



CHALLENGES FOR RURAL ENTERPRISES & RURAL HUBS

EMPOWER
YOUTH
FOR WORK

MARCH 2017
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OXFAM

CHALLENGES FOR RURAL ENTERPRISES & RURAL HUBS

“Empower Youth for Work” (EYW) just started a 5 year program that has the ambition to start rural Hubs in four countries (Pakistan, Bangladesh, Ethiopia and Indonesia), specifically focused on the participation of young women.

The concept of rural Hubs is new in these regions and creating them as well as promoting the creative space for (female) entrepreneurs would therefore be a big innovation in the context.

While discussing rural Hubs during the inception phase, the country offices of Bangladesh and Pakistan identified some bottlenecks and challenges in the context of setting up rural hubs in poor, traditional areas affected by climate change.

Support for rural women entrepreneurs that go beyond traditional trainings with specific focus on:

- safe mobility
- safe mentoring & peer learning models
- job creation tools & latest IT based solutions & access to finance
- community space creation

Instead of re-inventing the wheel, we supported EYW in sourcing best practices and lessons learned we set up an expert committee to search for models, concepts and experience fitting in the challenges for Pakistan and Bangladesh.

In this document you'll find the trends, insights and lessons that we took from our research. At the end you'll find a list of the most promising initiatives that we found.



SUSTAINABILITY

Most models are project based and paid by donors. However, we uncovered some examples on building financial sustainability models for the rural hubs to not rely exclusively on donor funding:

Sell services

- Sell (ICT, business, recruitment, training) services and mobile technology to local government, NGOs, private sector and schools. (Sote Hub)



Entrepreneurial youth as Hub leaders/managers

- Nominate (by communities, youngsters and all stakeholders) and select (by jury) and train key talented youngsters to be program officers - their entrepreneur-mentality is essential. Give them a legal status and let them sell various products and services through the Hub to local government, banks, communities and clans, other youngsters, private sector. (cool farming)

Success fee structures

- Organise a suitable deal structure between the hub and its users (the rural businesses) that creates a success based income for the hub, when the businesses start making profits.

Co-ownership and co-creation (see also part on 'Community led')

Including a wide range of local stakeholders, from the government and existing social groups, to community elders, parents and even the youth, extends a sense of shared responsibility and ownership, and overall success. (Tunapenda, Impact Hub, etc.)

ACCESS TO FINANCE FOR THE YOUNG ENTERPRISES

Saving systems

- Use joint youth friendly saving systems. Buy on the short term joint products in small groups and share. For example: a motor bike, land, machines, seeds. Self-saving system creates ownership but is not for scaling up. (Cool farming)
- Create rapid income activities, stimulate savings of youngsters on the bank and triple their investments - design business plans and roll out in the market. (UNDP 3x6)

Shared products & services:

- Shared economy is a new trend like shared input (seeds), tools and machines through cooperatives.
- Invest in community modern kitchen with high tech machines for testing, designing new products and improve quality and package. (Spark Burundi)



Investors & microcredit

- Identify the best financial options in the districts (micro credit, banks, own saving systems) and inform youngsters. Banks are too far away and too complicated for start-ups in rural areas. Good examples are: Land a hand and KIVA
- New Trend is: investors/ donors allow enterprises or companies to make profit out of their subsidies to stimulate sustainability and independence. Crowd funding through social media

- Investors involvement from the start, only online connection / matchmaking or only later in section stage is not working. Involve them in the product design of start-up to BDS. Advice for rural Hub built up pipeline with ecosystem including local government and focus on products and quality. Organize small community projects with give and take services
- New trend: microcredit banks as safe guarantee funds to avoid that your family is take your money or for high transition costs of traditional banks. Micro saving has better impact then the microcredit investments. Asian banks are accessible but bureaucratic and asking for high interest.

Adapting Existing Financial Services

- Enable existing financial organizations to design services and products tailored to the needs of rural young entrepreneurs increases the number of people in rural areas with access to financial services, and eventually, and helps to introduce them to the formal economy through commercial financial institutions. (Rural Youth Economic Empowerment Program, IFAD).
- Build a pipeline from community till big investors and focus on urgent local issues. Banks are often not trusting rural investment in youngsters. Sign MoUs with investors or donors like UN Habitat (Sote Hub)

COMMUNITY LEADERSHIP

Increasingly, it seems more and more that is it crucial to ensure local buy in and strong community engagement from the start in the rural Hubs/ Labs. The question then is about incentives - how do we make it attractive for local community members to 'own' the initiative? Who within the local community is best suited to leading it? What are lessons learned in this?

Attitude and mindset

- Change/ influence the negative attitude of youngsters to agriculture, to saving and investing money, to addiction and to gender, with expectation that community and local government will open up and clans will give access to land and budgets (Cool farming)
- Important to start with community and local government, light trainings, competitions and attractive activities with cool image. Use successful role models from other rural places in movies or speeches. Bring in fun, comedy, theater, political participation, facebook group, focus on solving community issues. Realize that youngsters are come

and go , have studies, get a job. (rural Hub-Lebanon) **Committee or steering group from ecosystem**

- Set up a management (steering) committee with youngsters, people from community, local government and business people (nomination and selection rounds) to create ownership, provide business model, sell services etc. pay them some small money for this. Built up engagement is the biggest challenge. To organize some activities is not a problem. (Jazzine Hub – Lebanon)

Awareness and Education

- In many communities, hubs, incubators, etc. are rare and new forms of organization. Informing community members about what hubs are, how they work and what impact can be created is essential to their formation.
- Incorporating youth community at every stage of the program from design and planning to implementation and evaluation. This happens in multiple steps from acknowledging the youth, to facilitating the identification and/or election of representatives, to educating and enabling the representatives to be effective in their roles (Jazzine Hub).

Including the government

- Through training for their regional, support services, co-ownership of or involvement in of programs, can increase trust with the community, and channel future effort/ support from the government. Example: Government mandated SME committees in Uganda support enterprise development at all levels.

Involving the Private Sector

- Encouraging private sector participation can be done by tapping into the sense of corporate social responsibility that exists in all industries and sizes of business. Identifying what local businesses might be willing to contribute (financial and in-kind), and removing barriers and increases involvement.
 - Example: Enterprise Uganda's mentoring models linked 1 mentor to 5 to 10 mentees, increasing the mentor's impact and reducing their time-involvement.
 - Example: SYLP in Somalia formed 'business advisory councils' and hired a private sector specialist to create a 'network of friends and champions'. This resulted in a 40 percent placement rate in internships.

MARKET DEVELOPMENT

How to identify gaps in the market, including product-market combination? How to increase the sustainability of start-ups?



Gaps & opportunities in market

- Successful start-ups coming in rural areas out of NGO projects are often copied and stealing ideas by others and then there is much competition and limited consumers. Start-ups do mostly need entrepreneurial network. If you tackle a social problem then you have more change on success.
- Access to land is a big problem, try to design new product lines where land is not needed like fishery, handmade products, honey/ bee farming, making scrub from nature products etc.
- Start practical with something that main people are using (chili pepper), organize simple and brand on smart places in an attractive package. (Sina Gerard Rwanda-self-made millionaire). Youtube movies available.

Flex workers

- In agriculture there are some brief periods that there is a need for big amounts of workers but also lots of unproductive times. In these slow periods you could organize flex work activities for Youngsters as agro dealers, they take risks and are smart in organizing buying and selling of inputs like seeds, organizing transport, storage, transition costs and cash money or set up construction cooperatives. Give them a legal state and call them associate. They take over the role of the middle men and that will avoid corruption and high transition costs. (transparency) (ON)

Local markets

- Back to local products is a trend, make that modern, healthy and attractive packaged (buza)
- Urban elite are going back to rural areas and diaspora has increasing interest in agriculture. This is a change and creates new needs in the market as construction cooperatives.

Tourism

- Upgrade farming houses for tourism, via AirBnB-like systems. Back to local and AirBnB is in for tourism.

Education and business thinking

- Critical and market business thinking is needed in rural areas with traditional education and mindsets. Demand for NGO's to cooperate with Business people and markets!! Connect schools to practice in market to rural Hubs (business talks, visits, practical lessons, internships) - let students solve local problems or test new products in small projects (Sote Hub, Goat farming, small works)
- Connection to cross learning combined with group course based on market needs – ILO

Cooperatives

- Cooperatives facilitate higher quality standards, enable reduction of costs (overheads, packaging, transport, marketing, etc.) and link small, rural producers to larger markets (Mediterranean Sea Basin Program).

Infrastructure development

- Links to providers of renewable energy can spur rural businesses and local production in places off the electrical grid (Mobisol)
- Facilitating transport, relevant storage and direct selling outlets facilitates higher financial returns for ag-entrepreneurs while removing 'middle-men' and (potentially,) corruption points.

Market and industry awareness

A deep understanding of the market, demand and growth sectors are very important for any program preparing youth for employment, self-employment and entrepreneurship. This might be an important note to make while partnering with various 'suppliers' supporting the hubs as BDS providers, coaches, mentors, implementing partners, etc.

SELECTION OF THE RIGHT YOUNGSTERS TO RUN A BUSINESS

Are there fruitful models/ tools? What are the lessons in this?

Focus on attitude and in products

- Organize annual trade fairs, pitching sessions, business plan competitions where the selected youngsters could present their products in an attractive way to communities local government, business-men and investors. Not to NGO jury's!!! (Sote Hub/ ON)
- In the field, is a big competition of acceleration and fostering programs for start-ups. Some start-ups are going from the one award winning round to the other. (cross wise works) Most acceleration programs have no interest in rural because they are looking for scale opportunities
- Cooperate with existing training programmes from schools or NGO's or the graduated students from other trainings and select the talented and motivated ones.

Existing points of entry

- Partnering with existing organizations working with youth, entrepreneurs, etc. are effective and relatively efficient points of entry
 - Tanzania Gatsby Trust partnered with micro-finance initiatives to identify members of their savings and loans groups who might be good candidates for the program.
 - While these points of access to young entrepreneurs are useful, it is important to note that they fall short of identifying high-potential youth from marginalized groups.



Business plan competitions

- These are relatively brief and cost-effective methods to identify youth with entrepreneurial drive and high potential. They also help in bolstering brand identity and increasing outreach. (Mazhar e-Sharif University Business Plan Competition pilot, GIZ's Sustainable Economic Development Program). But instead of focusing on a brilliant business idea, rather focus on the talent of the entrepreneur (ON)

A stratified programmatic approach enables a narrowing down of participants through a multi-stage program, where the number of participants reduce at each stage.



INCLUSIVENESS OF (YOUNG) WOMEN IN WOMEN UNFRIENDLY AREAS

How to attract (married) young rural women? How to organize safe mobility for them? How to built trust for community to give permission for young women to participate.

Safe places but isolated – flexible, in own time but no participation in society.

Start under the flag of illiteracy in safe places like Musk for acceptance. (Afghanistan/ India) Women groups setting up business based on their own market research (Lebanon)

ICT tools

- Showcase, test hand made products of women in communities and on markets, select products with economic value and bring that in women led mobile kiosk supply chain for selling. (India)
- Digital green for green decent jobs. Data base of skilled women, you could ask for a job interview. But also give order for production like substance bags for supermarket instead of the plastic ones.

Social responsibility for multinationals or big companies. (Nepal)

Flexible in time and out of the house

- Identify the workload and time schedule of these young women and organize tailor made trainings & services girl groups that could fit in in their schedule. (Sote Hub/ cool farming)
- Distribution network organized by a young women in Kenya with a social drive for women economic empowerment for household women to sell health care products house by house and they earn 20% of what they sell. She carefully identify the gaps and needs and organize a simple reliable structure without bureaucratic and corruption.

Creating safe spaces

- Women-Only Markets: AK Pakistan
- “Pop-up”/ virtual incubators: AIDOS’ providing incubatory services at participants houses and businesses, implementing partner offices, community centers, etc.
- Community centers and houses of worship: IAM offering literacy and business training at mosques in Afghanistan.

Improving Access

- Local transport allowance: Enterprise Uganda providing local bus ticket fare so participants were not deterred by the distance.
- Hiring women: As facilitators, trainers, bank agents, mentors, coaches, etc.

Group mentoring with male mentors can be done in groups, and in safe and public spaces (Enterprise Uganda)



Gender sensitivity should be included in every component of the program, budgets and action plans should be developed to ensure it filters through all project activities (IFAD Promoting rural enterprise growth and development: Lessons from

four projects in sub-Saharan Africa, <https://www.ifad.org/documents/10180/35168ae1-eeca-4b11-a703-303ae546d919>)

- Ensure financial literacy, youth and women-friendly access points (including women staff safe-spaces/ offices) and services, and products that are relevant to the needs of young women entrepreneurs (IFAD’s Rural Youth Economic Empowerment Program)
- Staff and mentors trained using the Gender Action Learning System (GALS) methodology (http://www.oxfamnovib.nl/redactie/Downloads/English/SPEF/141023_2-pager_Flyer_GALS_Oxfam.pdf) (<http://www.galsatscale.net>)

Acknowledging the interests of women

participants and catering programs to meet their needs encourages increased participation. The Bangladesh Youth Employment Pilot noted that women participants were more interested in non-traditional employment roles. Resulting in a change of their programmatic approach, drawing in more women participation.

FRUITFUL MENTOR SYSTEM

How to attract rural mentors? Paid or not paid? What is their interest? Mentors on content or skills?

Local mentors

- Youngsters nominate business people or local teachers as mentors. Hang photos on the wall, make it a big honor to be a mentor. You could use review economy, so by ranking during the process a mentor could come back in the next round or not. (cool farming)
- Specific the first year it is valuable to give support and coaching. Combine 2 mentors with specific business expertise (pool of experts) with one from own community and market.. Tailor made mentoring is more effective than general gathering. Be aware of Western mentors with big egos (Business in the Box – BID network)
- Tapping into social responsibility at all business sizes + show how mentoring increases visibility of the business-man/ woman + offer training to improve their impact (Enterprise Uganda).

Peer mentoring

- Dutch organization is sending teams of 4 students to rural areas to give support in designing local technical or modern solutions (TU Delft / Cross wise work)

- Hands on co creation with experts/ volunteers/ students from abroad to dive in specific local issues and design practical innovative solutions. Application rounds 3 times a year (IDDS)

Peer-to-peer exchange “is the future” when providing support to rural social entrepreneurs, UnLtd Tamil Nadu, India

(<http://unltdtamilnadu.org/2016/05/09/5-lessons-learned-from-social-entrepreneurship/>)

- Business mentors can launch group mentor sessions with the support of a trainer, and can then invite participants to share and mentor each other within the group. This works better when participants are existing and new entrepreneurs. (Enterprise Uganda)

Coaching from well-trained and paid staff members (Enterprise Uganda), former participants (program in Kenya), or existing entrepreneurs (Tanzania Gatsby Trust) offers additional guidance for entrepreneurs to better understand the market and navigating challenges they might face, while linking real-life experiences to the theoretical training offered by the programs. This component can increase the effectiveness of programs by reducing in-class training received, and increasing the tailored one-on-one support for entrepreneurs.



Caution on the selection of mentors: "In Kenya, the G-Youth project sought out elders and religious leaders to help mentor youth. This strategy has had mixed results. A youth volunteer with the project notes that, “the danger is that community elders have a lot of power, especially in Kenya. They may see our project as wanting to turn youth against traditions. If that’s the case, they will stand up against the project.”” (Source: EQUIP3 2003-2012 Lessons Learned

http://idd.edc.org/sites/idd.edc.org/files/EQUIP3%20Lessons%20Learned%20-%20Book_0.pdf

SMART MODELS / TOOLS FOR YOUNG ENTERPRISES

Mostly trainings do not fit market demands. What are smart tools that are easy to use or fitting in train-the-trainers models?

Attitude and mindset

- Agriculture is dirty and not hot to youngsters. Make it more attractive to them. Use local young peer-to-peer exchanges and call it business talks, youth modern tools like DJ,s and music, dance, drama and competitions. Make it cool and give in hands of Youngsters. From negative image to cool attractive image.. (cool farming)

Transform modern expertise to practical lessons

- Train Universities in translating new modern agri culture knowledge in practical lessons and pilots, design a practical pipeline.(cool farming) Use practical instruction movies for new machines or treatment of diseases. Organize small local facilitated meetings around these videos (Digital Green Farmers-to-farmers)



Internships by local enterprises are working and attractive for investors like Dutch embassies or local governments.

Triggers from outside community

- Organize Skype calls with youngsters abroad from a rural Hub to open up minds and share expertise (Sote Hub)
- Wood camps to design local solutions/ innovations for agriculture issues with an external group of experts. You could apply for this and when they select you it is free. (IDDS- impressive successful numbers all over the world)
- In rural areas districts are traditional narrow minded minds and you could have brainstorm it will not open up minds. Triggers form outside are helpful. (Fedde-ON)

- Organize business travels to showcase your products on smart places in the test and in the scaling stage, have business talks with peers abroad, learn in practice. (brilliant entrepreneurs)

Program design and tools rooted in deep understanding of the needs of youth.

- “Young people have diverse livelihoods”, they combine multiple employment and entrepreneurship activities — a major take-away from a recent MasterCard Foundation study in Uganda and Ghana (Source: Youth at Work study <http://www.mastercardfdn.org/building-economic-opportunities-for-youth/>). Programs can have greater impact by combining entrepreneurship, technical and job-readiness training and support. “A key component is the development of life skills such as making priorities, reliability, and teamwork, which allow young people to be successful in any type of livelihood.” (Source: IYF <http://www.iyfnet.org/blog/using-mixed-livelihood-lessons-better-programming>)
- Consider rural youth’s busy schedules: “Just-in-time” training modules (especially at vocational training centers) offer flexible times and short-term courses, enabling students to return to school, and provide an alternative to the longer, more rigid and demanding training modules that tend to exclude youth who have family and work obligations.

‘Holistic Approach’ seems to be the norm in supporting young entrepreneurs

- MasterCard Foundation’s Economic Opportunities for Youth Program applies a youth-centered holistic approach, where “a holistic approach (is applied) at all programming and ecosystem levels is critical,” and has proven to be effective (Source: [USAID’s State of the field report: Examining the evidence in youth workforce development.](#)) This includes:
 - a. At the youth level: a focus on human capital (training and education) + financial capital (financial services) + social capital (social support networks)
 - b. At the organizational level: Harnessing the collective effort of various private, NGO and governmental players through a consortium approach,
 - c. At the macro-economic policy level: Working with the government to invest and develop a more enabling environment.

Source:

<http://www.mastercardfdn.org/building-economic-opportunities-for-youth/>

Business in Groups

- Working in groups to conduct short-term business activities, participants “learn business by doing business”; Making Cents and Liberia LAUNCH project
- Enabling members of local savings and self-help groups (SGHs) to become entrepreneurs. Unilever’s Project Shakti partnered with SHGs across India to identify and train entrepreneurs within the groups, who then take loans to buy stock from the SHG or savings groups, and become local distributors for the company (https://www.unilever.com/Images/es_project_shakti_tcm13-387473_tcm244-409741_en.pdf).

Tools:

- Livelihoods Development Program Guide, USAID EQUIP3 program (<http://www.equip123.net/docs/e3-LivelihoodsGuide.pdf>).
- Promoting rural enterprise growth and development: Lessons from four projects in sub-Saharan Africa, IFAD 2012 (<https://www.ifad.org/documents/10180/35168ae1-eeca-4b11-a703-303ae546d919>)
- ILO rural-focused training material: Know About Business, Start and Grow Your Own Business, etc.
- MakingCents training materials
- Single Spark Business-in-a-Box

ON RURAL HUB-MAKING

A sense of community and co-ownership is at the core of all successful hubs (Impact Hub).

“Virtual” Hubs and Incubators (Virtual = “location-independent”)

- Clubs at secondary schools: Youth Enterprise Society (YES), a South African, secondary school extracurricular entrepreneurship club network. Aim: combats youth unemployment through exploring entrepreneurship. Over 300 societies/ club involving over 12,000 learners (in 2008). Program of Education With Enterprise Trust (<http://www.ewet.org.za>)
- Incubation services at participants homes, businesses, community spaces and implementing partner premises: AIDOS’ Virtual Business Incubators



Insights (relevant to non-ICT rural hub-making) from InfoDev's Lessons on Virtual Business Incubation Services:

- Reinforcing a sense that "members own the community" helps to avoid 'client' or 'beneficiary' attitudes.
- Diversity enriches the hub-community. Rural communities and markets are small, and young entrepreneurs resist sharing and openness; diversity helps in combatting this.
- Focus on the brand: Rural incubation spaces need to educate the community about what they do and who they are, and continue to project their identity. Business plan competitions and other community event hosting opportunities can be helpful here (Jezzine Hub).

Most hubs (incubators, co-working spaces, labs, etc.) in the Middle East are urban based.
https://en.wikipedia.org/wiki/List_of_Arab_entrepreneurship_initiatives

MOST PROMISING INITIATIVES

List of most promising initiatives fitting in Bangladesh or Pakistan context that we studied.

Sukanya

by **Aparna Banerjee**

Website: <http://india.ashoka.org/fellow/aparna-banerjee>

Contact info: Aparna Banerjee
aparnaak2004@yahoo.com

Sukanya is an end to end social value chain, created and managed by disadvantaged women that enables marginalized women to compete with and be part of the retail business in a sustainable way.

Hamri Bahini – The Green Angels

by **Himalaya Climate Initiative**

More information:

<http://www.himalayacclimate.org/HamriBahini>

Contact info: Bivishika Bhandari, Program Lead, Hamri Bahini (Green Angels)
bivishika.bhandari@himalayacclimate.org

Hamri Bahini is a women's empowerment movement that focusses on green social entrepreneurship to create job opportunities for women.

The Hubli Sandbox (Sandbox Startups) by Deshpande Foundation

More information: <http://www.sandboxstartups.org>

Contact info: Raj Melville, Executive Director, Deshpande Foundation rajmelville@gmail.com

The Hubli Sandbox creates an effective ecosystem where innovative approaches to addressing social challenges are encouraged.

Barefoot College

by **Sanjit "Bunker" Roy**

More information:

<https://www.barefootcollege.org/approach/>

<https://www.barefootcollege.org/wp-content/themes/barefoot-college/download/strategic-plan.pdf>

Contact info: sue@barefootcollege.org

The Barefoot College teaches rural women and men to become solar engineers, artisans, dentists and doctors in their own villages by working on leveraging the power, resourcefulness, inventiveness or rural people to not just solve local challenges, but also 'export' their ideas and solutions to other parts of the country and world.

READ Center

By **READ Global**

More information: <http://www.readglobal.org>

Contact info: Naita Saechao Chialvo Deputy Director, READ Global naita@readglobal.org

READ Centers give women a safe space to gather, learn and advocate. focus on building community libraries and resource centers that help rural community members launch businesses.

The Northern Uganda Youth Entrepreneurship Program

by **Enterprise Uganda & Youth Business International**

More information: www.enterprise.co.ug/
<https://youtu.be/ismF3KWmZpo>

Contact info: Mr. Charles Ocici, Executive Director
jmwirima1@gmail.com

Enterprise Uganda offers comprehensive youth entrepreneurship development services in rural areas.

MKUBWA, Tanzania Virtual Business Incubator

by the **Italian Association for Women Development (AIDOS)**. Piloted and adapted by **Tanzania Gatsby Trust**

More information: <http://tanzania-gatsby.com/v3/mkubwa-project/#>

Contact info: Wanke Kinya wkinyau@gmail.com

Virtual Business Incubator promotes the role of rural women in economic development by encouraging

micro- and small enterprises to grow and reach beyond traditional home or gender-based models.

Business-in-a-Box **by Singlespark**

More information: <http://www.singlespark.nl/>
Contact info: Peter Meijer peter@singlespark.nl
Business-in-a-box offers start-up kits and support to high-potential entrepreneurs in the difficult start-up period.

Youth Focused Village Savings and Loan Groups

by Plan International Egypt through the Rural Youth Economic Empowerment Programme

More information: <https://plan-international.org/>
Contact info: Silvia Samy silvia.samy@plan-international.org

Plan International offers a combination of financial and non-financial support that is friendly to rural youth.

Sote Hub

By David Ogiga

More information: <https://sotetHub.wordpress.com>

Contact info: David Ogiga david@kasigau.org
Sote Hub is one of the first rural Hubs in Kenya that provides an open space for young innovators to address the shortcoming of practical training in ICT, finance and marketing skills.

Cool Farming

By YADEN (Youth Arts Development and Entrepreneurship Network)

More information: <http://www.yadeneastafrica.org/>

Contact information: sami@yadeneastafrica.org

Cool Farming makes farming attractive for young people through cultural practices to change behaviors and attitudes.

WREAP

By Community Innovation Lab in Nepal

More information:

<http://daayitwa.org/programs/rural-enterprise-acceleration-project/rural-enterprise-accleration-project-details/>

Contact info: Nimesh Ghimire

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A model to raise awareness about, and promote women-led enterprises in rural communities. As part of the program, an 'Innovation Challenge' is organized in rural districts, where top women entrepreneurs and their ventures are selected based on jury decision and the public votes they gather.

Nangi Hub and Lamjung Hub

By Rural Innovation Lab, Nepal

More info: www.ruralinnovation.org

www.himanchal.org www.nepalwireless.org

Contact info: Nimesh Ghimire

ghimirenimesh@gmail.com

Creative space for rural community members to come together to design their own solutions to local challenges. The Nangi hub has a number of women entrepreneurs running a variety of small scale enterprises. The Lamjung Hub focuses on technology solutions to address local livelihood challenges.

Sustainable Access to Finance and Livelihood

By SAFAL in Nepal

More info:

<https://www.youtube.com/watch?v=xMrJMqlyuYo>

Contact info: Nimesh Ghimire

ghimirenimesh@gmail.com

The strength of the model lies in the fact that the project is focused on educating/informing the rural entrepreneurs on different forms of finances and financial management

A 'YouTube' for Farmers by Farmers, India

By Digital Green in India, Ethiopia and Globally

More info: <http://www.digitalgreen.org/>

Contact info: contact@digitalgreen.org

DigitalGreen is an innovative platform for community engagement and learning. Rural community members are assisted in making videos of best practices and lessons that are locally relevant and important to them.

3X6 Approach

By United Nations Development Program UNDP in Yemen and Jordan with Syrian refugee communities

More info: 3x6 Approach on YouTube:

<https://vimeo.com/62356603>

Youth Economic Empowerment Project, Yemen - Mid-Term Report:

<https://erc.undp.org/evaluation/documents/download/7667> www.youtube.com/watch?v=n1bnyd88iQs

Contact info: registry.ye@undp.org

A UNDP initiative working with vulnerable communities to provide youth with livelihoods and business skills. The approach offers a more innovative and sustainable solution, challenging money earned into savings which are then leveraged in starting business activities for crises and post-crises contexts.