a micro and macro level, in terms of women's participation in economic activity and its multiple effects on the upliftment of their family and community. These women have shown growth at a personal, relational (family) and a community level, and the support in the areas of importance to them will yield higher loyalty, productivity, and leadership amongst these women.

