

Rotterdam School of Management Erasmus University



Flying High: Women on Wings Gives Lift to Women in Rural India









Introduction

On an unseasonably warm April day in 2020, Maria van der Heijden was sitting behind her computer in her home office in the Dutch countryside, where she'd been working since mid-March after the novel coronavirus forced all workers who could to work from home. Van der Heijden, who had navigated her way through other financial disasters, including the 2008 economic crisis, was contemplating the state of the non-profit organisation (NGO) she co-founded in 2007, Women on Wings. The NGO created employment for women in rural India by using its network of some 60 business experts to advise 39 social enterprises on how to grow their businesses. Its goal was to co-create one million jobs for women in rural India.

"If you invest in women, you invest in the family", said Van der Heijden of the simple premise behind her passion project". And that means society. If a woman has her own income, she spends it on the children, on education and food. With a job and an income, the whole family rises up".¹

To that end, the goals of Women on Wings intersect with several of the UN's Sustainable Development Goals (SDGs), especially SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth).² Those aims were embedded in its operations and strategy.

The problem was: Time was running out. Thirteen years since its creation, Women on Wings had generated a whopping 284,800 jobs, but that number still fell short of its one-million-jobs goal. And the 2020 Covid-19 crisis added to the pressure.

Women on Wings needed to navigate this difficult time while speeding up job creation in rural India, which required getting both more international funders and more local social entrepreneurs on board. But how could the NGO convince investors to fund projects, many long-term, in these turbulent economic times? How could it speed up reaching its goal in a world that had virtually stopped? On a local level, how could it find like-minded social enterprises in rural India to work with? And how could it help rural businesses adapt during global crises?

This case was developed by Lauren Comiteau and Tao Yue under the supervision of Professor Rob van Tulder at the Rotterdam School of Management (RSM), Erasmus University. The authors would like to thank Maria van der Heijden, Martha van Dijk, Shilpa Mittal Singh, and Ineke Bezembinder at Women on Wings for their comments and input.

This case is part of the RSM Sustainable Development Goals (SDGs) case series. It is based on field research and is written to provide material for class discussion rather than to illustrate either effective or ineffective handling of a management situation.

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Women on Wings: From Vision to Reality

In 2006, Dutch businesswomen Ellen Tacoma and Maria van der Heijden found themselves in rural India attending a management development programme. As a farmer's daughter, Van der Heijden felt connected to the rural women she met: "Hardworking women who take care of the children, the piece of land and the cow... from early morning till late in the evening".

The two came across local organisations that were creating jobs for women, who in turn produced objects for sale. "But these



organisations focused on the product, not the business case", recalled Van der Heijden. "So they made beautiful products, such as textiles, but didn't think of customers or the value chain. But that business know-how is our background...and I realised that my knowledge and skills are valuable for rural businesses".

And thus the spark for Women on Wings was born with the single idea "to take families in rural India out of poverty through sustainable economic development". Their reasoning was that if they could share their business know-how with some of the NGOs on the ground, they could speed up job creation and break the cycle of poverty in rural India.

After returning to the Netherlands, they were excited to start creating jobs for women through sharing their business knowledge with social enterprises that employ those women. But they realised that linking up with existing NGOs wouldn't allow them to move as fast as they wanted to.

So in 2007, Van der Heijden and Tacoma officially formed their own NGO, Women on Wings, with the aim to promote business growth for the estimated 411 million women living in rural India, a country they loved. "We chose rural areas because the social structures were already there", said Van der Heijden. "We wanted to bring work into the villages, where women could work but still care for their children and take care of their livestock".

Women on Wings – whose name was inspired from the desire to give women wings to be able to support themselves and their families and also as a metaphor for sustainable business and job growth – began looking for existing social enterprises in India they could help scale up. They didn't want to reinvent the wheel so avoided new start-ups.

Women on Wings' first business partner in India was Sadhna, a female-based fair-trade cooperative in Udaipur that produced handcrafted embroidery on environmentally-friendly cotton and silk. Within a year of its partnership with Women on Wings, Sadhna's workforce grew from 400 to 500 women.

But it was slow going. Three years in, Van der Heijden said they realised that at the rate they were going, they'd only create 55,000 jobs in five years, far short of its goal. They needed to speed things up.

"Every time has its challenges", said Van der Heijden, recalling the three years it took to raise start-up funds that she anticipated raising in six months. "Every time we solved one bottleneck, another challenge arose. Our biggest challenge now [in 2020] is to accelerate. Job growth – that's our aim".

Women on Wings had always focused on finding social enterprises in India that shared its vision and commitment. However, it had to delicately maintain a balance between speed and sustainability. "We can spend our time, energy and reserves, but the social enterprise must be run right, or nothing happens", said Women on Wings' Joint Managing Director Shilpa Mittal Singh. "They must be business-driven. We want our partners to run for-profit. Then they're sustainable and women have income".

That was before the coronavirus spread to India, impacting its rural regions hardest. Women on Wings had to quickly adjust its short-term strategy. "It's completely different in times of crises like today", said Van der Heijden, "especially because the coronavirus affects the work and income of less privileged people, who are the focus of Women on Wings".

Rural India at a Glance

According to the United Nations (UN):

"Rural women play a key role in supporting their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being. They contribute to agriculture and rural enterprises and fuel local and global economies".³

Rural India is no exception. Its women form the backbone of the country's agriculture sector and are heavily represented in the women-centric fields of textiles and handicrafts, food and agriculture, and forestry. According to Women on Wings: "For some women, a job means a regular source of income thanks to daily embroidery work. For others, it is extra income thanks to collecting oranges or custard apples in a

specific harvest season". Women on Wings defines a job as a "reliable and regular source of additional income to the family household".

But for all, it is a way out of the poverty that is rampant in rural areas. World Bank and other research show that when rural women have control over the household money, the entire family benefits. Women spend their income on their families, which means their children – especially their daughters – can go to school, increasing their chances of a brighter future. Working mothers also have a bigger say in the way family finances are spent and provide a positive role model for their daughters. Simply put: A job means a better life.



"We took it as a given that a job for a woman is a job for the family", said Martha van Dijk, Women on Wing's Manager of Funding & Impact. "So that's how we measure our impact. A job for a woman means better education, food, empowerment and a role model for children. Research shows that women spend the money they earn on their families, whereas men are more inclined to spend it on things for themselves".

INCOME HAS IMPACT ON DECISION-MAKING

Employment for women does not only have a positive impact on the household income but also on the influence women have on economic decisions. When women work, they gain greater power in decisionmaking regarding the use of household resource.

Source: Women on Wings Annual Report FY 2019/2020

By providing business knowledge to help existing social enterprises scale up – including marketing, finance, HR, product development, social media and supply chain management expertise – Women on Wings helped create sustainable jobs for women.

"Women on Wings starts where others normally stop", said the Netherlands' Queen Maxima, herself a former businesswoman. "Sharing knowledge and skills is just as important as micro-finance".

Through the end of March 2020, Women on Wings had co-created 284,800 jobs for women in rural India – some 22,000 per year – which translated into 854,400 children attending better schools and 1.4 million people benefitting from improved livelihoods and two meals a day (**Exhibit 1**).⁷ "As women start earning an income, or see their income increase, their families move from hunger, illiteracy and poverty to hope for a better future and prosperity. This is the path to breaking the cycle of poverty", stated Women on Wings.

Exhibit 1: Summary financial year 2019-2020 Our goal Women on Wings aims to co-create one million jobs Our core values Living up to **Equality Energetic** we walk the talk and we respect all, offer we listen, are genuine have passion and freedom of expression and adaptable, and commitment to the goal and equal opportunities inspire others **Impact** of our work 284,80 sustainable jobs for women co-created 854,400 284,800 1.4 million children to (a better) women people improved school empowered livelihoods Qualification Women on Wings Qualification from follows the Dutch tax authorities. **OECD** guidelines, RSIN 818424692 especially on · 80G and 12A working conditions Granted by Commissioner and fair payment. of Income Tax India

The NGO with a Business Mindset: How Women on Wings Works

Van der Heijden had 30 years of Dutch and international business experience before co-founding Women on Wings, having held management positions at several large corporations including Randstad, Rabobank and FloraHolland. She also had her own consultancy company, which specialised in corporate governance, change management and corporate social responsibility. Since 2016, Van der Heijden had been director of MVO Nederland, Europe's largest sustainable businesses network, and held various additional positions including chairman of the supervisory board at Rabobank.

Purpose-led business entrepreneur Ellen Tacoma, meanwhile, had worked for the likes of Telfort, Ogilvy & Mather and Ericsson before co-founding Women on Wings. She was also the owner of Klant en Klaar, which advised customer-driven businesses on how to better perform. In 2016, Tacoma was appointed director of HiiL's Justice Accelerator, innovators in justice. In early 2020, she established The Impact Gardener, a social enterprise that helps social entrepreneurs achieve sustainable growth.

So it was only logical that when Van der Heijden and Tacoma set up Women on Wings, their model reflected their business backgrounds: fundraise like the NGO it was, but use those funds to support local Indian social enterprises. "We're a hybrid", said Van Dijk. "Our mindset is business, but our funding is philanthropy".

"We work like a business, but do social work", added Singh. "We're an amalgamation of the two".

To that end, they set up a four-pronged organisational model comprised of:

- Business partners, the social enterprises on the ground in rural India;
- Funding partners, which contribute money to keep the NGO running;
- Network partners, which share networks, services and/or products with Women on Wings for free or at a reduced cost;
- Experts, who share their knowledge with business partners on a pro bono basis.

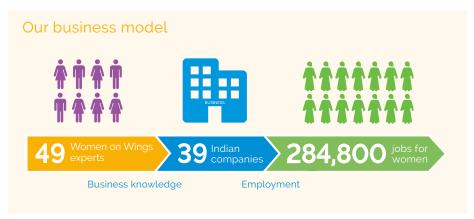
With the contributions of funding partners guaranteeing daily operations, experts shared their business know-how with Indian business partners who could then grow their companies and create new jobs. This, in short, constituted Women on Wing's business model (Exhibit 2).

As of April 2020, Women on Wings worked with 39 Indian business partners in three key industries – food and agriculture, textile, and forestry (Exhibit 3) – and 35 funding and network partners in both India and the Netherlands (Exhibit 4).

"Our funders have been entrepreneurs, so they know the importance of the business model", said Van Dijk. They included high net-worth individuals, private foundations

such as Tata Trusts and the C&A Foundation and orpinal instance orpinal in

Exhibit 2: business model and key figures financial year 2019-2020



Source: Women on Wings Annual Report FY 2019/2020

Exhibit 3: Key industries and % representations financial year 2019-2020

Our focus sectors	Textiles & Handicrafts	Food & Agri	Forestry
Out of 39 business partners:	22	13	4
% of jobs co-created FY 2019-2020:	80%	18%	2%

Source: Women on Wings Annual Report FY 2019/2020

Exhibit 4: Organisational KPIs financial volume (1997)

KPI	2019-2020
Business partners	39
Experts (volunteers)	49
Workshops	44
Time spent by experts (volunteers)	390 days
Funding & network partners	35
Members community platform	141
Our team	10 (6.8 FTE)



Network partners, among others, included the Dutch Embassy in New Delhi, which invited Women on Wings to official business events hosted by the Ambassador and participated in networking events, and Fair Trade Forum India (FTFI), which identified local enterprises that could benefit from Women on Wings and strengthened Fair Trade practices.

Women on Wings also worked with 49 Dutch experts who made up the 'human capital' that was at the core of Women on Wings' work: Providing business consultancy and mentoring to the social entrepreneurs in India who in turn hired rural women. These 'volunteer experts,' who must have at least 15 years of professional experience and a dedication to Women on Wings' mission, donated their time and services in areas including marketing, communication, finance, HR, product development, retail and supply chain management to Women on Wings' business partners (Exhibit 4).

In 2020, Women on Wings had a staff of 10 divided between India and the Netherlands (**Exhibit 4**). With some 95 percent of its funding coming from the Netherlands, the Dutch office focused on management, fundraising, legal and marketing, while market research was handled in India. But Van der Heijden said the relationship between the two regions was a two-way street.

"We export the business know-how from the Netherlands", she said. "The Dutch are good in planning and organisation, but not in being. That's what we take from India, along with their flexibility, innovativeness and their experience in the circular economy".

Take the Manjari Foundation in the food and agriculture sector. Women on Wings advised them on the 'why' and 'how' of cost accounting and the different ways to price a product. This resulted, among other things, in a more realistic model for cost pricing. For Jute Artisans, a partner in textiles and handicrafts, Women on Wings advised the guild on marketing and sales strategy, finance processes and supply chain management, which led to a sales and marketing plan for the domestic market, the development of proper financial monitoring tools and the restructuring of internal logistic processes (Exhibit 5).

When it came to leadership style, Singh called it absolutely democratic. "We're lean and mean, non-hierarchal and completely transparent". Van der Heijden credited the NGO's success to its dual leadership from the start, which she said promoted equality on the management team. "Why do you only need one woman leading at the top?" she asked. "It's very special to have dual leadership". Van der Heijden and Tacoma handed over the reins of management to Ronald van het Hof and Shilpa Mittal Singh in 2016 and became volunteer board members.

This democratic approach was reflected in Women on Wings' core values (**Exhibit 1**), which they defined as:

- Living up to we do what we say and are specific
- Equality we work on the basis of equality and with respect for people
- Energetic people show enthusiasm, courage and energy for the heart of the matter

Exhibit 5: Value chain Organisational KPIs financial year 2019-2020

Identifying Procurement Enterprise Resource planning Marketing market needs and trends Set up research - Product portfolio - Specialized - Wholesale - Logistic processes - Quality control · Facilitate - Quality control and improvement - Pricing sales force - Retail brainstorms system - Optimize - Branding - Sales tactics - Domestic vs Analyze - Smarter sourcing manufacturing - Product - Customer loyalty international the market development market process programs - E-commerce

Entrepreneurship/leadership development strengthening and coaching of the CEO and the team

Source: Women on Wings Annual Report FY 2019/2020

One change in the organisation's modus operandi came in 2019, when Women on Wings moved from a pro-bono model to a paid model – Women on Wings 2.0. "The consultancy fee is not a revenue model", explained Singh of the shift. "But over the years, we realised that by charging a minimal fee, our business partners have more of a knee in the game. It strengthens their commitment".

By offering online workshops, onsite workshops (pre-Coronavirus) and full mentorship for a nominal fee, Women on Wings' business partners took the workshops more seriously and worked on maximising the on-ground implementation of strategies that were jointly developed. It led to a deeper connection between advisors and advisees by separating out those who viewed their services as 'nice to have' to 'need to have.'

Sustainable Development Goals (SDGs)

Given Women on Wings' interconnected goals, the NGO aimed to promote several of the UN's 17 SDGs that aim to eradicate poverty, protect the planet and create a better and more sustainable future for all by 2030:

- Goal 1: No Poverty
- Goal 2: Zero Hunger
- Goal 3: Good Health and Well-Being
- Goal 4: Quality Education

• Goal 5: Gender Equality

• Goal 8: Decent Work and Economic Growth

• Goal 10: Reduced Inequalities

• Goal 17: Partnerships

But it's SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth) that were most firmly embedded in the NGO's operations and strategy. Creating jobs for women promotes gender equality as more girls go to school and women gain independence while also having a bigger say over family finances.

Meet Durga & Daughters



Durga Yadav was a group leader at Sadhna, Women on Wings' first business partner in India. The youngest of three daughters, Durga's marriage was arranged when she was just 6-years-old. She moved in with her husband and in-laws at age 15, and one year later, she gave birth to her first daughter, Anjali, followed by daughter Anchal and son Aaditya.

Durga (left) with daughters Anjali (centre) and Anchal (right)

When van der Heijden met her more than a decade later, her work at Sadhna, in addition to the jewellery business she started, earned her enough money to not only send her children to school, but to move her family out of their two-room home into a new three-story house. By 2020, both of Durga's daughters were studying to become doctors; Anjali said she would only consider marrying when she was financially independent.

"So in one generation, you see such a positive impact", said Van der Heijden. "Durga is an inspiring example of how it works. Because of a job and an income, the whole family rose up".

Durga dreamed of growing her jewellery business so she could hire more women from her home village of Devigarh in Rajasthan state in northern India. "Being supported by someone motivates and encourages", she said. "I'm very satisfied that the growth of Sadhna has been successful in making women in our villages economically independent. The value of this cannot be estimated by the money we

earn, but by the other goals we are able to achieve. Like admitting our daughters to school. That's achievement for us".8

Opportunities and Challenges

Far from just talking the talk, Women on Wings was the epitome of the SDGs in action. But reaching its goal had been slow going.

To speed up the tempo, Women on Wings needed to create more jobs – which was the metric they used to measure their success. The question was: How?

The NGO well understood its strengths: it had strong connections with social enterprises on the ground; it had developed a mature operational model over the years; it had a good track record and reputable brand name; and it had a pool of high-quality, motivated experts as well as a dedicated team. Even though by its own official metric it was far behind its goal of co-creating one million jobs, its real impact was far greater.

"We would have preferred one million jobs", said Van Dijk, "but if you meet one woman, you see the difference". The story of Durga and her daughters, as well as many other women in rural India, were the living proof.

Women on Wings was aware that there was more room for it to grow: the women they had reached were only a small fraction of all women in rural India. But to achieve that, it also faced some challenges: it did not have enough local experts who could supply Indian context and perspective; it also lacked domain-specific knowledge and government partnerships that could offer scale.

There was also the problem of rural Indian women increasingly falling out of the job market. As they shifted from unpaid work to paid work, the job pool shrank, with more formal jobs going to those with degrees and "leaving women educated till the secondary school level in limbo – with skills that qualify them for non-agricultural work, but with few such jobs available, according to a 2018 study by the University of Maryland. This lack of formal jobs, coupled with shrinking availability of agricultural work, has led to declining numbers of women in the rural workforce".⁹

By creating sustainable jobs for women that also allowed them to carry out their household responsibilities, Women on Wings provided an opportunity to add or bring rural women back into the workforce.

These were the areas Women on Wings had started working on. But then the pandemic disrupted everything. A planned assessment of a large government program was postponed and a partnership with an organisation that would have brought in

domain expertise could not materialise because of international travel bans. In these times of economic crisis, existing challenges were amplified and new ones arose.

For fiscal year 2020-2021, "We see challenges like never before in our existence", reads the NGO's latest annual report. Although there had been crises before, Singh noted that "this pandemic is very different. It has affected the micro, small and medium enterprises in India severely, leading to wage losses, stockpiles, a complete halt in sales and marketing, supply chain disruptions and working capital issues. Organisations will take a long time to recover, and some may shut down. So for Women on Wings, we will concentrate on sustaining these organisations for now".

The NGO's goal for 2020-2021 had moved from creating jobs to keeping them.¹¹ "Our goal has always been job growth and job creation", said Singh. "In this crisis, it's stopped. The social enterprises are not in growth mode, but survival mode". Added van Dijk: "Every year we had job growth. This year it's just about sustaining. Everyone understands". According the annual report¹², Women on Wings would consider its job well done if it sustained the 284,800 jobs it had co-created over 12.5 years with its partners in India.

Indeed, the businesses Women on Wings advises were flexible and the women who worked for them resilient. During the corona crisis, many were making slippers out of tires, facemasks and gloves out of their textiles and even food for hard-hit migrant laborers.

In addition to the usual obstacles, Singh said there were always ones they couldn't control, including access to financing and markets. "We had one partner who had a huge order with IKEA that got cancelled following disruptions in the supply chain during Corona", she said. "National calamities are also out of our hands".

Women on Wings had cut its budget for FY 2020-2021 by reducing travel costs. Despite Covid-19, it expected its committed income for FY2020-2021 to be realised. But according to its revised annual plan, the NGO also expected a decrease in other income streams; for example, Women on Wings waived its fees for hard-hit business partners, preferring to take the financial hit itself.¹³

And while Women on Wings was funded until 2023 through a combination of shortand long-term corporate donations and support from individuals and foundations, funding for 2024 and beyond started now. "We want to accelerate and grow", said Van Dijk, despite the world's uncertain economic future that made long-term financial commitments – and plans – even harder to attain.

The upside was that all funders and partners were committed to Women on Wings' mission. "They are all aligned to the common goal – women employment through social development", said Singh. "They like that we empower women and how we do it".

The Way Forward: Women on Wings 3.0

In a fortuitous bit of planning, Women on Wings launched an online community platform before the coronavirus hit in early 2020, offering more services. The NGO continued to provide remote coaching and mentoring and hosted online workshops and webinars on everything from funding and financing in COVID-19 times to branding, sales and online marketing. The community platform gave Women on Wings the opportunity to communicate with all its business partners and other stakeholders and facilitate interactions and knowledge sharing among various partners. It also upped the NGO's brand recognition.

"There are three critical elements that enable an enterprise to scale: access to finance, access to markets and access to human capital", reads Women on Wings' latest annual report. "Providing access to human capital is our core, and to also facilitate access to finance and access to markets, Women on Wings developed an online platform that focuses on 'job creation for women in rural India." 14

"What we do is adapt our model quickly", said Singh. "We help our partners adapt their businesses online, and where possible, we connect them to other online marketplaces". The platform, Women on Wings 3.0 as it were, was meant to create larger partnerships to give the NGO the volume it was looking for. Membership was free of charge but was limited in number and only after assessment and approval by the Women on Wings team. As of March 31, 2020, there were 141 members on the platform, including social enterprises, experts, board members, access-to-finance partners and access-to-market partner Flipkart (an Indian e-commerce company). By July 2020, there were 213 members.

Conclusion

By April 2020, Women on Wings had a 12.5-year proven track record creating jobs for women and taking rural Indian families out of poverty. Still, it had its work cut out for it as it sought to grow in volatile times and plan for the future.

Government partnerships and recruiting Indian experts remained a challenge. And while Women on Wings was funded until 2023, partly the result of its loyal long-term funders, finding more of them to help reduce the share of funding per donor remained a challenging priority. In its quest to create an additional 715,200 jobs for India's rural women, Women on Wings was looking to expand its impact measures – both qualitative and quantitative – beyond those job numbers alone. What impact measures should the NGO adopt? How could it convince investors to fund projects, many long-term, in these turbulent economic times? How could it speed up reaching its goal in a world that had virtually stopped? On a local level, how could it find likeminded social enterprises in rural India to work with? And how could it help rural businesses adapt during the current global crisis and prepare for those in the future?

Van der Heijden and Tacoma understood from Durga that resilience was critical to the empowerment of rural women. Durga had saved enough money to help her through the pandemic without an income for a few months and had a stockpile of rice and grain. Her village council was looking after the hardest hit in her community, but as Covid-19 had arrived there, the community was living in isolation and uncertainty. Her future, as well as the future of many rural Indian women, was intertwined with the future of Women on Wings.

Appendix A: Activities and results from a selection of partners

BUSINESS PARTNER	WOMEN ON WINGS ADVISED ON	RESULTS
Manjari Foundation Partner since 2019 Food & agri	Understanding the `why' and `how' of cost accounting and the different ways of pricing a product	Model for realistic cost pricing Measurement and improvement of cost efficiency as reasons for losses detected
Tamul Plates Partner since 2015 Forestry	Strategy development Organizational development	 3 year strategic and financial plan Roles and responsibilities for management Short term action plan
Shalom Ooty Partner since 2019 Textiles & handicrafts	Business strategy review Sales planning	 Improved staff engagement and alignment with the business objectives Significant increase in order size from the 2 largest buyers
Eco Tasar Partner since 2013 Textiles & handicrafts	HR Development Teambuilding session de-centralized teams	Strengthened collaboration models between verticals Concrete actions to encourage collaboration
Jute Artisans Partner since 2018 Textiles & handicrafts	 Marketing and sales strategy Finance processes Supply chain management Mentoring and coaching of management 	 Sales and marketing plan for domestic market Developed proper financial monitoring tools Restructured internal logistic processes
Grameena Vikas Kendram Partner since 2016 Food & agri	 Structuring of the parent company and its four business units Coaching of management on 1st and 2nd level of all units 	Roles and responsibilitiesKPI and reporting structureCommunication structure
SBMA Partner since 2018 Food & agri	Sales strategy review Sales planning	 Improved alignment of sales team with sales objectives Shorter sales cycle for some agri products New contracts acquired by the catering division
Action Center for Transformation Partner since 2019 Textiles & handicrafts	Business model canvas Marketing & Communication plan Collaboration and networking	Shift from B2C to B2B New funding opportunities Business relationship established with two other Women on Wings' partners
Due to confidentiality we	e do not mention the results in jobs p	oer business partner.
Due to confidentiality we	e do not mention the results in jobs p	oer business partner.

Appendix B: A selection of funding partners

Achmea Foundation



Achmea Foundation initiates and supports projects related to issues that are in line with Achmea's tradition (financial services,

healthcare and agriculture) that help to permanently improve the lives of people from socio-economically disadvantaged backgrounds.

Outcomes

- 3 year program that aims to co-create extra jobs in the food & agri sector in India
- Achmea employees share knowledge, experience and expertise with selected business partners

Export & Import Bank of India



EXIM Bank) of India is the premier export finance institution wholly owned by the Government of India. It plays a major role in partnering

Indian industries, particularly SME's, in their globalization efforts, through a wide range of products and services offered at all stages of the business cycle.

Outcomes

- Financial support to our Social Impact Summit on February 11, 2020
- Great funding and market resource for our partners
- · Great PR for our brand

LS International



LS International is an international Executive Search firm specialized in consumer domains CPG/FMCG, retail, e-commerce, fashion, luxury and consumer healthcare. It has placed candidates across Europe, Asia and North America.

Outcomes

- Financial contribution to Women on Wings
- Aimed at creating jobs for women in rural India

Oil and Natural Gas Corporation



ONGC is India's largest producer of crude oil and natural gas, contributing around 70% of Indian domestic production. ONGC is India's top energy company.

Outcomes

- Financial contribution to Women on Wings
- Aimed at the implementation of an employment generating program for 50 rural women in Assam in partnership with our business partner Tamul Plates

Virtutis Opus

Virtutis Opus is a family foundation in The Netherlands that provides financial contributions to national and international institutions and projects in various areas.

Outcomes

- 6 year partnership to support core organization of Women on Wings
- Aimed at creating jobs for women in rural India

Appendix C: A selection of network partners

Embassy of the Kingdom of the Netherlands



The Dutch embassy in New Delhi gives great support to Women on Wings. Women on Wings is invited to official business and social events hosted by the Ambassador.

Outcomes

- Participation in various networking sessions and the economic mission / royal visit to India
- Participate in Global Benchmarking Alliance
- Participation in International Women's Day networking event

India is US



India Is Us works closely with corporates and NGO's to chart out a communication plan and implement desired CSR activities, offering better reach, mileage and visibility. India is Us is a CSR support service initiated by Crystal Hues Limited,

a 30 year old communication life-cycle company.

Outcomes

- Outreach partner at Social Impact Summit, thanks to which it became trending topic on Twitter
- Featured as Star NGO in its year 2020 calendar
- · Great PR for our brand

MVO Nederland



MVO Nederland (CSR Netherlands) inspires, connects and strengthens companies and sectors to take far-reaching steps in corporate social responsibility (CSR).

Outcomes

- Gather knowledge and inspiration about new business models
- Practical information about people, planet, profit
- Partnerships with other social entrepreneurs

Fair Trade Forum India



Fair Trade Forum India (FTFI) promotes and strengthens Fair Trade concepts and practices among all stakeholders. It facilitates empowerment and

sustainability of rural artisans through fairness and transparency in trade, alleviating poverty, ignorance and unemployment in India.

Outcomes

- FTFI helps identifying members who can benefit from our interventions
- FTFI facilitates coordination between us and selected members to help address their needs through workshops

Appendix D: Revised targets 2020-2021

ORIGINAL

Consultancy

Add 20,000 new jobs to the target of 291,000 in FY 2019-2020 – total of 311,000 jobs FY 2020-2021

- Organize 2 summits
- Organize 3 online events
- 5 new business partners

Funding

- Income target from business partners in paid model: 20,000 euro
- Additional funding minimum 120,000 euro
- At least one new long-term funding partnership

Organization and Experts

- Recruit platform manager Q3
- Recruit fundraising consultant Q1
- Recruit minimum 1 mentor (expert or freelance) Q3
- Compensate our global footprint
- At least 3,000 hours spent by experts (known by May 2021)
- Strategy, Annual Plan 2021-2022 and team building session with team India and NL in November
- 3 expert meetings
- Good employment practice: assess training needs and facilities employees

Communication

- Press coverage: 12 publications
- News items: weekly
- E-Newsletter: monthly
- Presentations/networking: at least one per quarter in relevant business networks in India and NL
- Separate targets for the community platform:
 - o Content: quality before quantity
 - Weekly news; 1-on-1 from our website
 - Extra: monthly external news related to the business of the partners
 - $\circ \quad \text{2 discussions per week} \\$

NRC Charity Awards 2020

REVISED

Consultancy

Add zero new jobs to the target of 291,000 in FY 2019-2020 – total of 291,000 jobs FY 2020-2021. Focus will be on retaining existing jobs.

- Organize online summits as per requirement
- Organize 2 online events per month (till Oct)
- 3 new business partners

Funding

- Income target from business partners in paid model: 8,000 euro
- Additional funding minimum 60,000 euro
- At least one new long-term funding partnership

Organization and Experts

- Recruit platform manager Q1
- Recruit fundraising consultant Q1
- Recruit minimum 1 mentor (expert or freelance) Q1
- Compensate our global footprint
- At least 1,200 hours spent by experts (known by May 2021)
- Strategy, Annual Plan 2021-2022 and team building session with team India and NL in November
- 3 expert meetings
- Good employment practice: assess training needs and facilities employees

Communication

- Press coverage: 10 publications
- News items: weekly
- E-Newsletter: monthly
- Presentations/networking: at least one per quarter in relevant business networks in India and NL
- Separate targets for the community platform:
 - Content: quality before quantity
 - Weekly news; 1-on-1 from our website
 - Extra: monthly external news related to the business of the partners
 - o 2 discussions per week

NRC Charity Awards 2020 – if any, last year end of March

Source: Women on Wings Revised Annual plan April 1, 2020 – March 31, 2021

Appendix E: Revised financial forecast 2020-2023

Forecast of Women on Wings									ı				
Amounts in Euro's	diam'r.					, , , ,			700			0000	
ы <u>п</u>	E ACTUAL 18	Fores	Forecast 2019-2020	70000¢	Porocot	1.707 - 0.207 Eorogea	-00000		2202 - 1202 Foregoet	+00000		5025 - 2023	4000
-	Consolidated	2019/2020	NL 19/20 India 19/20	rdia 19/20	2020/21	NL 2020/21 dia 2020/21	ia 2020/21	2021/22	2021/22 NL 2021/22 dia 2021/21	ia 2021/21	2021/22	2021/22 NL 2021/22 Jia 2021/21	a 2021/21
Total income	614,350	507,875	485,000	22,875	424,375	414,500	9,875	390,500	364,000	26,500	245,000	214,000	31,000
Friendship Wings	16,500	15,000	15,000		14,500	14,500		14,000	14,000		14,000	14,000	
Income Business Partners	5,632	21,875		21,875	7,875		7,875	25,000		25,000	30,000		30,000
Funding partners (private & corporate)	585,168	470,000	470,000		400,000	400,000		350,000	350,000		200,000	200,000	
Income funding 'in-kind'	0												
Income from investments	7,050	1,000		1,000	2,000		2,000	1,500		1,500	1,000		1,000
Total expenditure	473,321	517,210	282,945	234,265	493,958	284,588	209,370	601,403	341,077	260,326	619,360	343,613	275,747
Spent on our objective	404,369	458,746	248,637	210,109	414,679	233,284	181,395	504,382	274,673	229,709	519,833	277,210	242,624
Travel and accommodation expenses	82,676	105,481	61,600	43,881	87,133	42,820	44,313	149,108	84,209	64,899	154,879	86,735	68,144
Information and publicity	10,184	7,188	1,500	5,688	10,500	3,500	7,000	11,000	3,500	7,500	11,000	3,500	7,500
Personnel costs	246,785	280,889	163,037	117,853	275,352	161,924	113,427	301,378	161,924	139,454	309,745	161,924	147,821
General expenses	30,279	28,000	22,000	000'9	28,600	22,000	009'9	29,260	22,000	7,260	29,986	22,000	7,986
Investment costs / tax	591	4,313	200	3,813	700	200	200	029	200	150	009	200	100
Office India	9,302	7,875		7,875	9,855		9,855	10,446		10,446	11,073		11,073
Expenditure funding 'in-kind'	0												
Strategy & Platform	24,552	25,000		25,000	2,540	2,540		2,540	2,540		2,550	2,550	
% costs/ total income	65.8%	90.3%	51.3%	918.5%	%2'.26	%8:99	1836.9%	129.2%	75.5%	866.8%	212.2%	129.5%	782.7%
Expenses of own fundraising	15,224	15,111	7,548	7,563	30,055	22,033	8,023	42,865	34,133	8,732	43,486	34,133	9,353
Travel and accommodation expenses	209	1,375	200	875	1,463	200	963	1,559	200	1,059	1,665	200	1,165
Information and publicity	836	2,250	200	1,750	2,425	200	1,925	2,618	200	2,118	2,829	200	2,329
Personnel costs	13,859	10,548	6,048	4,500	25,168	20,533	4,635	37,689	32,633	5,056	37,992	32,633	5,360
General expenses	20	938	200	438	1,000	200	200	1,000	200	200	1,000	200	200
% cost / income own fundraising	2.5%	3.0%	1.6%	33.1%	7.1%	5.3%	81.2%	11.0%	9.4%	33.0%	17.7%	15.9%	30.2%
Management & Administration costs	53,728	43,354	26,760	16,594	49,224	29,271	19,953	54,155	32,271	21,884	56,040	32,271	23,769
Various Man. & Adm. Costs	28,645	21,844	12,000	9,844	25,000	12,000	13,000	29,300	15,000	14,300	30,730	15,000	15,730
Personnel costs	25,083	21,510	14,760	6,750	24,224	17,271	6,953	24,855	17,271	7,584	25,310	17,271	8,039
% costs / income own fundraising	8.7%	8.5%	2.5%	72.5%	11.6%	7.1%	202.1%	13.9%	8.9%	82.6%	22.9%	15.1%	76.7%
Result (income less expenditure)	141,029	-9,335	202,055	-211,390	-69,583	129,912	-199,495	-210,903	22,923	-233,826	-374,360	-129,613	-244,747
Withdrawal designated Reserve Office Indi	0 //	10,000		10,000	70,000	1	70,000	200,000	,	200,000	365,000		365,000
Result after withdrawal reserve	141,029	665	202,055	-201,390	417	129,912	-129,495	-10,903	22,923	-33,826	-9,360	-129,613	120,253
total personnel costs	3 285,727	312,947	183,845	129,103	324,743	199,728	125,015	363,922	211,828	152,094	373,048	211,828	161,220

Source: Women on Wings Revised Annual plan April 1, 2020 – March 31, 2021

Endnotes

¹ https://www.un.org/en/ecosoc/phlntrpy/notes/clinton.pdf

² https://www.un.org/sustainabledevelopment/sustainable-development-goals/

³ https://www.un.org/womenwatch/feature/ruralwomen/facts-figures.html

⁴ https://www.womenonwings.com/wp-content/uploads/2020/06/2019-2020_Annual-Report-and-Accounts.pdf

⁵ https://www.un.org/womenwatch/feature/ruralwomen/facts-figures.html#footnote1

⁶ https://www.un.org/womenwatch/feature/ruralwomen/facts-figures.html

⁷ https://www.womenonwings.com/wp-content/uploads/2020/06/2019-2020_Annual-Report-and-Accounts.pdf

 $^{^{\}rm 8}$ https://webwork.amsterdam/en/how-to-create-one-million-jobs-for-women-in-rural-india/, p.13

⁹ https://www.indiaspend.com/why-rural-women-are-falling-out-of-indias-workforce-at-faster-rates-than-urban-women/

¹⁰ Women on Wings Annual Report FY 2019/2020

¹¹ Women on Wings Revised Annual plan April 1, 2020 – March 31, 2021

¹² Women on Wings Annual Report FY 2019/2020

 $^{^{\}rm 13}$ https://www.womenonwings.com/wp-content/uploads/2020/05/2020-2021-Annual-plan-revised-targets.pdf

¹⁴ Ibid.