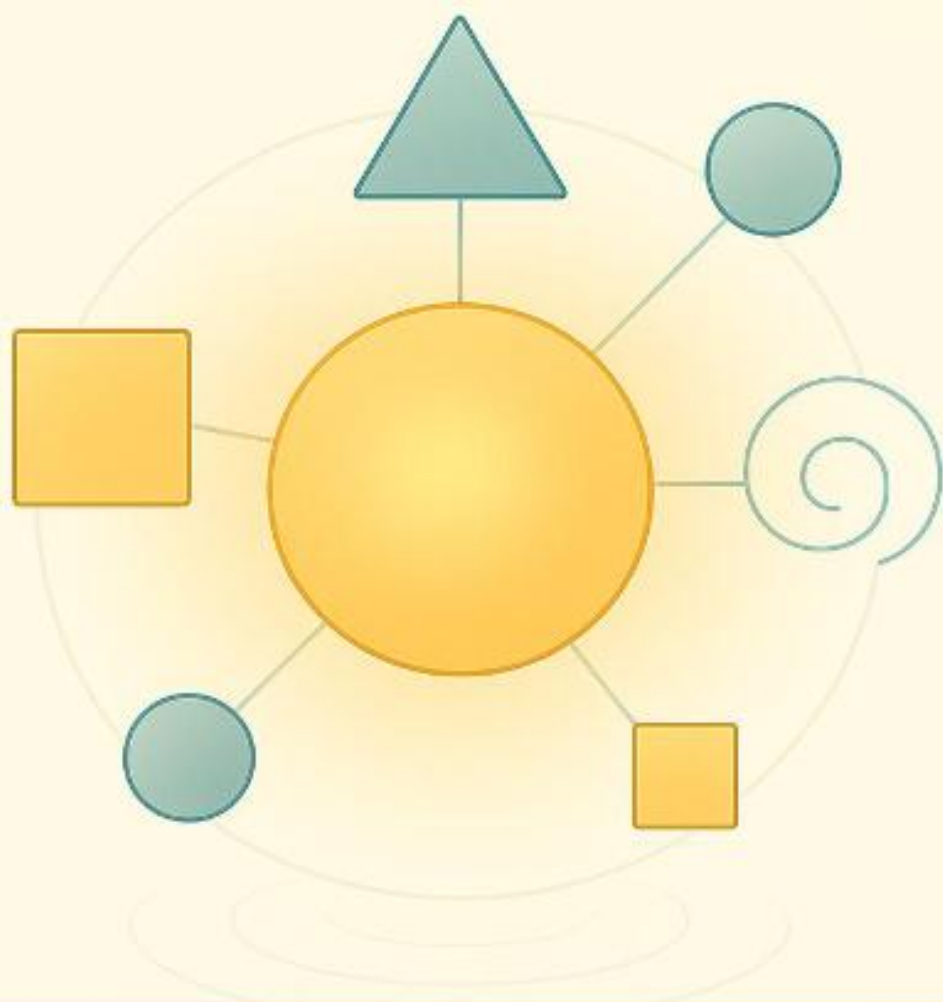




INNOVATE
ENGAGE
IMPACT
WORKBOOK

FOREWORD

An invitation to pause, reflect, and reimagine.

This workbook is not a manual. It's a mirror. A space to slow down, question, and see the world — and our work — with fresh eyes. Because innovation isn't a project to finish; it's a mindset to cultivate.

Every page here carries a mental model — a way of seeing. Each one asks for your curiosity more than your answers. Together, they form a journey: from the way we think to the way we collaborate — and eventually, to the way we become.

These reflections were designed for the partners of the Gates Foundation ecosystem — practitioners, innovators, and leaders who hold a shared purpose: to make finance accessible, alive and human for every community, especially those at the farthest edges of the system.

You will meet frameworks that challenge comfort, stories that flip perspective, and questions that can't be rushed. Take your time. Scribble. Circle. Breathe. There are no right answers here — only better ways of seeing.

"Transformation begins not when we act differently, but when we see differently."

A space to think, feel, and connect.

This workbook is a companion — not a checklist. It's meant to be used, marked, and lived in. Each model invites you to think in three movements:

HOW TO USE

The Concept: A visual and a short insight to frame the idea.

The Exploration: Read the examples and short "trigger stories."

Reflection: Three simple questions, no right answers.

During the workshop:

Pause often.

Listen curiously.

Challenge kindly.

Stay unfinished.



Dominant Idea & Removal

01

Every problem has a dominant idea — the most obvious or habitual way people think about it.

Creative thinking begins when you suspend or remove that dominant idea and explore what happens without it.

It's like saying, "What if the one thing we always assume to be essential... isn't?"

When we remove the dominant idea, new possibilities and value systems emerge

Reflection page

What is the dominant idea guiding your current work in financial inclusion — and how is it limiting your imagination? (e.g., “tech will drive change,” “literacy leads to usage,” “trust will follow scale”)

If that idea were suddenly forbidden or impossible, what new solutions or system designs might you explore?

How might you redefine success if your work didn't depend on that dominant idea at all? (What would a “trust-first” or “human-system-first” approach look like?)

INTERLUDE

*“We can't see
the world differently if we
keep looking through
the same lens”*

Next up : Patterns



Patterns

02

Human systems naturally form patterns — repeated ways of acting, deciding, or designing.

Some patterns create flow; others trap us in inefficiency.

Innovation begins when we see the pattern clearly, ask “is it still serving its purpose?”, and consciously redesign it.



Example: Inclusive Financial Systems

In many rural communities, people still follow the lunar calendar — their cycles of earning, spending, sowing, and repaying are timed around festivals, harvests, and new moons.

But most financial products — EMIs, repayment schedules, loan due dates — are designed on the modern calendar of months and quarters.

When system design ignores peoples' living patterns, it silently creates friction and mistrust.

If we notice and work with the lunar pattern,

new possibilities open:

Design cash-flow calendars that sync with local seasons or festival income cycles

Offer loan grace periods that respect agricultural and social rhythms

Create savings nudges tied to community events instead of fixed monthly dates

Sometimes innovation isn't about breaking old patterns — it's about respecting them deeply enough to redesign around them.

Reflection page

What human or cultural patterns already guide how people in your focus communities handle money, time, and trust?

How might your systems change if they followed local rhythms instead of expecting people to follow institutional ones?

Which patterns in your own organisation's thinking might need re-alignment to truly serve the people you aim to include?

INTERLUDE

*“Progress is pattern
seen, questioned,
and reshaped.”*

Next up : Provocation



Provocation

03

Most ideas follow the grooves of logic — they go where our past experience allows them to go.

Provocation is the art of deliberately saying something unreasonable to force the mind into new territory.

It deliberately breaks logic to free us from routine assumptions.

We don't have to believe it — we just need to explore it. It's not about being right — it's about disrupting comfort zones of thinking so that new connections can emerge.

Provocations are pathways, not destinations.

Example: Inclusive Financial Systems

Typical logic says:

“Loans must carry interest — that’s how the system sustains itself.”

Let’s provoke that:

“What if loans were offered without interest?”

It sounds impossible — but stay with it.

What if interest isn’t the only way to ensure responsibility or sustainability?

What new systems might arise?

Could repayment discipline come from social capital or community scoring instead of

financial penalty?

Could banks earn through transaction data, service fees, or loyalty-based incentives rather than interest?

Could trust-based lending circles backed by digital records reduce the need for risk-based pricing?

By holding the provocation — even for a moment — we unlock fresh design logic.

Sometimes innovation is simply the courage to ask, “What if the rule itself is the barrier?”

Reflection page

What is one provocative question or statement that challenges the foundation of how your system currently works?
(e.g., “What if interest didn’t exist?”, “What if creditworthiness was decided by neighbours?”)

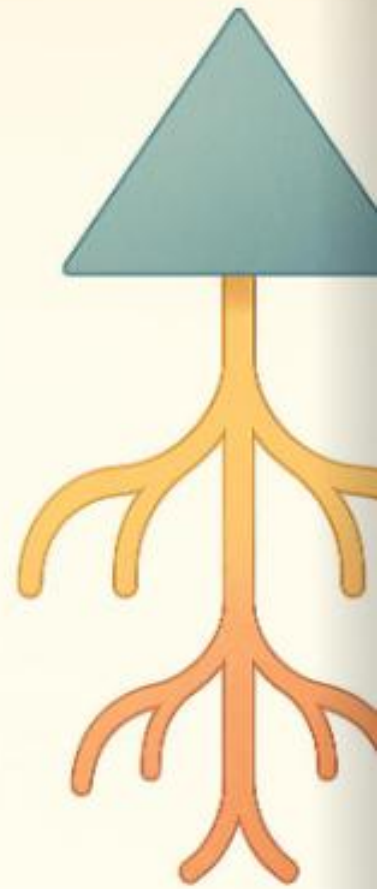
If your provocation were true, what new kinds of value exchange or trust systems would you need to build?

What small experiment could you design to explore that provocation — without fully breaking the system?

INTERLUDE

*“Provocation isn’t noise —
it’s the heartbeat of revival.”*

Next up : Inversion



Inversion

04

Inversion turns your goal on its head. Instead of asking, “How do we succeed?”, ask “How could we completely fail?”

By imagining how to make things worse, we uncover hidden blockers, lazy assumptions, and fragile parts of the system.

Inversion is not pessimism — it’s diagnostic creativity.

Example: Inclusive Financial Systems

Typical question: “How do we increase digital transactions and account usage among rural people?”

Let's invert it: “How can we make sure rural people never use their bank accounts?”

Now, the answers expose exactly what's wrong with the system:

Make banking hours short and forms complicated

Let agents be unreliable or absent when needed

Ensure every small mistake feels risky or shameful

Charge hidden fees for simple actions

Keep interfaces in English or Hindi only, ignoring local dialects

Offer no quick way to fix failed transactions

Suddenly, the barriers are crystal clear.

Each “bad idea” becomes a design insight for what needs fixing or reimagining.

Reflection page

If you wanted your users to avoid your financial product completely, what would you do? (List at least five ways.)

Looking at that list, what does it reveal about your current system's pain points or trust gaps?

How can you flip those same "failure ingredients" into positive design choices that make adoption effortless?

INTERLUDE

*“Opposite thinking
reveals hidden doors.”*

Next up : Random Entry



Random Entry

05

When we think about the same problem for too long, our minds run in circles — along familiar tracks. Random Entry breaks that pattern by introducing a completely unrelated word, image, or object to spark new associations. The randomness jolts the brain into connecting ideas that logic alone would never link. It's not chaos — it's controlled surprise.

Example: Inclusive Financial Systems

Let's take a random word:

“Umbrella.”

Now ask: What can an umbrella teach us about inclusive finance?

It protects you only if you carry it before it rains → People need financial tools ready before crisis, not after.

It's often shared in families or groups → Could SHGs or communities co-own insurance or savings umbrellas?

You don't notice it until you need it → How can we make financial safety nets visible and valued before emergencies?

A random word like umbrella can suddenly reveal deeper insights about timing, protection, and trust — ideas central to financial inclusion.

Reflection page

Pick a random everyday object (e.g., ladder, mirror, seed).
What new insight does it spark when you connect it to your work

What hidden parallels does that object reveal — about how
people earn, spend, or trust?

How might you turn that metaphor into a new service, feature,
or habit within your system?

INTERLUDE

*“Serendipity is not luck —
it’s attention meeting
surprise.”*

Next up : Challenging Assumptions.



Challenging Assumptions 06

Every problem comes with hidden assumptions — beliefs we take for granted without testing. Innovation happens when we identify these assumptions and deliberately ask:

“What if this isn’t true?”

Challenging assumptions helps uncover new opportunities that are invisible under conventional thinking.

Example: Inclusive Financial Systems

Assumption:

“People only use cash because they don’t trust digital systems.”

When we challenge it, we might discover:

People do trust digital systems — but they trust people more than institutions.

The real barrier isn’t trust; it’s timing, accessibility, or habit patterns (e.g., transactions only happen

after harvest).

Sometimes, complex processes or hidden costs discourage usage, not the idea of digital money itself.

By questioning assumptions, we uncover the true levers for change — like local agents, seasonally aligned services, and micro-incentives — rather than fixing the wrong problem.

Reflection page

What are the unstated assumptions behind your current financial inclusion strategies?

Which assumptions, if proven false, would open new ways of designing your services?

How could you test or challenge one key assumption quickly, to see if a new solution emerges?

INTERLUDE

*“Every assumption
hides a possibility
waiting to be seen.”*

Next up : Trust Equation



Trust Equation

07

Trust grows when people perceive you as:
Credible — you know your stuff

Reliable — you deliver consistently

Intimate — you connect personally

Low Self-Orientation — your focus is on
their interests, not yours

Reducing self-orientation is often the biggest
multiplier in trust.

Example: Inclusive Financial Systems

When working with rural SHGs, NGOs, or bank agents: A field officer who constantly pushes her own targets may deliver services, but people don't trust her. By focusing on understanding the community's needs first (repayment cycles, festival spending, local practices) and co-designing solutions, trust increases. This trust allows:

SHGs to adopt digital payments faster

Banks to approve loans with lower friction

Community members to rely on formal systems rather than informal lenders

Reflection page

In your current collaborations, where might self-orientation be limiting trust?

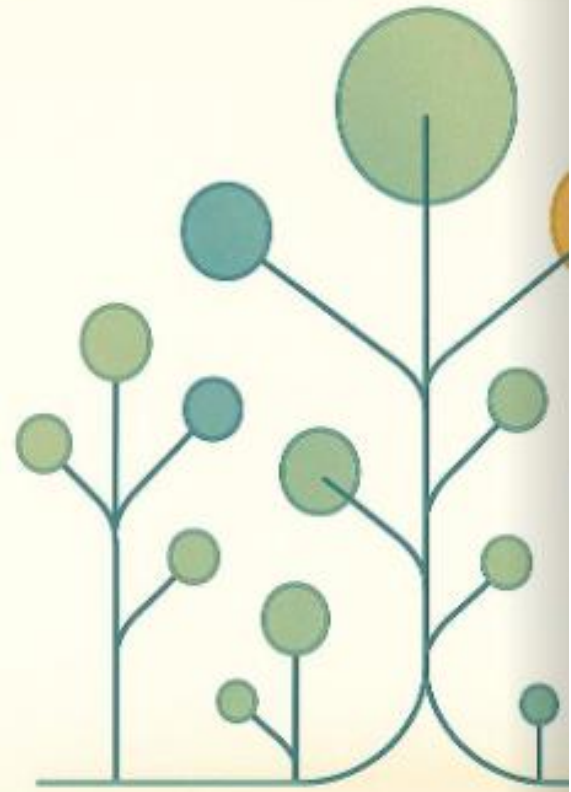
Which actions could shift the focus from your goals to the community's goals?

How would outcomes improve if your partners or clients trusted your intentions more than your output?

INTERLUDE

***“Trust is built in whispers,
not announcements.”***

Next up : Living System Overview ◦



Living System Worldview 08

The world is interconnected — every action creates ripple effects. Collaboration isn't just about bilateral relationships; it's about system-wide impact.

Seeing systems as living helps us anticipate unintended consequences and co-create more resilient solutions.

The living systems worldview sees the world not as a machine of discrete parts, but as a network of interconnected actors and feedback loops. Actions create ripples; every part affects every other part.

A stylized illustration on the left side of the page. It features a yellow sun in the top left corner. Below it is a tree with a green trunk and several green circular leaves of different sizes. The background is a light yellow gradient.

Example: Inclusive Financial Systems

When introducing digital finance in a village:

A loan program that works in isolation may improve one SHG's income, but if it destabilizes local lenders or informal credit networks, it can backfire.

By seeing the village as a living system:

Interventions can align with existing rhythms (harvest cycles, repayment norms)

Digital tools can complement informal trust networks instead of replacing them

Policy or NGO actions can reinforce positive feedback loops instead of creating friction

Collaboration requires co-awareness of how every partner's action affects the whole ecosystem.

Reflection page

Which relationships or networks in your system are most affected by your actions?

How can you design collaborations to create positive ripple effects across the ecosystem?

What unintended consequences might arise, and how could you mitigate negative impacts proactively?

INTERLUDE

*“We don't design systems,
we participate in them ”*

Next up : Adult Development Theory



Adult Development Theory (Robert Kegan)

09

Kegan's theory helps us understand how people make meaning at different stages:

I: Focused on self — individual goals and perspectives

We: Focused on group — collaboration, shared meaning

Everyone: Focused on system / community — holistic thinking, long-term outcomes

Collaboration deepens as people move from “I” to “We” to “Everyone.”



Example: Inclusive Financial Systems

A bank officer (I-stage) may push products to meet quotas.

A SHG facilitator (We-stage) works with the group to co-create financial plans.

A policy designer (Everyone-stage) considers how digital tools affect 10 villages, 1,000 SHGs, and local money ecosystems.

Recognizing these levels helps teams align approaches, expectations, and interventions for maximum impact.

Reflection page

At what stage (I, We, Everyone) do you currently approach your collaborations?

How could shifting your perspective toward “Everyone” improve outcomes for the system, not just your team or project?

What actions could help others on your team or in the ecosystem move to higher-order collaboration?

EPILOGUE

From frameworks to flow.

Innovation begins in the mind; collaboration begins in the heart. Together, they form the rhythm of inclusion — thinking boldly, acting kindly, and growing collectively.

Each model in this workbook is a lens, not a law. They are meant to be played with, questioned, and lived, not memorized. Because systems change when people inside them start seeing differently.

“Inclusion is not a goal to reach — it’s a relationship to sustain.”

ACKNOWLEDGMENTS

Gratitude is the final framework.

This workbook is the result of many minds thinking, feeling, and imagining together — across geographies, organizations, and stories.

To the partners of the Gates Foundation ecosystem — thank you for bringing courage, candor, and compassion into this shared space. Your work in communities across India continues to remind us that inclusion is not a project — it’s a practice of empathy and trust.

To the facilitators, designers, and field leaders at Technospirit Consultancy who shaped these reflections — your insights turned theory into lived wisdom.

To the Gates Foundation team, whose vision made this collaboration possible — thank you for believing that systems can be both efficient and humane.

And finally, to the communities we learn from — those who build trust without training, share resources without contracts, and innovate without recognition — you are the true architects of inclusive finance.

“Gratitude is the bridge between understanding and belonging.”

