



How can Women's Collective Enterprises be financially sustainable while providing decent work?

An Adaptive Evaluation of the Self-Employed Women's Association's Enterprise Support System in India

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Sep 27, 2026

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Abstract

Can women's collective enterprises be financially sustainable while providing decent work for women who are structurally excluded from the labor market? Such enterprises exist across India in large numbers, notably through the self-help group movement within the National Rural Livelihoods Mission. But most are nascent, and dedicated institutional systems to help them succeed as businesses remain rare. The stakes are high: India's female labor force participation is among the lowest in the world, and recent evidence attributes this less to women's unwillingness to work than to the scarcity of work they and their families find suitable—itsself a function of norms on what is considered appropriate work for women. This paper evaluates the Women's Enterprise Support System (WESS), an organizational innovation developed by the Self-Employed Women's Association (SEWA) between 2019 and 2024 to support eight women-owned collective enterprises, hosted in two institutional settings: the Gujarat SEWA Cooperative Federation and SEWA Bharat. Using an "adaptive evaluation" design that combines organizational diagnosis, process tracing of fourteen service offerings to individual enterprises, overall enterprise financial tracking, and three rounds of member surveys, we find five of the eight enterprises reached or approached financial sustainability, typically after three to five years of dedicated support. WESS's services made a credible causal contribution in almost all traced cases; but WESS itself cannot be fee-financed. Member incomes rose where enterprises grew, and women valued stable income, savings, safety and recognition—the terms on which the labor market otherwise fails them.

Key words

Women's collective enterprises; Self-Employed Women's Association (SEWA); Enterprise support systems; Female labor force participation; Decent work; Cooperatives; Adaptive evaluation; Process tracing; Women's economic empowerment

Acknowledgements

This paper is the result of many contributions. We are deeply thankful to our intervention partners, SEWA Bharat and the Gujarat SEWA Cooperative Federation—particularly Renana Jhabvala, Mirai Chatterjee, Mittal Shah, Sanchita Mitra, Sanjana Mohanty, Divyaa Poonam Gupta, Nitya Nangalia, Salonie Muralidhara Hiriya, Paromita Sen, Palak Gadhiya, Shantanu Dubey, Sarika Negi, Smaranika Nayak, Shweta Arora, Ila Shah, Jaya Vaghela, Bhupal Singh Bhoj, Veena Sharma, Alpa Dave, Priyanka Raja, and Archana Chandrashekar—and to their

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many colleagues, too numerous to acknowledge individually, whose openness, thoughtfulness, patience, and sustained engagement greatly enriched this work. We thank Brinda Sapra for her excellent research assistance in the initial phase of the project. We are grateful to Imago's leadership, Gayatri Rao, Isabel Guerrero, Jimena Vallejos, and Johanan Rivera for their continued guidance and encouragement, and to the broader Imago team working on adaptive evaluations in India, including Navneet Bhatt, among others. We acknowledge our evaluation partner IDinsight—particularly Abhishek Sharma, Shreya Bedia, Shriya Aggarwal, Gayatri Dewan, Christy Lazicky, Diksha Radhakrishnan, Aishwarya Grover, Sumedha Jalote, Divya Nair, and Neha Verma—for conducting the baseline, midline, and endline quantitative surveys and supporting qualitative inquiries that informed this paper. Special thanks to Monica Biradavolu for her extensive advice on the qualitative research, to Salman Zaheer and Mohini Malhotra for their work in support of the SEWA team, and to Smriti Iyer for her contribution to the literature review. We are also grateful to the academics and scholars who advised at various stages, including Vijayendra Rao, Sapna Desai, Thomas De Hoop, Michael Woolcock, and Ashwini Deshpande. Finally, we thank the Gates Foundation (Grant Number INV-016070)—especially Krishna Thacker, Anjani Singh, Madhu Krishna, Neeta Goel, Saachi Bhalla, Mahima Taneja, Sudhanshu Sharma, and Aishwarya Lakshmi Ratan—for their support, and Yamini Atmavilas for entrusting this project to Imago. We also thank officials of Poverty Stoplight for introducing us to their methodologies and tools. This study was conducted under IRB protocols with approval from Sigma IRB (Registration Number – 10056/IRB/20-21) and Convergent (Registration Number – Convergent IRB/2024-25/006). Any errors or omissions are our own.

Abbreviations

AGM	Annual General Meeting	JDC	American Jewish Joint Distribution Committee
ASA	Action for Social Advancement	LSM	Lok Swasthya Mandali
BCC	Bihar Credit Cooperative	LSST	Lok Swasthya SEWA Trust
CESS	Collective Enterprise Support System	MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
CSP	Customer Service Point	MIS	Management Information System
DAY-NRLM	Deendayal Antyodaya Yojana – National Rural Livelihood Mission	MOVE	Mahila Owned Viable Enterprises
DCC	Delhi Credit Cooperative	NPA	Non-Performing Assets
DFLT	Digital and Financial Literacy Training	PRADAN	Professional Assistance for Development Action
ESS	Enterprise Support System	RTI	Right to Information
FLFP	Female Labour Force Participation	SEWA	Self-Employed Women's Association
GeM	Government e-Marketplace	SOP	Standard Operating Procedure
GM	General Manager	ToCs	Theory Of Change
IESS	Individual Enterprise Support System	WCE	Women Collective Enterprises
ILO	International Labour Organization	WESS	Women's Enterprise Support System
INR	Indian National Rupee	WJR	World Jewish Relief

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"I am a person with a disability and have never worked before. During COVID, I joined the production unit when my husband lost his job, which gave me the confidence to work and earn money. I feel safe working at the women-run space and aspire to continue working here. If I leave, I don't see myself joining another organization."

-Production Unit Worker, LSM

1. Introduction

This paper explores an innovative approach by the Self-Employed Women's Association (SEWA) in India to support collective enterprises owned and managed by its members. This involved the development of an institutional mechanism—a "Women's Enterprise Support System" (WESS)—that offers a range of services (among them modules on marketing, communication, capacity building, legal and tax compliance, investments, business development, and mentorship) designed to foster the financial sustainability of the enterprises, whilst also improving the personal and economic empowerment of their women members.

It is useful to position this intervention in the context of the condition of women in work and society. In the vast majority of countries, women's labor force participation is significantly lower than men's (outside household and child management), with further disparities in paid work, in earnings and often in working conditions. A common pattern is for these disparities to rise in early stages of development and then eventually fall. Men shift from agriculture to manufacturing and services, while women typically have a less complete shift into non-agricultural work, with some moving out of the workforce. They continue to bear the bulk of household work. At much higher levels of income, there is then often a pattern of compression in gender disparities in both labor force participation and earnings.

India has high gender disparities by international standards ([Klasen & Pieters, 2015](#)), with a historically low female labor force participation (FLFP). The FLFP then fell in the significant growth and structural employment changes of the 2000s ([Lahoti & Swaminathan, 2016](#)), followed by an increase in the recent past, but still to an unusually low level ([Deshpande, 2025](#)). As in all countries, economic differences are underpinned by socio-cultural inequalities around gender that are profound in India, associated with the persistence of a patriarchal structure of power and culture within the household and in the public and market spheres. These are particularly associated with limited household and societal willingness for women to travel outside their home and village for work. In some sections of Indian society, purdah norms restrict women to staying within the home, especially after marriage ([Papanek, 1973](#)). However, the story is not simply one of norms against working. Survey evidence often finds that non-working women—and their husbands—say they would like to work, including after marriage, but lack acceptable opportunities ([Ray et al., 2017](#)). Thus, increasing female labor force participation is likely to involve both shifts on the "supply" side, in the sense of tackling restrictive patriarchal norms, and on the "demand" side, in the sense of creating work that is attractive for women ([Heath et al., 2024](#)).

SEWA's story is highly aligned with this account. It was founded in 1972 in Ahmedabad, Gujarat, in response to the poverty, exploitation, and lack of representation of women working in the self-employed, informal sector. It is a labor union whose core approach is the mobilization and organization of working women ([International Labour Organization, 2014](#)) (The male-dominated unions in the formal sector took a long time to recognize them.) SEWA's members come from many sectors, organized around different trades, including street-vending, weaving, garments, agriculture, construction, waste collection, salt-harvesting and many more. It has 3.7 million members (SEWA, 2026). SEWA has always taken a holistic approach, emphasizing the expansion of women's agency in the household, market and public spheres, based on Gandhian values and principles of group solidarity. They thus work both on the "supply" side, through conscientization and support for women, and on the "demand" side, through seeking to improve the quality and conditions of work.

While SEWA's Gandhian roots and specific formation confer unique features to its approach, its goals are aligned with international principles on the importance of what the International Labor Office (ILO) refers to as "decent work"

"Decent work sums up the aspirations of people in their working lives. It involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for all, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men." ([ILO, Decent work and the 2030 agenda for sustainable development](#))

In pursuit of its goals, an important element of SEWA's strategy is the formation of "women's collective enterprises" (WCEs), owned and operated by its members. This flows naturally from SEWA's culture and practices around organizing women in groups, especially with respect to work in the marketplace. WCEs may be organized around production, purchasing inputs (for example, artisanal products), or selling (for example, when SEWA's members are sales agents of spices, other foodstuffs, or medicines in the village or slums). In the construction sector, SEWA has a cooperative of women construction workers that negotiates contracts. The WCEs can be seen as part of SEWA's overall approach of creating "decent work" for its members.

As of 2025, SEWA had formed some 150 WCEs, of which about half were still operational ([SEWA Bharat, 2025](#)). They include enterprises in agricultural marketing of inputs and outputs, dairy, handicrafts, construction, finance, health products, home-based care, and small-scale finance. They are often cooperatives, can be "farmer producer organizations" (a cooperative-like organizational form in India) or, in a few cases, are private enterprises owned by SEWA's members ([SEWA, 2019](#)).

Running a women's collective enterprise raises a host of issues beyond supporting informal sector members. All small-scale enterprises face challenges of organization, management, marketing, regulatory compliance, and more. Collective enterprises—cooperatives and others—experience a distinct set of organizational issues, owing to the additional demands from coordinating decision-making with the membership ([Guerrero, Iyer and Walton, 2021](#)). Furthermore, women-owned enterprises are often working in a context of markets and

relevant state actors dominated by men, typically with high levels of prejudice. Finally, while SEWA has “self-reliance” as a core value, shifting from a culture of women’s mobilization to one of business sustainability involves a change in mindset.

This is the context for the specific intervention strategy assessed here. SEWA has a long history of providing organizational support to its enterprises, whether in the form of a cooperative’s participation in a secondary federation of co-ops, or through other mechanisms within SEWA’s institutional structures. In 2019, it developed a more intensive support mechanism in the form of the “Women’s Enterprise Support System (WESS)”, under the Mahila Owned Viable Enterprises (MOVE) project, with support from the Gates Foundation. This was designed as an intensive process of exploration and design of a prototype for supporting WCEs that would be potentially scalable. It focused on support for eight enterprises, in a diverse range of sectors and stages of maturity. The project itself was for four years, from 2019/2020 to 2023/2024.

We argue here that WESS is an organizational innovation. It was initially characterized as an “accelerator” for its WCEs. However, its structure and behavior are quite distinct from accelerators oriented toward private enterprises, and from venture capital or impact investors. It is perhaps closest to a “social” version of strategic equity owners of a private firm, in the sense that the WESS has a multi-dimensional and long-term relationship with its WCEs.

The experience under the project thus raises three sets of questions:

1. Can women-owned collective enterprises (WCEs), though rare globally, be financially sustainable?
2. Is the organizational structure of a Women’s Enterprise Support System able to provide meaningful support for WCEs to reach their social and business goals? And within this, what specific support services are effective, and potentially replicable?
3. Do women’s collective enterprises improve the lives of their women members? And does better enterprise financial performance translate to improvements in their lives?

These are the questions that the evaluation sought to answer. As both the intervention design and these goals are intrinsically complex, the methodological strategy was designed accordingly. This involved the application of an “adaptive evaluation” approach ([Gokhale & Walton, 2023](#)) that uses observational techniques and logical process tracing tests to assess the effectiveness of specific interventions, as well as interpretative assessment of organizational behaviors. (see [Section 4](#)).

In relation to the three questions, the main findings of the evaluation were as follows.

First, women’s collective enterprises *can* be sustainable, both financially and organizationally. We found that five out of the eight enterprises were at, or on a path to, financial sustainability, in the specific sense of achieving profitability before accounting for any grant support. However, this typically takes several years, and grants play a significant role in the transition, both for investment and working capital uses.

Second, the Women’s Enterprise Support System can “work” in the sense of providing substantial contributions to WCEs in specific business areas. This was observed for the two institutional forms of the WESS under the project—as part of the SEWA Cooperative

Federation in Gujarat, and as part of the support system within SEWA Bharat. While financial sustainability for the WCEs themselves is an appropriate and achievable goal, we conclude that a WESS, in this type of context, will require continued grant support, as WCEs can only provide partial payments for the services provided.

Third, women's collective enterprises are perceived by members to play a valued role in their lives. Within the timeline of the project, there were not significant increases in income from the WCEs for the overall cohort; that is unsurprising given the only modest revenue growth on average. However, for the two enterprises that enjoyed the largest improvement in revenues, there is evidence of participating women enjoying increased incomes. In all enterprises, women emphasize the benefits in terms of managing risks, a stable source of income, a means for long-term savings, a safe work environment, recognition, and shared values with other members. This ties directly back to the concept of provision of “decent work” that can be a model for expanding the demand side of women's work opportunities.

An important illustration of the value of the institutional forms of a WESS and WCEs is illustrated by the experience during the COVID-19 epidemic. SEWA's members were hard hit by illness, death, and the loss of income and connections due to the lockdowns in 2019 and 2020. A case study of the experience in Gujarat found that the WESS of the Cooperative Federation was highly effective in using the multiple links with the WCEs to provide direct support, via medical supplies and health information, through supporting pivots to meet new demands (for example, masks) and through channeling grant support in the form of working capital to the enterprises so they could keep functioning during this difficult period. This is a specific illustration of the general finding in the literature on cooperatives that they typically respond to shocks by sustaining employment, or other support to members, as opposed to cutting back on work. ([Birchall, 2013](#); [Cristini et al., 2023](#); [Howarth, 2007](#); [Pencavel et al., 2006](#)) In addition, SEWA could be effective because it had multiple relations with its members—both as workers linked to the enterprises and as members of the broader union.

We also discuss the potential to scale the WESS organizational form and practices, drawing on the broader scaling framework ([Guerrero, Gokhale and Fahsbender, 2023](#)). While SEWA could extend WESS to additional enterprises, both within SEWA or outside, we see greater potential in replication of the WESS approach in other contexts, within India and beyond. This would involve adapting both its organizational model and practices, as well as its effective services—from specific offerings such as regulatory alignment and marketing to broader support such as mentorship and management. Within the innovation-scaling continuum (discussed further in the text), WESS has a clear proof of concept and is ready for adaptation to new institutional settings, with further systems diagnosis and context-specific design modifications needed to achieve scale.

We see the contribution of this study to be threefold. First, it provides textured evidence on the potential for women's collectives, in the context of a patriarchal setting, specifically within the Indian context of unusually low female labor force participation. Second, it examines a truly novel organizational form, the WESS, that is neither an accelerator nor an incubator or social venture fund, with distinct features adapted for its specific context. These include its cross-

sectoral focus, its selection of enterprises based on their capacity to sustain livelihoods (instead of picking winners), its sole focus on women-only collectives, and its emphasis on long-term handholding support. Third, this study is an application of an innovative methodological approach, involving combining a set of specific techniques that are well established in the social science and evaluation literature and applying them to a micro-development context, in the systematic approach that we refer to as adaptive evaluation.

2. Background and Context

This section provides context to the evaluation in the form of background on the Self-Employed Women's Association (SEWA), and a brief review of relevant literature.

2.1. SEWA and the formation of Women's Collective Enterprises

In 1972, Ela Bhatt (also referred to as Elaben) founded the Self-Employed Women's Association (SEWA) as a union of informal women workers. Elaben, a lawyer and a labour organizer, was deeply influenced by the values of Mahatma Gandhi, which emphasize inclusion, solidarity, and the centrality of the poorest and most vulnerable of workers in all nation-building efforts.

The objective of starting SEWA was to get recognition for these women as "workers" and bring to them all the rights and benefits of formal sector workers. However, when SEWA members negotiated for minimum wages and decent working conditions, they stopped receiving work from contractors and other middle agents, forcing them to seek other ways of earning their livelihoods. It was then that the workers suggested setting up their own enterprises, and with SEWA's support, these enterprises were registered as cooperatives.

SEWA's first cooperative was SEWA Bank, based in Gujarat and registered in 1974. It was established to address the challenges faced by SEWA members in accessing formal banking services. This was followed by a cooperative of quilt makers in 1977, and then others.

In 1984, SEWA Bharat was established as a national federation of women led institutions providing economic and social support to women in the informal economy. SEWA Bharat emerged out of the need to address challenges that came with geographical expansion and the need for improved coordination among states and various streams of work.

By 1991, there were 33 cooperatives in several different trades. The cooperatives were formed to generate decent livelihoods for their members and to facilitate the transition of informal economy workers into the formal economy.

To support the growing number of cooperatives, the Gujarat State Women's SEWA Cooperative Federation was formed on the 31st of December 1992. The objective of the federation, which is a secondary-level cooperative, is to strengthen the primary cooperatives that are its members.

Today, SEWA has a presence in 18 states and a membership count of 3.7 million women, of which SEWA Bharat works with 8 states, with a mission to improve access to rights, livelihood opportunities, financial independence, education, health, and social security for women in the informal economy. Their core areas of work are grassroots leadership and organizing

communities; financial inclusion; promoting livelihoods and entrepreneurship support; social security, health and childcare; and research and policy.

In line with its ideology of strengthening and empowering women socially and economically through advocacy and development, SEWA trains community leaders, advocates for stronger worker rights, and enables local communities to run independent women's collective enterprises.

SEWA, while extensively working in the sphere of women's collective enterprises and their economic empowerment for over 40 years, has been building its learning and a cohesive theory on how to develop sustainable women-owned and operated collective enterprises. They define women's collective enterprises as a for-profit entity that creates sustainable new resources to support a social mission by leveraging market forces, existing assets, and increasing earned income, thereby reducing dependence on philanthropic grants. In such cases, when the business increases, grassroots women register themselves as a company or cooperative and thus enter the formal economy.

SEWA's approach facilitates the involvement of grassroots women in collectives as owners, managers, workers, sales-agents, suppliers and users; They collectively navigate and negotiate the formal economy they are transitioning to, integrating with the mainstream economy on their own terms.

One of the challenges that SEWA observed was that these collectives often remained small and unable to reach their full potential. Participating women frequently had to keep up multiple livelihood options to remain afloat. There could be tension between the business and profit goals and the social empowerment goal. These issues motivated SEWA to start an enterprise support system, to explore how the WCEs could achieve the dual goals of financially sustainable growth and improvement in women's economic well-being and agency.

2.2. Relevant Literature

The intervention and evaluation relate to a range of areas in development. We focus here on three areas of literature that are specifically relevant, and to which the evaluation contributes: female labor force participation, especially for India; experience on "accelerators"; and key findings from the international literature on cooperatives.

2.2.1. Female Labour Force Participation in India

A common pattern of change in women's participation in market-related work is for a fall in the early stages of development followed by a later rise as incomes grow (Goldin, 1995). India is unusual in starting from an unusually low level of female labour force participation (FLFPR) that still declined significantly, especially between 1983 and 2012, alongside sustained economic growth, declining fertility, and rising female education. India's female labour force participation rate (FLFPR) declined steadily from 1983 to 2012 ([Lahoti & Swaminathan, 2016](#); [Klasen & Pieters, 2015](#)). Since 2017, however, FLFPR has started to rise, driven largely by growth in rural self-employment in agriculture. The gender gap nonetheless remains substantial, and the gains have not translated into higher earnings or salaried employment ([Afridi, 2025](#);

[Deshpande, 2025](#)). This has been interpreted as due to both supply and demand-side influences.

With respect to **supply-side** factors, a core factor is entrenched gender norms, both with respect to women having a disproportionate share of unpaid domestic and care work ([Bordoloi et al., 2025](#)) and norms over work. ([Deshpande & Kabeer, 2021](#); [Zaidi et al., 2017](#)). Husbands often face greater social sanction for having working wives than the wives themselves face, and there is frequently a mismatch between what spouses believe the other prefers and their partner's actual preference ([Bernhardt et al., 2018](#)). Caste-based status may further suppress women's market work. This effect intensifies with the rise in household wealth and weakens the returns to education for higher castes ([Eswaran et al., 2013](#)). Rising male earnings generate a related income effect, reducing female participation as household living standards rise, particularly in rural areas ([Mehrotra & Parida, 2017](#)

Mobility restrictions compound these constraints. Only 42% of women may travel unaccompanied to markets or health facilities beyond their village ([NFHS-5, 2019–21](#)), and daughters-in-law, the most mobility-constrained kinship category, are roughly half as likely to work as spouses of household heads ([Mehta & Sai, 2021](#)). Joint-family co-residence similarly narrows women's autonomy, reducing non-farm employment by roughly 12 percentage points through reduced autonomy rather than income or childcare effects ([Dhanaraj & Mahambare, 2017](#)).

Finally, fear of sexual violence imposes substantial non-pecuniary costs on women's mobility and work. Higher local prevalence or threat of sexual crime and harassment is associated with a lower likelihood that women work outside the home, with effects concentrated among younger women ([Chakraborty & Lohawala, 2026](#); [Chakraborty et al., 2018](#); [Siddique, 2022](#)).

A parallel literature emphasizes that **demand-side** constraints, rather than supply-side preferences, are the dominant driver of the decline: once local labour demand contraction is isolated, it accounts for more than the entire fall in female employment ([Deshpande & Singh, 2024](#)). India's growth has often been described as "jobless growth." The economy expanded over 7% annually, yet employment grew by only 2% against a 27% expansion of the working-age population, with job creation concentrated in skill-intensive services rather than the labour-intensive agriculture and manufacturing sectors that historically employed women ([Mehrotra et al., 2012](#); [Tejani, 2016](#); [Lahoti & Swaminathan, 2016](#)). Agricultural mechanization has been a major driver of this shift, displacing female farm labour at a rate of roughly 2.4% for each percentage-point increase in mechanization ([Afridi et al., 2023](#)). The fall in farm employment has not been matched by alternative opportunities for women, particularly the least educated and poorest ([Chatterjee et al., 2015](#); [Desai & Joshi, 2019](#)).

Among women who left the labour force, only 27% cited education as the reason, and the rest, mostly rural and poor, withdrew to domestic work in the absence of any job alternative ([Kannan & Raveendran, 2012](#)). This is compounded by the male-dominated nature of formal-sector jobs, only 15% of which are held by women, leaving educated women unwilling to accept casual or poorly paid work as their only recourse ([Das & Desai, 2003](#)). Occupational segregation persists

even in high-growth sectors, where women captured under a fifth of new jobs ([Kapsos et al., 2014](#)).

Evidence on interventions is mixed. Legal reform has shown durable benefits: India's equal-inheritance reform raised women's schooling and labour force participation, with intergenerational spillovers to daughters' education ([Sapkal, 2014](#)). Skills training and employer-led approaches have proven less reliable. Vocational training generated short-run gains in employment and earnings that did not persist ([Chakravarty et al., 2019](#)). Employer-led norm-change interventions produced no measurable effect ([Dean & Jayachandran, 2019](#)), and microcredit access shows no consistent impact on employment or empowerment ([Banerjee et al., 2015](#)).

More promising results emerge from interventions that strengthen women's control over income and reduce barriers to work. Depositing wages directly into women's own bank accounts raised participation, especially where husbands had previously opposed their employment ([Field et al., 2021](#)). Flexible work-from-home arrangements raised take-up and served as a gateway to outside employment ([Ho et al., 2024](#)). Subsidized transport, workplace sanitation, and self-help group membership are each linked to higher women's employment ([Dasgupta & Datta, 2023](#); [Posti et al., 2023](#); [Deshpande & Singh, 2024](#)).

Taken together, this literature suggests that India's FLFPR decline is multi-causal, with demand-side structural failures operating alongside supply-side constraints rooted in gender norms, mobility, caste, and safety. Effective policy therefore requires simultaneous action on employment generation, norm change, and women's control over income and assets. Much of SEWA's strategy and work can find resonance with this need to work on both supply and demand-side factors. SEWA works to create employment opportunities for women in areas with limited options, while its collective model helps women navigate and challenge local social norms that shape which jobs and working conditions are considered appropriate for women.

2.2.2. The Role of Accelerators and other forms of Enterprise Support

The Women's Enterprise Support System in the MOVE project was initially characterized as an "accelerator". The literature on accelerators is concentrated on experience in the private sector in developed countries. Structurally, most accelerators (and related institutions, such as incubators and impact investors) follow a pattern of highly competitive selection of cohorts, a narrow sectoral focus, support for firms at specific maturity stages (early stage or growth), short timeframes (typically under two years), and an emphasis on growth for investor returns and exits. We discuss below how the WESS differs. Still, some findings may be relevant: contextually adapted mentorship, peer-learning networks, and addressing sector-specific challenges make a significant difference to success. Rather than generic business training, accelerators performed better when they focused on "Broad, Intensive, and Paced" support—access to a wide range of mentors, sustained, hands-on engagement, and learning structured around key inflection points ([Hallen et al., 2020](#)). Often, studies found enterprises receiving support either too early, before they had basic operational capacity, or too late, after fundamental problems had become entrenched.

There is relatively little international literature on developing countries, and little or no literature on accelerator models for grassroots enterprises in low-margin, mission-driven sectors, especially for women ([Pandey, 2019](#)). To fill this gap, SEWA conducted a study on enterprise support systems (ESS) in India. They compared two broad models—Individual Enterprise Support Systems (IESSs) like POWERED and Upaya, and Collective Enterprise Support Systems (CESSs) like ASA, Jeevika, and PRADAN. The most fundamental distinction between the two is philosophical: IESSs run structured, time-bound cohort programs focused on business scalability and measurable growth metrics, while CESSs build enterprises from within communities they are already rooted in, with no defined exit and a focus on livelihoods created and people reached. Across both models, a shared gap emerged: enterprises consistently underestimate the importance of regulatory compliance, tax filing, and auditing until problems arise. IESSs tend to prioritize mentorship and business model support, while CESSs find the most value in replicable SOP manuals, IT tools, and financial linkages.

SEWA's own approach aligns more closely with the CESS model, given its emphasis on community mobilization, lifelong relationships, and grassroots ownership. On the question of capital, SEWA's model is distinct from both: rather than facilitating investor pitches or providing grants, enterprise capital comes directly from women shareholders, placing a strong premium on revenue viability and financial self-sufficiency.

A specific area of relevance to the project concerns the role of mentors. Most mentoring research has focused on large organizations, with limited analysis on mentoring's effects on small and medium enterprises ([Shah, bin Othman, & bin Mansor, 2016](#)). However, where studies do focus on small firms, findings are consistently positive. A cross-sectional study of small businesses in Makurdi Metropolis, Nigeria, found that career support, psychological support, and knowledge transfer from mentors each had a significant, measurable effect on business growth ([Adudu, Asenge, & Dewua, 2022](#)). A qualitative study of Indian small businesses similarly found that mentorship contributed to growth, sustainability, and innovation, while also flagging recurring problems of mentor availability and mismatched expectations between mentors and mentees ([Jashwant, 2021](#)). The available studies suggest that benefits flow both from psychosocial support and from practical knowledge and practices, whether sector-specific or on business skills ([Shah, bin Othman, & bin Mansor, 2016](#); [Yani, Suherlan, & Az Zaakiyyah, 2024](#)).

2.2.3. Lessons from the International Experience on Cooperatives

The enterprises under the MOVE project are all structured as women-owned collectives: under Indian law, some are cooperatives, some are farmer producer companies (a cooperative-like structure), and a small number—one in the project—is private. The most relevant literature is from international and Indian experience on cooperatives. We highlight key findings of relevance here from the very large literature in this area.

First, there is no evidence that cooperatives are *intrinsically* less efficient than conventional, investor-owned firms; if anything, the balance of studies across countries and sectors (France, Italy, Spain, the UK, and the US plywood industry) finds worker cooperatives to be as productive or somewhat more productive, with staff “working better and smarter” under

participatory governance. Some cooperatives grow to genuine scale, notably the famous Mondragón cooperative in Spain, now a major conglomerate, and Amul in India. However, efficiency is not automatic, but depends on governance quality, degree of genuine worker participation, access to capital, and market context. ([Pérotin, 2016](#); [Craig & Pencavel, 1995](#); [Brzustowski & Caselli, 2025](#); [Pencavel, 2013](#); [Guerrero et al., 2021](#)). Even Mondragón, often held up as an example of a cooperative model that is efficient at industrial scale, illustrates the same conditional finding. The 2013 bankruptcy of Fagor Electrodomésticos—the cooperative that had been Mondragón's founding flagship—is traced by researchers not to the cooperative form itself but to specific governance failures as the firm globalized ([Errasti et al., 2017](#); [Whyte & Whyte, 1991](#)).

The Indian evidence also finds that performance depends on whether governance structures genuinely equalize control and constrain elite capture. Studies of Maharashtra's sugar cooperatives find that inefficiencies are generated by unequal control rights, associated with the influence of wealthier farmer-members ([Banerjee et al., 2001](#); [Sukhtankar, 2012](#)). By contrast, a careful study of Karnataka's dairy cooperatives finds that well-designed group incentives improve output quality and effort by both members and managers ([Rao & Shenoy, 2023](#)).

In addition to governance, success involves continuous training and development of an entrepreneurial mindset, cultivation of a collective culture, and access to capital and business acumen to keep pace with an evolving market. Both Mondragón and Amul had decades of sustained investment in member training and governance capacity. ([Guerrero et al., 2021](#); [Pencavel et al., 2006](#); [Burdin & Dean, 2009](#); [Cristini et al., 2023](#); [Ahmed & Verma, 2020](#)). Building business acumen has to be actively cultivated. Most members have never run a business before joining. Bringing in board members or advisors with financial and managerial expertise—without diluting democratic, member-led control—is a recurring feature of successful cooperatives ([Guerrero et al., 2021](#); [Cohen et al., 2019](#); [IFC et al., 2020](#); [Roberts & Lall, 2019](#)). Financing for expansion is often a structural constraint. Cooperatives systematically face a higher cost of capital than investor-owned firms. This is sometimes tackled by creating a financial institution—provided this is itself well-managed. SEWA itself created the SEWA Bank. Mondragón created its own bank, Caja Laboral, which acted less like a passive lender and more like an incubator—supplying start-up capital, loans, and ongoing technical oversight to new and struggling member cooperatives, effectively functioning as the financial engine behind the whole network's growth ([Guerrero et al., 2021](#); [Pencavel, 2013](#); [Whyte & Whyte, 1991](#)).

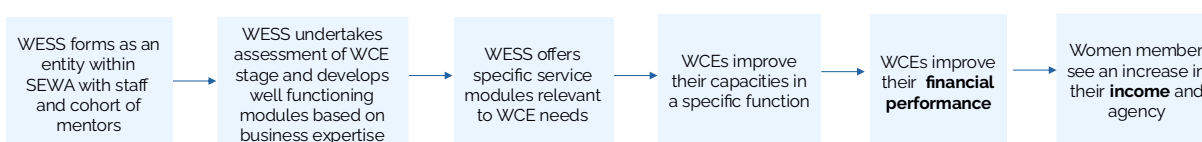
Where cooperatives and private firms differ is in response to major shocks. Conventional, investor-owned firms tend to protect wages and shed workers when demand falls; cooperatives tend to do the reverse, adjusting hours, pay, and retained reserves to preserve members' jobs, and drawing down internal reserves built up in good years to smooth bad ones ([Pérotin, 2006](#); [Bentivogli & Viviano, 2012](#); [Delbono & Reggiani, 2013](#); [Cristini et al., 2023](#); [Pérotin, 2016](#)).

The literature on women's cooperatives is much thinner. A common perspective is that women's cooperatives contend with harder registration processes (officials doubting that low-literacy women can manage their own enterprises), thinner information networks, and, in mixed cooperatives, less decision-making power than their male counterparts. Women-only cooperatives remain a small share of all cooperatives, which itself reflects these access barriers. ([Guerrero et al., 2021](#); [ICA/COPAC, 2016](#)). A related issue concerns the interaction between building women's agency and business capabilities. Agency, distinct from material well-being, is the capacity to set and act on one's own goals. Providing women with income, credit, or business skills does not reliably translate into greater household or community decision-making power. There is a presumption that combining active support for women's agency with business support reaps broader benefits, but evidence on cooperative participation itself remains mixed. ([Sen, 1985](#); [Kabeer, 2005](#); [Cornwall, 2016](#); [Blattman et al., 2013](#); [Bernhardt et al., 2019](#); [Brody et al., 2017](#); [Diaz-Martin et al., 2020](#); [Duguid & Weber, 2016](#)).

3. The Intervention: SEWA's Women's Enterprise Support System

SEWA designed its enterprise support system with the goal of helping its enterprises become sustainable, both financially and organizationally. The high-level theory of change is in [Figure 1](#): the WESS provides specific services to its enterprises; these lead to improvements in their business capabilities, and in turn their financial performance. This then has benefits to members of the enterprise, via a direct income effect, with further benefits in their overall agency, both through the income effect and the social goals of the enterprise.

Figure 1. The MOVE project's high-level Theory of Change involves direct effects on SEWA's enterprises and indirect effects on their members



The design of the project drew on SEWA's own experience and the broader Indian and international literature on supporting small-scale enterprises. However, as noted above, there is a paucity of sharp, actionable evidence on what does and does not work in fleshing out this theory of change. This led to an approach of extensive, exploratory prototyping of a range of interventions within an overall relationship with the WCEs. While the intervention approach was originally described as a form of "accelerator", the actual organizational design was quite different. This was developed in two contexts: adapting the structure and services of the Gujarat Cooperative Federation of SEWA's cooperatives and adding a new set of services to the Delhi-based SEWA Bharat non-profit organization.

The design approach can be conceptualized at three levels:

- (1) The organizational design of the two WESS's themselves, with respect to focus, capacities, selection of client enterprises and approach.

(2) A process of engagement with individual enterprises, starting from an initial, participatory "needs assessment", often responding to specific demands for support from participating enterprises

(3) Development over time of a suite of specific service offerings, with the particular mix for individual enterprises dependent on their phase of organizational and business development and current needs.

These steps were worked through with a small group of enterprises in a variety of sectors, stages of development, and initial financial position. This led to a particular organizational structure that we characterize as an organizational innovation. [Figure 2](#) provides a sketch of how the WESS' model differs from other, typical organizational support mechanisms for enterprises, including incubators, accelerators, venture capital funds, impact investors, and private equity.

Figure 2. The WESS is distinct from other enterprise-supporting organizations. With an innovative model that blends social with business goals for women's collective enterprises

	Incubator, Accelerators, Social Venture Funds Impact investors & Private Equity	Women Enterprise Support System
Primary Goal	Business Goal (occasionally with social sector focus) → Nurture startups, accelerate growth, and provide growth capital to yield better returns	Business & Social Goals → Support SEWA enterprises to reach a path of financial sustainability and empower its women members by offering a means of livelihood
Sectoral Focus	Focus on one sector to offer tailored resources, expertise and networks. Social Venture Funds typically have a broader social sector focus	Focus on multiple sectors
Selection	Highly Competitive process to select potential winners. Incubators/Accelerators screen for innovation, market potential, traction, and team capabilities. Impact investors, also network and conduct rigorous due diligence	Selection from SEWA W/CE's with no competitive process It involves assessment of potential, impact (in terms of employability) and felt need. This means WESS may work with loss making or failing organizations.
Type of Organization	Mostly Private companies. Social Venture Funds may also include Social Enterprises and Benefit Cooperations	Women Owned and Led Cooperative, Collectives, Farmer Producer Organizations
Maturity of Organization	Focus on a particular stage Incubators focus on early stage, accelerators on growth stage, and social venture on early and growth stage	All stages – early, growth, and mature
Program Duration	Typically less than 2 years. Incubators spend between 1 month to 2 years, Accelerators spend 3-6 months, and social venture funds may have longer time horizons	More than 3 years
Exit Strategy	Graduation upon reaching a milestone. This could be reaching a growth target, getting seed investment, a new round of investment, or an IPO or acquisition	Firms remain part of SEWA Emerging exit strategy on some WESS services and enterprises
Funding	Varied sources including grants and donations, corporate sponsors, membership fees, service fees. It may also involve equity stakes and debt financing	Primarily Grants, Donations and philanthropy with seats on the board and modest service fees

Institutional differences were across several dimensions. The overall goal has social as well as business aims, in contrast to most other enterprise support organizations. WESS works with enterprises in many sectors, and at varying stages of maturity, while other organizations typically specialize. The enterprises were selected from the overall pool of enterprises, but not via a competitive process. The expected and actual period of support was for over three or more years, in contrast to the short time horizon of incubators and accelerators—though a multi-year horizon is more common for venture funds and, especially, private equity. At the end of an engagement, supported enterprises remain part of SEWA, as opposed to graduation or selling.

The differences flowed from SEWA's particular circumstances, with respect to goals, practices and the pool of SEWA enterprises. Further specialization, for example on sector and maturity, could have been undertaken—and could be part of a scaled design. However, the diversity of enterprises has added to potential learnings, for example concerning: what service offerings

are robustly required across different sectors? and how do service offerings vary across stages of development?

The two WESSs offered an array of specific services to individual WCEs. In the project's initial design, the choice of service offering was drawn from SEWA's general experience, review of other practices and literature about what an enterprise needs in order to become a functioning business. However, what is required and how to deliver is not well-established. Consequently, a major part of the actual design work involved exploration of what was needed in the enterprises, and how to structure interventions to meet the need. This included the enterprise-specific "needs assessments" that were undertaken with management, boards, SEWA shareholders and workers. This was then linked to the insights and practices of professional advisors or mentors, typically with sector-specific experience. Over the project, the designs became increasingly standardized as the WESS learnt about how to diagnose what was needed and how to deliver. We interpret the design work as an extensive phase of prototyping, with an initial distillation into a potentially replicable design, both with respect to the overall organizational design of an enterprise support system and the individual service offerings.

The outcome of the process was a set of service offerings that could be adapted to enterprise-specific needs after a needs assessment. These included two kinds of service:

(1) Services focused on specific domains of business performance

- Legal and Tax compliance
- Branding and Communications
- Digital marketing
- Business Development
- Capacity and business support on specific topics such as leadership, ownership, governance, and rigorous business planning

(2) Broader services supporting organizational development

- Management support, in some cases placing professional managers in enterprises
- Mentoring, both sector-specific and supporting overall management
- Human resources
- Investment Support (Includes the working capital support)

These were complemented by grant support, that was used both for investment and working capital purposes, as well as for longer-term subsidization (e.g. of salaries) for enterprises in a longer transition to financial viability.

The overall intervention design is intrinsically complex. This is at the level of the intervention structure and the heterogeneous character of recipient enterprises ([Figure 3](#)). Complexity also flows from the adaptive, exploratory character of intervention design and the different layers of outcomes, outlined in the theory of change. This has implications for the evaluation design that we turn to next.

Figure 3. The intervention involved multiple service areas and heterogeneous enterprises



4. Empirical Strategy: Adaptive Evaluation

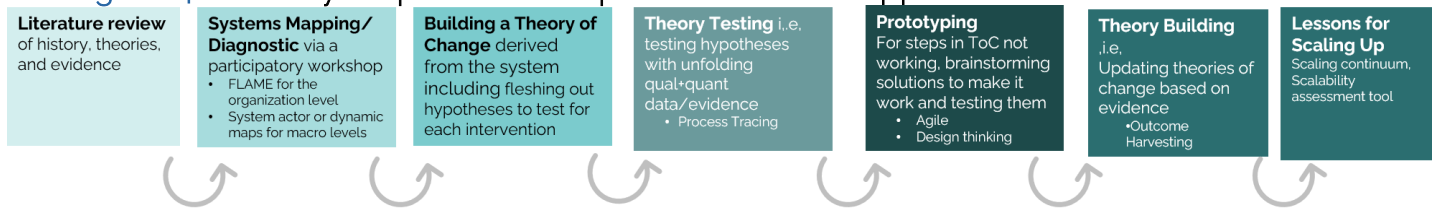
The complex structure of the intervention had major implications for the design of the evaluation. There were multiple interventions, in a variety of enterprise, sector, and market contexts, and designs evolved over time as learning was incorporated into the process of WESS. For all these reasons, the project was not amenable to formal experimentation or quasi-experimental designs. We initially explored constructing a “control” group of SEWA enterprises who were not receiving the support of the WESS. However, even in the initial design, this looked to be a very weak control, given the heterogeneity of enterprises. In practice, there was not a clear differentiation of service offerings, especially in the wake of the need to support all enterprises in the COVID-19 shutdowns. Thus, the “control” group was folded into the core analysis.

Given the nature of the intervention, we applied a systematic research strategy that we refer to as an “adaptive evaluation” approach ([Gokhale & Walton, 2023](#)).² In this section, we outline this approach, its application to the theory of change, and the empirical strategy at the level of the WESS, intervention, enterprises, and women members.

The adaptive evaluation approach is designed with multiple goals: to assess change in processes in complex settings; to assess system and organizational behavior; to be capable of revising theories and hypotheses in step with ongoing changes; and to go beyond *what* works, to uncover *how* interventions work and under what conditions. This last feature can support feedback on design and can be incorporated into iterative design explorations. Standard impact evaluations, with their rigid designs and tightly controlled variation within limited treatment arms, are ill-suited for such complex and dynamic settings. The key steps in an adaptive evaluation approach are summarized in [Figure 4](#).

² In fact, this evaluation was among the formative inspirations and applications of adaptive evaluation; many of AE’s foundational elements and tenets have been drawn from this experience.

Figure 4. The key steps in the adaptive evaluation approach



The first phase involves the use of a variety of techniques for developing an initial theory of change. This includes a standard literature review (see above and [Guerrero, Iyer and Walton, 2021](#)). Then a variety of observational and participatory techniques are used to develop an interpretation of existing behaviors, interactions, and processes. In this project, this included organizational assessments at the level of the two WESS's, participatory needs assessments for individual women collective enterprises, qualitative interviews of enterprise leaders, quantitative and qualitative surveys of members of the WCEs, and use of administrative data, especially of the financial history of enterprises. In many applications of adaptive evaluation, system diagnosis of the broader context is a key tool; in the case of the MOVE project, the emphasis was rather on organizational diagnosis (including in the relationship between enterprise practices, structure, culture and identity) and the patterns of engagement in the market, using business canvas techniques for studying the business model of the WCEs.

Building the theory of change itself is at two levels. The high-level interpretation of the causal steps from the intervention modules, through enterprise behavior, to enterprise outcomes and influences on the lives of members was summarized in [Figure 1](#) above. Then, of equal importance to the empirical work is the specification of the sequence of hypothesized causal processes that lie behind an individual intervention (in this case a delivery of a service to an enterprise) and the expected outcome.

We then use *process tracing* as the core technique for theory testing. Process tracing is an empirical method widely used in the social sciences—particularly in political science—to analyze causal mechanisms of change, including for within-case analysis. We adapt this approach to study organizational and micro-level changes. This begins with the explicit theory of change disaggregated into a sequence of observable steps, each linked to a specific hypothesis. These hypotheses are then tested against unfolding quantitative and qualitative evidence, with each step assigned a level of confidence based on whether the data align with the original or competing explanations, and the strength and reliability of the data sources. This supports “verdicts” on both the effectiveness of this step and its contribution to subsequent steps. Confidence levels are assessed on two dimensions: (1) the logical “strength of evidence”—how clear, conclusive, and significant the findings are in supporting or rejecting hypotheses against alternative explanations, often using formal logic tests; and (2) the “quality of evidence”—the reliability, unbiasedness, and diversity of the sources for triangulation. Evidence maps visually present these confidence levels; see [Appendix I](#) for details on the methodology.

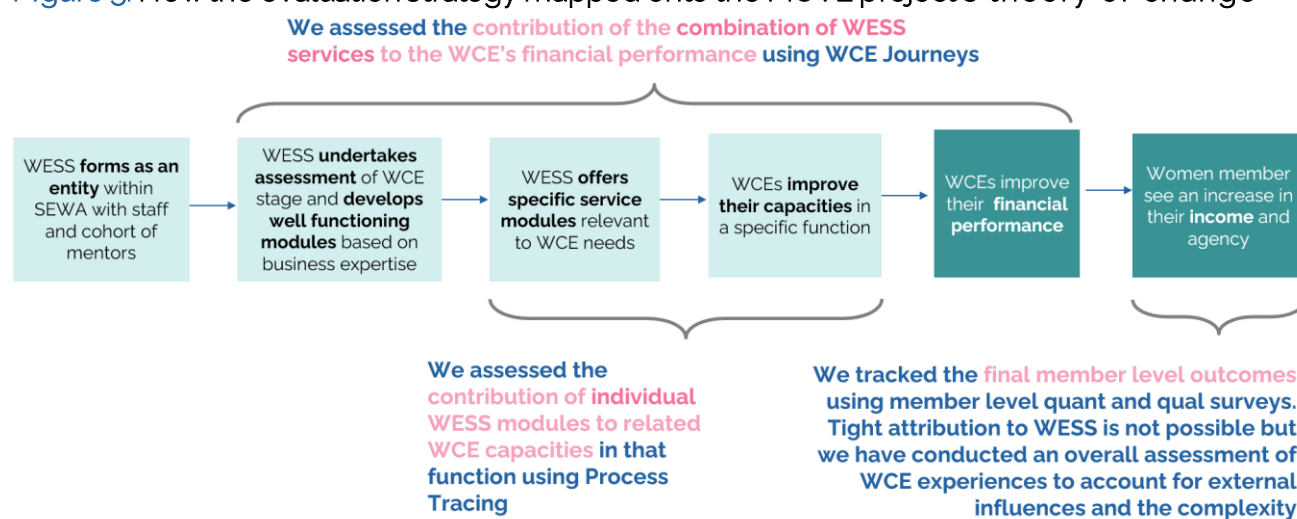
A key distinction from standard impact evaluations is that causal mechanisms are tested through logic-based reasoning, that is, “if-then” assertions and necessity/sufficiency claims.

Observed changes over time are compared with their empirical consistency with both the initial hypothesis and plausible alternative hypotheses, with rising levels of logical support, to the extent the evidence confirms the initial hypothesis and rejects (is inconsistent with) alternatives. While this can never be “fully” decisive (there may always be an unimagined alternative hypothesis), this can provide substantial and practical support for interpretation and design. Process tracing is often undertaken retrospectively, as in many of the interventions of service delivery in this study. It can also be applied prospectively, tracking changes in real time. This can be particularly useful, both as it can be used within a practice of structured prototyping and because logical inference will typically be stronger when a design change is introduced as a credibly exogenous act.

Overall, process tracing has many strengths in capturing change in an adaptive evaluation. First, it allows confidence in different parts of the causal pathway to be updated as new evidence emerges, in the tradition of Bayesian updating. Second, it can accommodate changes in the theory of change itself, enabling the evaluative framework to evolve alongside the intervention. Throughout the project, we have revised both our theories of change and our confidence in specific causal steps; what is presented in our findings is a snapshot of that evolving understanding at the end of the four years. Third, and most crucially, process tracing is structured to ask not only what works, but how it works, emphasizing the mechanisms and processes of change. We provide an example of this in the section on findings below.

To complement the specific hypothesis testing, we use observational techniques of changes over time at the enterprise and member level to interpret the processes of change. While these do not involve hypothesis testing, they are an integral part of the overall interpretative work. [Figure 5](#) summarizes the evaluation strategy in relation to the high-level theory of change.

Figure 5. How the evaluation strategy mapped onto the MOVE project's theory of change



The empirical application of the adaptive evaluation approach made use of multiple empirical sources, utilizing a mixture of participatory processes, primary quantitative data collection, qualitative interview-based techniques, and administrative sources. [Figure 6](#) outlines the data

sources, across three levels of analysis used in the project—WESS Level, WCE Level and member level.

Figure 6. Empirical sources for the evaluation

WESS Level	WCE Level	Member Level
• Qualitative Interviews with SEWA leadership for WESS evolution • Qualitative Interviews with WESS personnel and board members for the FLAME/organizational analysis • Qualitative Interviews with WESS and WCE personnel for process tracing of WESS modules • Documents of SEWA Federation's work with WCEs during the pandemic for a report on COVID Response • Literature reviews on the support ecosystem for WCEs done by both IMAGO and SEWA • 6 workshops and their summaries with both SEWA WESS during the project	• 5 years of financial data and audited statements for WCE financial journeys • Qualitative Interviews with WCE staff, management and board for the FLAME/organizational analysis • Qualitative Interviews with WCE management and leadership for the process tracing of modules and WCE journeys • Documents of WESS interventions to WCEs • Needs Assessments of WCEs (based on Imago workshops)	• Quantitative Baseline, Midline and Endline Surveys of WCE Shareholders and SEWA members • Qualitative Surveys of SEWA Members • Program data on income and employment of Members

The sample of enterprises was purposively selected by SEWA. SEWA has created some 150 enterprises across many sectors. Of these, about half were operational at the start of the MOVE project. SEWA undertook an initial review of the conditions and financial status of this group and then selected a subset that they judged to be promising candidates to receive business support services. This ended with the eight enterprises listed in [Figure 3](#), with significant diversity by sector, location and stage of business development. As this was a phase of exploration and prototyping service offerings, this was a reasonable design, and the heterogeneity allowed for assessment of the robustness of service offerings in varying contexts. In our empirical work, we both undertook process tracing of specific service offerings in individual enterprises and constructed overall enterprise journeys across the course of the project, to develop an integrated view of their stories (see below).

For the member surveys, the universe was considered to be all SEWA members affiliated to each enterprise.³ The initial baseline was undertaken during the COVID-19 epidemic under the Government of India's lockdown conditions. Samples were then drawn from lists and phone numbers provided by SEWA. Because of concerns over response biases (in terms of members who could be found by phone, and actual responses), a "midline" was added in 2023 that also served as a second baseline. This used the original list, supplemented by field-based additions of members. A final endline was undertaken after project completion in 2024. This structure allowed for both comparisons across cohorts and panel analysis of members who were reached across different surveys. See [Appendix III](#) for key features of the survey.

For the qualitative survey of members, purposive sampling was used to capture the different types of member relationships across all eight enterprises ([Figure 7](#)). These qualitative interviews were focused on understanding various aspects of a member's life, including their relationship with the women collective enterprises and the larger SEWA union. We started with understanding their association with the SEWA union and enterprise, their motivation to join,

³ All member surveys were undertaken by IDinsight, that was a partner throughout the project.

and roles they have played in both these institutions. We mapped their monetary and non-monetary aspirations to join the enterprise, understood their present financial conditions, sources of income, their contribution to the household's income, and then the kind of support they get from their immediate family/husband to continue this work. We then discussed the prevailing gender and social norms in their family, neighborhood, markets around their work, and how their social identity (caste or religion) influences the kind of support and acceptance they receive in these public spaces, including in the women collective enterprise. We probed further to understand any incremental changes in their participation to make major decisions in the household (including financial) and their ability to travel without the need for permission or assistance from family members. Finally, we noted their opinion on what needs to improve for more women to come out and be meaningfully employed and whether the work choices for women in their community have improved or not.

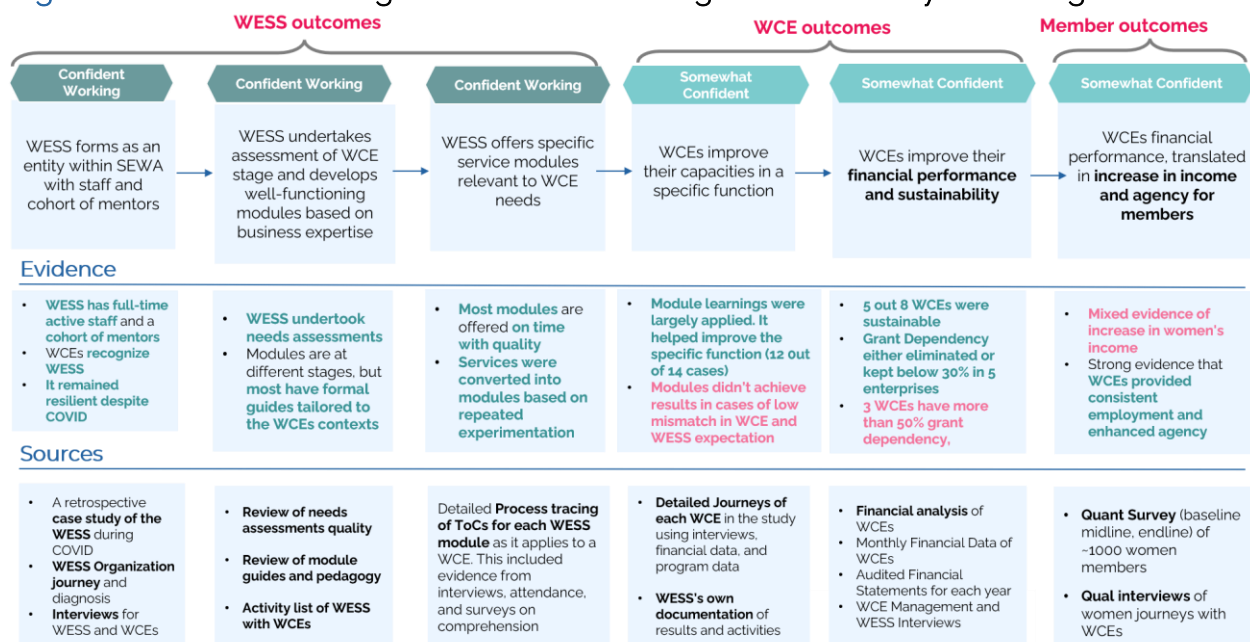
Figure 7. A purposive sampling was used to recruit respondents in the study. The sample selected was balanced across all 8 women collective enterprises

Level of Analyses- Women Collective Enterprise								
Type	LSM	Megha Mandali	Homecare	Ruaab	Karnbhumi	Delhi Credit Coop	Bihar Credit Coop	Sarthak
Primary Classification	Board member	Board Member	Board Member	Board Member	Board Member	Board Member	Board Member	CSP
	Arogya Sakhi	Aagewan	Care Workers	Artisan	Krishi Sakhi	Bank Saathi	Bank Sakhi	
	Members at Production Unit	Shareholder			Shareholder	Shareholder/ Customer	Shareholder/ Customer	
	Drug Store In-charge							

5. Findings

The research produced findings at several levels, in line with the multi-layered conceptual and intervention design. In this section we present results in four areas: (1) the functioning of the WESS', including in response to the major shock of COVID-19, (2) the WESS service offerings effect on business practices of enterprises; (3) the overall financial trajectory of women collective enterprises supported by WESS; and (4) the relationship between members and the enterprises as well as changes in dimensions of well-being over time. [Figure 8](#) summarizes the high-level findings from process tracing of the overall theory of change that span these four areas. These are summarized here; subsequent sections provide more detailed results.

Figure 8: Process tracing results from the high-level theory of change



The WESS established itself as a viable organizational model. Over the four years of the MOVE project, the two WESSs—within the Gujarat SEWA Cooperative Federation and SEWA Bharat—developed into functioning institutions with established, potentially replicable structures and processes that earned the trust of the enterprises they support. Offerings included detailed needs assessments for each incoming WCE followed by tailored service packages refined through experimentation. This approach rested on accumulated institutional learning: how to recruit and deploy experts and mentors, how to support enterprises through crises and leadership transitions, and how to set appropriate expectations with enterprise leaders. The Gujarat Cooperative Federation's WESS, in particular, demonstrated remarkable agility and resilience during COVID-19 (see below). One important qualification concerns WESS's financial sustainability: full cost recovery is generally infeasible, meaning the model will continue to require grant support from philanthropic or government sources.

WESS developed service offerings that demonstrably strengthened the business practices of the enterprises. Process tracing of 14 service-enterprise cases—spanning areas such as compliance and accounting, business planning, branding, mentorship, and working capital support—found that in 12 cases the services made a positive causal contribution to relevant business capabilities of the WCEs, with verdicts of "confident" or "highly confident" in almost all. These services took different forms depending on enterprise needs and maturity, from high-touch mentorship that helped revive an enterprise in crisis, to agile, sprint-based experimentation that raised the sales and incomes of commission agents. While these verdicts apply to specific aspects of the businesses rather than overall enterprise performance, they establish that the WESS has built a suite of services that worked and is potentially replicable.

Most, though not all, supported enterprises moved onto a path to financial sustainability. Among the eight enterprises supported on a long-term basis through the WESS, five were

financially sustainable or on a path to sustainability; that is, they registered positive net profits excluding grants and reduced grant dependency to below 30 percent of revenues, with grant support largely used as investment capital for new product lines, productive assets, and expertise. Support to WCEs requires patience, in organizational support and capital, and may take 3-5 years. Despite such dedicated support, there can be some cases where WCEs are not able to become financially sustainable. In this WESS experiment, three enterprises weren't able to achieve that outcome, and based on these results, SEWA decided to stop WESS support to them and turn them either into a non-profit or limit their operations.

The women collective enterprises play a valued role in the lives of members, especially in providing key elements of "decent work", notably in the form of a safety net to manage risks, a stable source of formal income, a means for long-term savings, a safe work environment, recognition, and shared values with other women members. Although we couldn't find any statistically significant results on the increase in income at the level of the overall cohort. We find evidence of an increase in income when revenues of WCEs increase. Improved financial results for the five successful enterprises did convert into increases in income at the member level. Among the other three enterprises, incomes dropped due to relatively weak financial performance of WCE itself. The exception was one enterprise where incomes were maintained, largely through repeated grant infusions from WESS rather than enterprise-generated revenues.

Given the design of interventions, we could not assess whether the WESS and its enterprises led to increases in women's participation in work, relative to a counterfactual of not receiving an offer of work from a WCE. However, the qualitative findings are consistent with the recent literature's assessment that India's unusually low female labor force participation reflects constraints on both sides of the labor market: restrictions on women's labor supply rooted in household and community norms, and a shortage of demand for women's labor in the form of "decent" work that women value. Women's collective enterprises, on the model of SEWA's, act on both margins—and can provide such work.

The following sections 5.1- 5.4 go into each of these findings in detail, delving deeper into the high-level process tracing shown in [Figure 8](#).

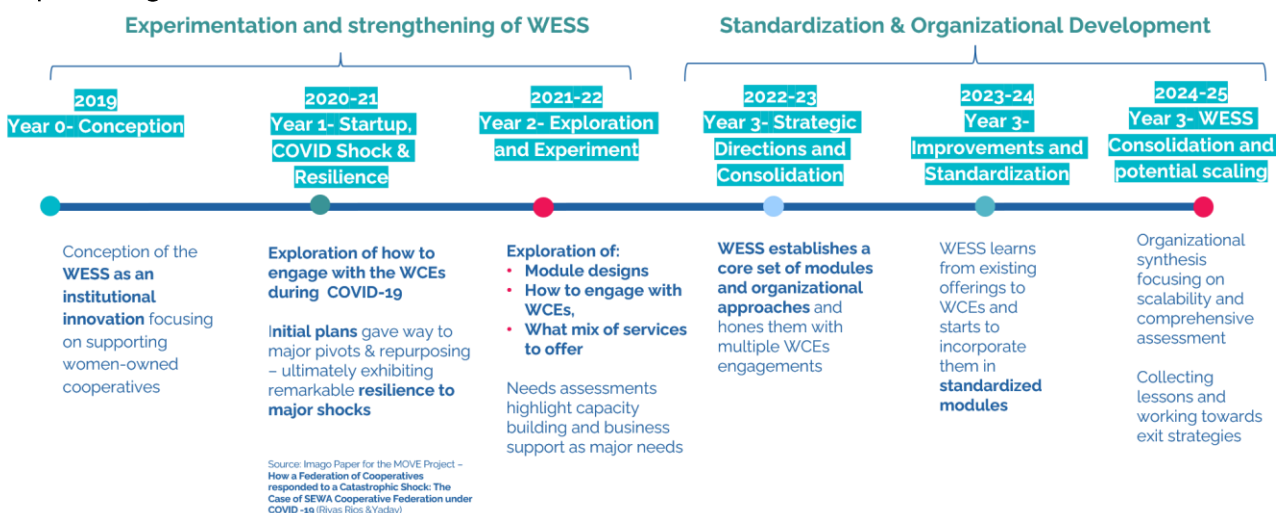
5.1. Learnings from the Women's Enterprise Support System

The two WESS's were formed within existing organizational structures. The Gujarat WESS operated as an extension of the SEWA Cooperative Federation—the federation of SEWA's Gujarat-based cooperatives—and worked exclusively with this group. SEWA Bharat, which is a national level federation of women led institutions was the home of the second WESS. Grant financing enabled both organizations to expand their work. SEWA has a tradition of staffing with a mix of established members (who would come from informal self-employed work) with professionals who joined from outside the organization, with shared values. This approach was reflected in both WESS's.

The WESS's final form and product offering was the product of a journey. Soon after the formation of the two WESS's, the COVID-19 epidemic hit, and the Government of India

introduced major lockdowns. This led to extensive personal losses amongst SEWA's members and both supply and demand-side shocks to the enterprises. In response, as we explore in the next section, the WESSs remained resilient and survived the shock. They then continued to follow a path of experimentation in the design and eventual standardization of service offerings. [Figure 9](#) summarizes the sequence.

Figure 9. The journey of the two WESSs over the project involved experimentation, responding to shocks, and standardization



The result of this journey was a structured, repeatable approach to service delivery. The process began with an overall needs assessment of the enterprise, based on which WESS would agree on areas of support with the enterprise leadership. Specific analysis was then conducted for each service to determine the range of topics a module would address and the investment required from WESS. Grants were deployed strategically within this approach, providing working capital as investments or loans depending on the needs of the enterprise—support used to create new revenue lines and to withstand external shocks such as COVID.

While WESS was created in both SEWA Bharat and SEWA Cooperative Federation at the same time, SEWA Cooperative Federation had prior experience of supporting their enterprises through curated services. Both recruited additional personnel under the project, both for the WESS itself and, in some cases, embedding with the WCEs. They then developed protocols for expectation setting with enterprises, the role of mentors and channels of providing financial assistance. They then created highly structured modules and implementation guidelines for services such as compliance and accounting, business planning and branding. In some cases, they provided more extensive support to enterprises who were struggling through leadership transitions, including with direct management support. The SEWA Federation created modules around capacity building, mentorship and working capital support. The message throughout was clear - to push WCEs towards showing business-led growth and reduce grant dependency.

The Gujarat Cooperative Federation's WESS during COVID-19

The response of the SEWA Cooperative Federation's WESS during the COVID-19 epidemic provides a vivid illustration of response to a major shock. This draws on an observational case study, based on interviews and administrative data, undertaken within the evaluation ([Rios Rivas and Yadav, 2023](#)).

The COVID-19 pandemic hit India with devastating force in 2020 and 2021. It was a source of widespread suffering, both through the direct effect of the illness in lives lost and long-term health effects, and through the indirect effects of the lockdowns on economic activity and livelihoods. In the first phase of 2020, one survey of informal workers found income declines of over 80%; amongst members of the WESS women collective enterprises, declines of 65% were reported. Women were hit particularly hard in light of their multiple roles in household management, care, support for children out of school, as well as work. Personal tragedies were magnified by the difficulties in coming together to grieve and manage losses.

The SEWA Cooperative Federation WESS responded swiftly across several fronts, using the cooperative system to respond to the immediate health and food security crisis. To prevent the spread of COVID, the WESS distributed health kits to the cooperative members containing masks, aloe vera soap, hand sanitizer, paracetamol tablets, Vitamin C, Zinc, and immunity boosters. In total, SEWA's WESS distributed over 8,385 household kits benefiting over 40,000 members. In partnership with the health cooperative LSM, the WESS implemented a telemedicine service during the second phase of COVID-19 in 2021 that would run from 4 pm to 6 pm every day. A total of 141,318 members were reached under this intervention.

To reduce food insecurity, WESS organized and distributed food rations to the most vulnerable households. In total, over 25,000 food kits were distributed. All the cooperatives in the SEWA ecosystem contributed to the preparation of the kits through donations. With the help of a WESS, Trupti, a SEWA catering cooperative, distributed healthy meals to COVID-19 patients at the community level.

A Digital Literacy Program was developed to help women digitize their businesses. This program comprised 15 modules, with each module having a duration of 2 to 3 hours. Sessions were taught online and, when restrictions were eased, in-classrooms were also provided, reaching 1,310 members. Content included how to use Google Meet, use of payment applications, and cell phone photography, among others. Additionally, the WESS helped the cooperatives manage their social media platforms to engage virtually with their customers and sustain or increase their sales.

Enterprise financial data tracks the use of the working capital and output pivots on sustaining all supported enterprises. LSM, the health enterprise, experienced a significant increase in revenue over the COVID-19 lockdowns. Women members report how the support prevented much worse losses during the period. SEWA's Working Capital Fund was set up in June of 2021 by contributions from various donors, and it allocated a total of 84.4 lakhs to 10 cooperatives for an initial period of one year, though with the possibility of a rollover. Funding was used to support business activities, including procuring raw materials, paying employees, and

procuring assets required for product development during the lockdown. The funds allowed the enterprises to adapt their product strategy and design as per the needs of the market.

While the story here has significant intrinsic interest, there are also important broader lessons on how a cooperative movement can potentially respond to large shocks. A well-functioning cooperative federation has important advantages of efficiency and resilience in the management of shocks, especially where these shocks are covariate (i.e., affecting many cooperatives and members at the same time). It can spread risks and mobilize financial and management resources, in order to provide effective adjustment assistance to its member enterprises over the course of the shock and recovery. This is especially important for enterprises, and associated suppliers or sales agents, that are part of the informal economy, even more so when these are women. When, as in the case of SEWA, this is further linked to strong values of support and care for its members, these can underpin choices that are designed to help the individuals who depend on the cooperatives—workers and others in the direct value chain—to navigate the shock.

It is also a story of how the Cooperative Federation worked, and why. The WESS itself shifted to a practice of intensive, problem-solving activities with daily group-based meetings to tackle issues and update the design of responses, effectively in the spirit of "agile" processes. Leaders at the community level collected data on the household members' demands. This information was then consolidated at different checkpoints and then raised to the Cooperative Federation, where decisions on how to respond were taken collectively. This channel allowed SEWA to adapt its interventions in line with the community members' demands.

Any case has its specificities. In this case, the Federation is part of SEWA's wider system, with its deep values of collective action and support for women. Leadership from individuals was certainly part of the story. However, we argue there are general lessons, and in particular, we interpret both the action and responsiveness as reflective of the fundamental motivations within a member-based system, of the extensive connectedness with the cooperative enterprises and their women members, as well as the organizational capacities built within the SEWA Cooperative Federation's Enterprise Support system. While we don't have the data to do a structured comparison, we believe this history illustrates how a functioning federation of cooperatives, especially one that has strong internalized values and practices of mutual support, has a resilience that is likely to be absent from a purely private system of enterprises.

5.2 Did the WESS develop effective services for strengthening business practices of the WCEs?

As discussed above, a core technique was the application of process tracing to individual service offerings. This is where we can form causal judgments within the logical inference framework of the technique. We first provide an overview of the evaluation verdicts on 14 service-enterprise cases. We then provide a summary of two cases to illustrate the underlying analysis that underpinned these verdicts, one from a retrospective, and one from a prospective (agile) case. See [Appendix I](#) for more details on the process tracing methods applied, and [Appendix II](#) on the two cases. [Annex I](#) contains all the process tracing cases.

5.2.1. Overview of Findings on WESS Service Offerings

[Figure 10](#) summarizes the findings from the process tracing analysis of 14 interventions, where each case involved the provision of one of the eight service areas to one of the enterprises (see [Figure 3](#)). In some cases we evaluated the contribution of the same service area across more than one enterprise, that can add to the robustness of a finding. In each case, we developed a detailed theory of change for the interaction, working with SEWA staff in the relevant WESS and WCE. This involved a description of the high-level causal hypothesis, which was then fleshed out with a more detailed “process map” of the sequence of steps, with explicit hypotheses for each step on the causal relationship between steps (in particular on whether the relationship was necessary, sufficient or contributory to the subsequent step). We then formed an *ex-ante* view on what evidence would support or reject the hypothesis, relative to alternative hypotheses consistent with the observable change over time. This used a mix of administrative data, especially from the business itself, and qualitative sources from interviews with actors. In process tracing parlance, it is rare to have what is termed “doubly decisive” evidence, that both confirms the initial hypotheses and rejects alternatives. Most logically supported cases of the main hypothesis were of the “smoking gun” or “hoop” category—either providing strong support for the hypothesis without conclusively rejecting alternatives or confirming a necessary implication of the hypothesis without establishing it over alternatives. On this basis we formed causal assessments of the probable support for the hypothesis, on two dimensions: first, the logical consistency of observed data with the prevailing hypothesis; and second, the assessed quality of the observed evidence, with respect to the credibility of the source and triangulation across different sources.

The summary findings in [Figure 10](#) report the “verdict” on whether the service offering had a causal contribution to the intended outcome. For example, we had “high confidence” that the provision of a “compliance calendar” to Karnbhumi and Sarthak had a causal influence on their actual compliance with government regulations subsequent to the service support, based on observational data within the process tracing framework. In almost all cases, we are either “confident” or “highly confident” that the intervention made a positive causal contribution. This is an impressive result. To a significant extent it reflects the fact that this part of our empirical analysis was undertaken in the last two years of the project, after WESS had undertaken a significant phase of exploration and adaptation of service offerings. This illustrates an important advantage of an adaptive evaluation approach: it allows us to observe interventions as they evolve over time, and then undertake the causal assessment once they have themselves been adapted or fine-tuned. This very positive finding also confirms that the WESS had not only developed well-designed modules for service delivery but also implemented them effectively. Note that the two cases of an “inconclusive” assessment, do not mean that the verdict was “not working”. In one case—mentoring support for Tapi Megha—there was not enough information for us to form a clear assessment. In the other case—capacity building for SEWA Bharat enterprises—we observed unexpected issues in implementation. In this case our assessment was that the modules created by the SEWA Cooperative Federation were well-designed, but because they were not fully implemented, we could not form a view on their effectiveness. (And this service offering was assessed as effective in the case of capacity building support for Tapi Megha). See Annex 1 for the details on these assessments.

Note also that the assessment is in terms of a qualitative criterion of “effectiveness”, as opposed to an “effect size”. In some cases, the effect is itself essentially qualitative—for example when a WCE becomes fully compliant with regulations after support. In others, the contribution to quantitative outcomes, especially financial, are part of a complex array of influences, for which we have an interpretative, descriptive assessment within the overall enterprise journeys in the next section, as per our high level theory of change. While these results apply to the specific context of the MOVE project, they constitute an important finding: these are all areas that are key to a WCE being an effective business, and the WESS’ developed service offerings that worked and are potentially replicable.

Figure 10. By the end of the project, most service offerings were effective in almost all enterprises



See [Annex I](#) for process tracing details of all cases. Note that three of the assessments were implemented by IDInsight, Imago’s partner on the project, and the rest by Imago staff.

5.2.2. Selected Examples of Process Tracing of Service Offerings

We selected two categories and cases to illustrate the findings in more depth. The first concerns mentorship. In the project, this involved retrospective assessment of three WCEs, at different stages of development. Here we focus on the Bihar Credit Cooperative. The second is a prospective assessment—in the sense that design and empirical tracing were done together—in a more tightly focused intervention, of designing informational and incentive interventions with the aim of increasing sales and incomes of the *sakhi*, or sales agents of the ayurvedic company of LSM.

Mentoring and the Case of the Bihar Credit Cooperative

We selected mentorship as an example of a complex intervention. Mentorship in a business or enterprise context can take many forms. It can include training, guidance, knowledge transfer, psycho-social support and links to networks ([Baluku et al. 2020](#)). SEWA uses the following definition in the context of the WESS’s small-scale enterprises

“A mentor is an individual who provides strategic direction, support for implementation and coaching. Their role is to build capacity in the enterprise, so that informal women workers can manage their own sustainable businesses”.

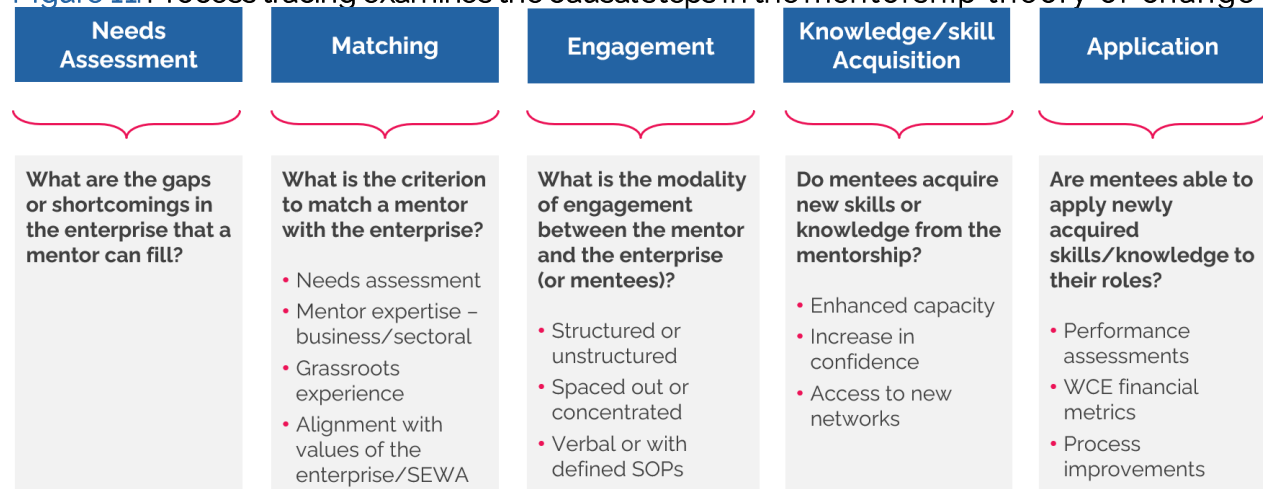
The WESSs see mentorship as holistic and relationship-driven, going beyond task-oriented guidance to include strategic support on operations, business development, and network building, and should be aligned with the broader goals of SEWA. Matching to needs is a critical step—emphasized in the literature referred to above and by SEWA. We identified three different archetypes for mentorship across SEWA Bharat and SEWA Cooperative Federation, applicable by maturity of enterprise.

- **High touch, operational mentor:** with deep involvement in day-to-day operations, business planning, decision-making, and hiring and firing. This was the case for the Bihar Credit Cooperative, which was in a crisis.
- **Capacity builder:** supporting skills, building confidence, and providing regular feedback to the management. This applied to Megha Mandali, an agricultural cooperative in Gujarat
- **Strategic business partner:** Providing strategic guidance in selected areas, on markets, pivots and risk management. The case of LSM and ayurvedic sales

Its specific form and focus vary significantly across cases (and across time in the same enterprise). It can range from broad management coaching for the CEO on all aspects of running an enterprise, to more selective advice in specific technical areas. At the same time, its potential to provide guidance to enterprise leadership across an array of issues makes it potentially of particular value.

In the case of SEWA Federation and SEWA Bharat, mentorship support is broadly provided as a step-wise intervention which can change its delivery design based on the needs of the organization and its maturity (see [Figure 11](#)).

Figure 11. Process tracing examines the causal steps in the mentorship theory of change



The Case of BCC

"When I joined BCC, I took a loan of INR 2,000, and the SEWA Sisters encouraged me to open my own shop. Before that, I had never even visited the weekly market. However, with guidance and support from other SEWA Sisters, I gained the confidence to visit the market and buy the necessary goods to start my business." — Customer, BCC.

One of the most consequential, long-term, and in-depth mentoring provided by WESS was the support provided to Bihar Credit Cooperative (BCC). BCC, founded in 2012, provided savings products (recurring deposits, fixed deposits, savings accounts) and loan products (short-term loans, gold loans, emergency loans) for its 17,000 members.

In July 2018, BCC ceased operations following fallout from the Srijan scam,⁴ amid allegations of larger share capital than required and delays in holding board elections. WESS approached the leadership of SEWA's Indore Credit Cooperative for advice on appropriate measures to address this problem. Their general manager, Miniben, then conducted a needs assessment for BCC, which highlighted concerns such as high defaults, low turnover, improper processes, and lack of leadership. WESS then formally appointed Miniben as the mentor for BCC with a stated aim of fully reviving the organization. As a mentor, Miniben suggested several reforms and interventions:

- Migration of data to new software to improve tracking and operations
- Creation of plans to strengthen loan recovery and appraisal processes
- Cleaning up documentation and accounting practices, and fixing errors and unreconciled accounts
- Building capacities of the management, and grooming future leadership
- Working with the board on defining aspects such as vision, mission, and responsibilities
- Facilitating exposure visits/peer learning from Indore Credit Coop
- Restructuring the accounting team by laying off unproductive workers
- Setting targets for core team and developing 6-month micro plans

Together, these interventions, along with legal support from SEWA Bharat WESS, contributed to improved enterprise outcomes for BCC over the 4-year period. During the initial years, the BCC team learned new skills relating to banking operations, improved their decision-making, and transitioned from Tally (basic accounting software) to an advanced accounting software. Building on these enhanced capacities, BCC's management was able to rectify processes, for example, updating documentation to aid loan recovery, which increased by 11% in 2022. Subsequently, revenue and net profit increased between 2022 and 2023.

⁴ The Srijan scam refers to the fraudulent diversion of Bihar government welfare funds into the accounts of a Bhagalpur-based NGO, Srijan Mahila Vikas Sahyog Samiti, in collusion with bank and government officials. Uncovered in August 2017, the scam is estimated at several hundred crore rupees (reports vary between ₹700 crore and ₹2,000 crore) and remains under CBI investigation.

Meanwhile, SEWA Bharat provided BCC with sustained legal and advocacy support. The Cooperative Department in the Government of Bihar initially failed to provide necessary approvals to initiate BCC's scheduled 2017 board elections. Additionally, in June 2019, they issued a public notice listing seven alleged violations of the Bihar Self-Supporting Cooperative Societies Act, 1996, including asking BCC for a response for why it should not be liquidated for these violations. SEWA Bharat then assembled and coordinated a legal team drawn from Patna, Delhi, and Ahmedabad. With this support, BCC petitioned the Patna High Court in March 2020 and, after COVID-19 stalled the case, approached the Supreme Court to have the hearing expedited. In June 2021, the High Court ruled in BCC's favour, holding that elections had to precede any liquidation proceedings, and the department approved elections several months later. In parallel, SEWA Bharat's leadership met senior state officials, including the Chief Secretary, and worked to rebuild trust with the department. Operations resumed in 2022 with new elections and board members, and in March 2023 the tribunal dismissed the liquidation proceedings, noting that no misappropriation of funds had been alleged.

At BCC, mentorship was assessed to be effective because of its high-touch modality of engagement that extended beyond capacity building or strategic guidance. Retrospective process tracing provides strong confidence that the mentorship support contributed to improvements in BCC's governance and operations (see [Figure 12](#)) for evidence on each step of the theory of change. This is based on confidence in the causal connection of each step in the theory of change to the intermediate outcome. This includes

- **Mentor-matching** – The mentor was a sector expert and had experience working with credit cooperatives
- **Engagement modality** – Mentor functioned independently and was involved in operational decision-making, including restructuring
- **Process improvements** to improve documentation and reduce errors in bookkeeping
- **Implementation of SOPs** led to improved loan recovery and loan appraisal processes
- Improvements in net profits and loan recovery rates indicate that **management successfully applied new skills/knowledge** to their roles

Figure 12. The mentorship support for BCC had significant contributions to changes through the process sequence to the actual skills of managers

Confident that **mentorship** support helped BCC management acquire skills that they were able to use to rectify systems and processes and improve operations

Causal mechanism → Verdict on each step in the theory of change leading to intermediate outcome



Evidence → Indicator of clarity of result (existence of direction) and size of result (magnitude)

- Legal challenges relating to election delays and reporting of share capital, lasting 2018-22 - Govt. order ceased activities for 3 months in 2018 - Weak leadership, procedural issues, overdue accounts, high defaults, and low business turnover	- WESS appointed mentor with sectoral experience in 2019, CEO of Indore Credit Coop - Formal contract with extensions and amendments to TOR - Focus on capacity building of BCC core team and improving processes	- High touch engagement in day-to-day operations - Trainings on portfolio mgt, loan procedures, cash mgt, and risk mgt - Assessed progress through observation & interaction - Mentor operated with autonomy	- BCC team learned new skills relating to banking operations - Improved decision making and motivation within team - Team transitioned from Tally to different accounting software - Difficult to ascertain how well new skills/knowledge were acquired	- Mgt was able to rectified some processes. E.g., documentation to aid loan recovery - Revenue and net profit increased b/w 2022 and 2023. Recovery increased by 11% - Heavy reliance on mentor, even with reduced involvement over time
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Source → Indicator of Data Quality, i.e., reliability, bias, variation, representativeness

- Interview with WESS Coordinator - Interview with BCC General Manager (GM) - SEWA Bharat documentation – "Discussing Mentoring in MOVE Program"	- Interview with WESS Coordinator - Interview with mentor (Miniben) - SEWA Bharat documentation – "Discussing Mentoring in MOVE Program"	- Interview with mentor - Interview with BCC GM - Interviews with BCC staff members	- Interview with mentor - Interview with BCC GM - Interviews with BCC staff members	- Interview with mentor - Interview with BCC GM - Interviews with BCC staff members - BCC audited statements 2021-22 and 2022-23
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The case of BCC deviates from the typical conceptualization of mentorship in which a mentor's role is to guide, advise, and impart wisdom. Instead, the BCC mentorship model is one of 'constant handholding' in which the mentor engages in several aspects of running the enterprise. The mentor functioned as an alternate leader, with her role extending beyond strategic guidance and skill-training, including making key decisions on processes, structure, and business strategy.

We have process-traced other examples of mentorship support provided by WESS in which mentors have acted as capacity builders (support to Megha Mandli) and strategic business partners (support to Lok Swasthya Mandli). Some general lessons emerge across cases. One important lesson is that the success of mentorship significantly depends on the alignment between the mentor's expertise, values, and the needs, culture, and goals of the enterprise. We identified experience with cooperatives and with social ventures as important prerequisites for success. Mentorship should match the enterprise's maturity level, with early-stage enterprises needing more hands-on support and mature ones benefiting from strategic guidance. The role should evolve as the enterprise grows, starting with hands-on support and shifting to advisory roles as capacity builds.

While sector-specific knowledge can be beneficial, it is not always essential for successful mentorship. However, cultural alignment and understanding the social values and goals of the enterprise are critical for success. The approach should be goal-oriented but flexible enough to adjust to new challenges or opportunities that arise. Lastly, dependence on the mentor must be reduced by building long-term capacity of the management and staff.

Agile-based business development for Lok Swasthya Mandali

We next illustrate the process technique applied to a "prospective" case, adapting "agile" techniques to the issues and conditions of one of the enterprises.

Lok Swasthya Mandli is a social enterprise providing primary health care, supported by SEWA Cooperative Federation and has been operating since 1990. LSM was set up with the objective of providing lifesaving health information education with a preventive focus to provide low-cost, appropriate curative services at women's doorsteps. Their offerings include providing low-cost allopathic medicines and manufacturing 85 different kinds of ayurvedic medicines and daily-use products.

One of the integral parts of their operations is the cadre of Aarogya Sakhis. These are local women leaders who provide health education, linkages with the public health system and earn a supplementary income as commissions through selling ayurvedic products to people in need in their vicinity. But LSM's management noticed that the sales from the commission agent channel are low in absolute terms and are contributing even less to the Sakhi's income compared to the B2B sales that they are doing as bulk orders for institutional clients. LSM conducted a meeting of their members, staff, and leadership where they collectively voted to acknowledge this issue of low commission agent sales and decided that it is crucial to work on this channel as it creates the most impact on its members.

Based on that mandate, a group was identified within LSM and Imago who was responsible for implementing the agile approach. Under this approach, the group started to have a 15-minute check-in every alternate day, discussing how to move forward stepwise in order to build the capacity of the Aarogya Sakhis. The agile management system included the CEO, relevant managers, and coordinators of LSM along with Imago's research team. This system helped assign responsibilities among the WCE and to create buy-in within the management to dedicate resources.

In the initial discussion of this group, it emerged that the Sakhis currently have limited knowledge about the whole product range that LSM offers. This includes features of the product, their usage, and pricing. Additionally, the need was felt to change the current incentive structure as well.

Based on these inputs, the first sprint was designed, which had product training and introduction of a new incentive structure as the main interventions. The new incentive structure included a gift to Sakhis exceeding sales of ₹1500 and ₹2500 and a 5% quarterly incentive for sales in the range of ₹900 - ₹2000.

Under this sprint, LSM witnessed an increase of 51% in the total sales volume from this channel (Source – LSM Sales MIS). Based on qualitative interviews, we were able to collect feedback from the Aarogya Sakhis on these interventions, where they highlighted the contribution of these trainings along with the LSM Sales Handbook towards making them more knowledgeable about the correct usage, benefits, and ingredients of the products. Additionally, they suggested that LSM should work with them to help improve their sales pitch and help them position these products in the community better.

In the second sprint, the agile group gathered all the Aarogya Sakhis for a dedicated sales training. The content of this training included resolving doubts that customers have regarding the quality of products, ways to initiate a conversation with a potential customer, and how Aarogya Sakhis can see themselves not as salespeople but as problem solvers for customers. Additionally, LSM staff worked in the background to solve any delays in paying incentives to eligible Sakhis. While sales in this sprint increased by 14%, interviews revealed that many Sakhis are largely unaware of the full range of incentive structures, other than the smallest one (which was an incentive to reach 1500 INR sales). Additionally, incentives were gift items provided almost a month after meeting the target in a group meeting. This lag in realizing the incentive made it appear more as a bonus than a real incentive for higher sales.

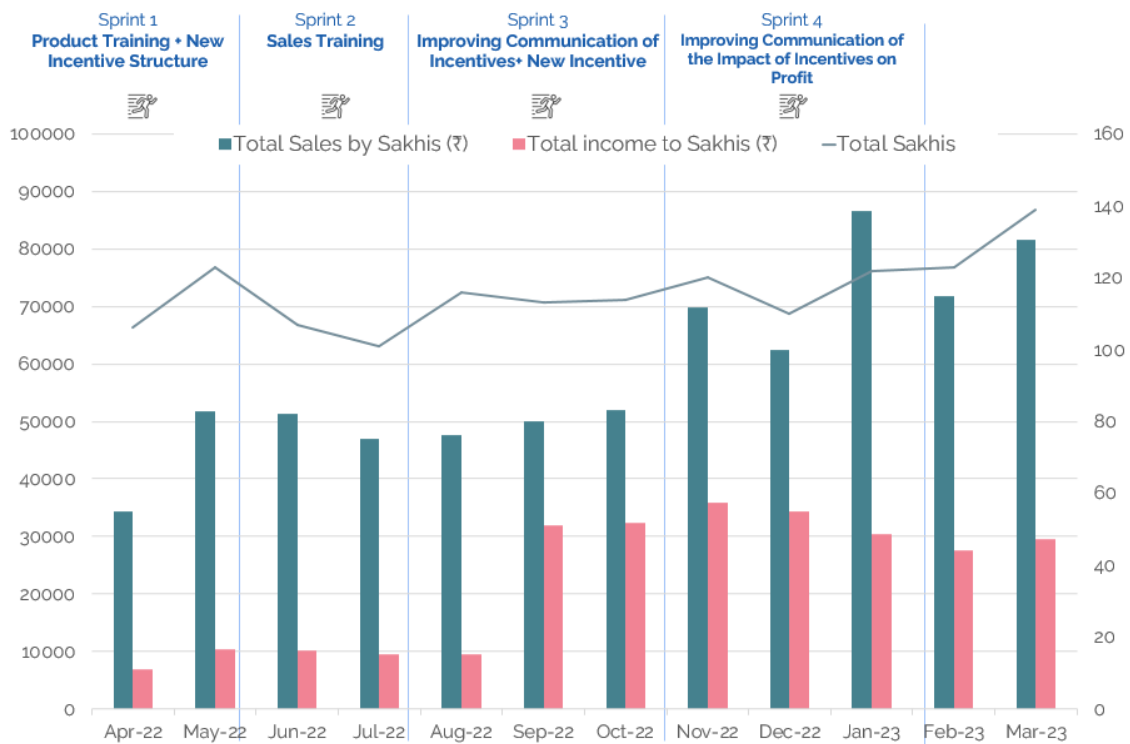
Based on this feedback, the third sprint was designed to improve the communication of the incentive structure. The agile team started to emphasize the incentive structures repeatedly during training while depending less on social media messaging to communicate incentives (as done previously). They also introduced an incentive for a much smaller sales target of 500 INR of sales. As part of this incentive, Sakhis were provided with products worth 100 INR right at the time of purchase to decrease any lag in realizing the benefits of hitting an incentive target.

These tweaks provided immediate results in getting the incentive structure understood and accepted by the Sakhis. In subsequent qualitative interviews and polling, 90% of the Sakhis knew about the prevailing incentive structure. Additionally, the ₹500 incentive had become the most popular incentive as people received the benefit instantly, with a 70% increase in members who availed of incentives. Still, the sprint showed that Sakhis still found it difficult to calculate their profits after accommodating incentives. This limited their purchase planning, leaving some scope to improve sales targets if they can calculate that their profit margins are better.

The fourth and final sprint focused on setting up training where the LSM staff taught the Sakhis to calculate their profits. The idea was to communicate how spending a bit extra and receiving an incentive can change their profitability. Additionally, they selected some of the highest performers and then created a separate cohort which will undergo specialized training. This led to a 150% increase in Sakhis selling more than INR 1000.

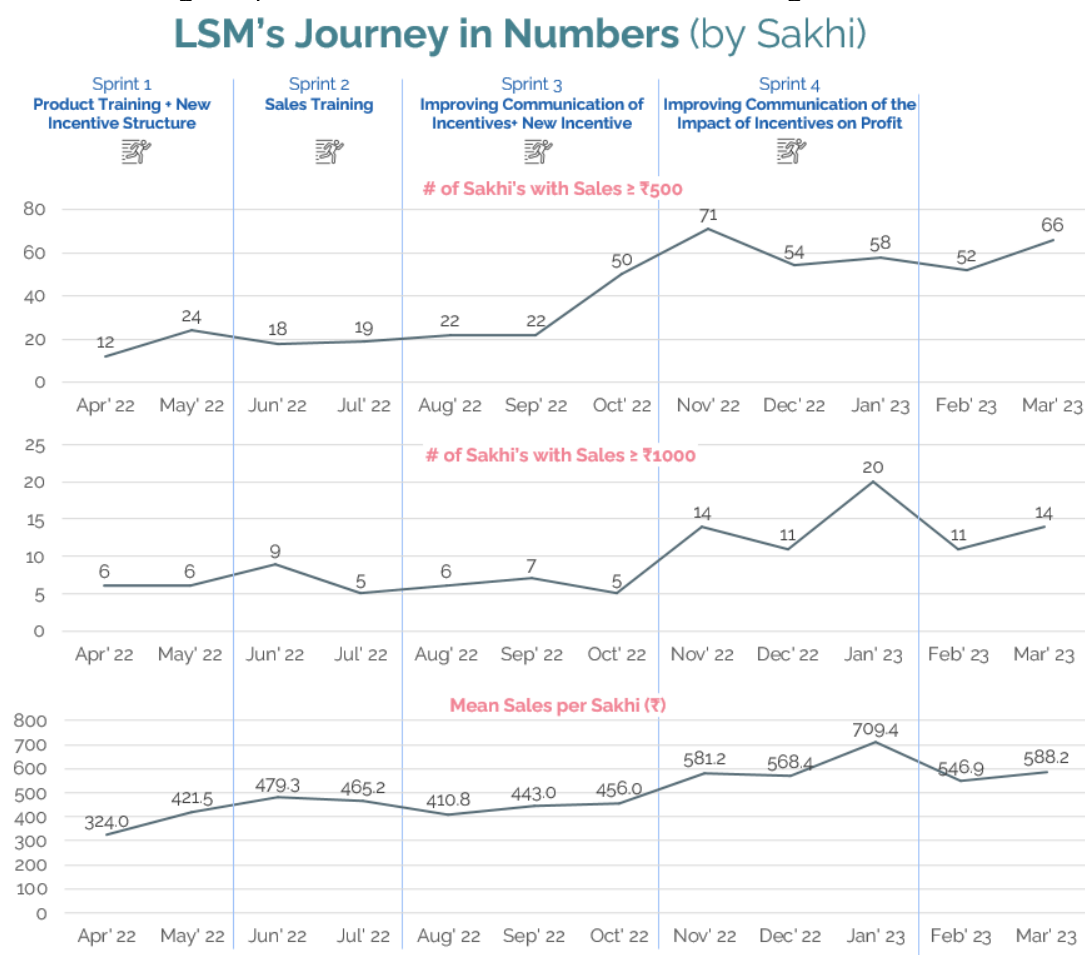
Figure 13. LSM's "agile" process involved several sprints in response to real-time data

LSM's Journey in Numbers (Totals)



Overall, the results of this agile sprint led to an increase in the total number of sales from this channel on a monthly basis (see [Figure 13](#)). Additionally, [Figure 14](#) shows that mean sales for each Sakhi also increased. Fluctuations in both measures likely reflect a combination of seasonality and the gradual effects of changes to the incentive structure over the course of the experimentation. These results enabled LSM's management to demonstrate the channel's importance and build buy-in for further investment in it.

Figure 14. The "agile" process in LSM led to substantial gains for Sakhis



Process tracing as a method was used in this approach prospectively to establish the definition of causality of results we are using for each sprint in this experiment. This included using a combination of LSM's system-generated data around sales of each Sakhi for each month, qualitative interviews of randomly selected Sakhis, observations during each training session, and interviews with LSM staff members. The Agile approach was able to use the information emerging from all these sources to test various hypotheses around the right incentive structure and training throughout the experimentation and worked effectively in getting management decisions in a relatively quick manner.

Overall, WESS established itself as an institution trusted by its supported enterprises, a trust built on the demonstrated results of its services. While each service solved a specific business problem, the next section examines their cumulative effects across enterprises.

5.3. Learnings at the Women Collective Enterprise Level

WESS has provided various kinds of business and operational services to its women collective enterprises based on the needs of these enterprises and their maturity level. These enterprises can be divided into different archetypes based on what they were trying to achieve/solve for based on assistance from WESS (see [Figure 15](#)).

5.3.1. Types of Women Collective Enterprises

The first category comprises enterprises—often young ones—which were deeply impacted by the pandemic and were looking for **survival**. This included Tapi Megha in Gujarat (supported by SEWA Cooperative Federation) and Karnbhumi in Bihar (supported by SEWA Bharat). These enterprises had not developed the necessary building blocks for a viable business and were severely affected by the pandemic. These enterprises needed support to reduce bleeding losses, stabilize operations, quickly shift to higher-margin revenue channels, retain staff, and support their most vulnerable members.

The second category comprises enterprises—often in mid-stage—in need of a **revival** or a turnaround. This includes the Delhi Credit Cooperative (DCC), Bihar Credit Cooperative (BCC), Sarthak in Uttarakhand, and Ruaab in Delhi supported by SEWA Bharat, and Homecare in Gujarat supported by SEWA Cooperative Federation. These women collective enterprises had been operational for more than a decade and at one point in time were profitable with low or zero grant dependency. But they went through a combination of external (pandemic or regulatory changes) and internal (leadership) shocks that disrupted their operations and reduced their market presence. Thus, these enterprises needed support in restructuring their organization, entering new markets, and improving their branding to enhance market presence in existing markets to return to their earlier revenues and growth.

The third category comprises mature, profitable enterprises seeking to enter a phase of **rapid growth**. This included Lok Swasthya Mandli (LSM) in Gujarat, supported by SEWA Cooperative Federation. LSM needed both capital and expert advice to unlock its potential to serve larger clients with the required quality and effectiveness: support in identifying market opportunities suited to its capacities, and investment in machinery and personnel to deliver at that level. While focusing on increasing their revenues, alongside growing its revenues, LSM also sought strategic guidance to continue creating impact for its members at an expanding scale.

Figure 15. The varying types of women collective enterprise required different responses

Archetype	What does success look like?	WESS Response	Examples
Young WCEs looking for survival (after being majorly disrupted by pandemic)	Survival • building blocks for a business Business - Reduction in bleeding losses - Stabilization in operations - Restoration of revenue generating activities - Signs of tapering grant dependence Social - Retain staff and members, especially most vulnerable and dependent	- Focus is on key capabilities in governance, management, and operations - Relief & Recovery Funding - Strategic Business funding for revival	Tapi Megha - Karn Bhumi
Mid-stage WCEs in need of revival	Turn-around Business - Rebound in profitability - Reestablishing market presence - Reduction in grant dependence Social - Signs of increased number of member-based commission agents	- Pivot to a new market area - Restructuring organization, leadership and key personnel - Rebranding/refreshing brand	DCC - BCC - Sarthak - Ruaab - Homecare
Established WCE's seeking to enter a phase of rapid growth	Growth Business - Growth in new business lines - Increasing Market presence in new business line - Low or zero grant dependence Social - High employability and greater savings from commission agent-based work	- Strategic investments in new product line and new revenue streams - Targeted mentorship and expertise to develop these business lines	LSM

5.3.2. Trajectories of Women Collective Enterprises

At the end of the WESS experiment, there was evidence to suggest that five enterprises were already on a path to financial sustainability. These include Homecare, Delhi Credit Cooperative, Lok Swasthya Mandli, Megha Mandli and the Bihar Credit Cooperative. The other three enterprises (Sarthak, Ruaab and Karnbhum) haven't been able to enhance profitability or reduce grant dependency to a significant extent (see [Figure 16](#)). We focus on revenue growth, profits before grants, and grant dependence as indicators of performance. Achieving or approaching positive profits before grants is viewed as an indicator of financial sustainability, though grants may continue to have a role. One international benchmark is actually less strict than this, of grant dependence of 30 percent or less of revenues for social ([British Council, 2022](#)). Summary financial results are illustrated in Figures 16 and 17.

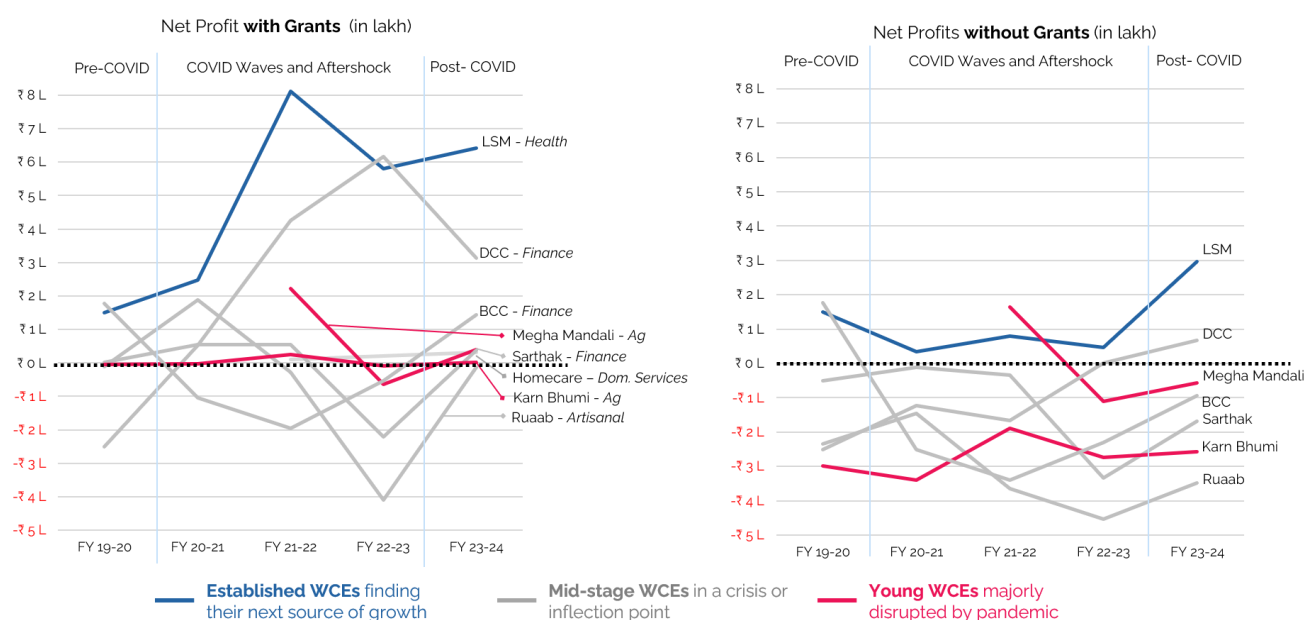
Among the enterprises on a path to financial sustainability, there is diversity in outcomes and processes. Homecare, Delhi Credit Cooperative and Bihar Credit Cooperatives received support from WESS on many occasions, but the most notable of them is the appointment of competent leadership and managing these enterprises during such leadership change. These enterprises now have registered positive net profits before grants. In the case of BCC and DCC, grants have reduced to 25% and 12% respectively as a proportion of revenues, and this number has reduced to 0% for Homecare. This has been made possible by the sustained rise of sales-based revenues for these WCEs (see [Figure 17](#)). Based on these results, both WESS's have exited Homecare and DCC since they no longer need financial or advisory support for now. In the case of BCC, WESS support was gradually being reduced.

Figure 16. Most enterprises were profitable or on a path to profitability by end 2024

The established WCE—LSM—continues to grow with profits even without grants

3 mid stage WCE's in crisis — DCC, BCC & Homecare —had remarkable turnarounds. Two others—Sarthak & Ruaab — have some recovery but are searching for longer-term sustainability.

One young WCEs disrupted by COVID—Megha Mandali — has recovered and close to breakeven. Only Karn Bhumi— is stagnating

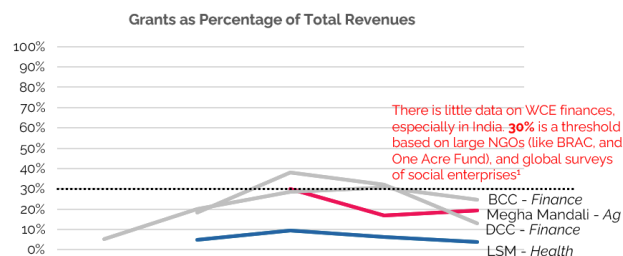


Source: Enterprise accounts

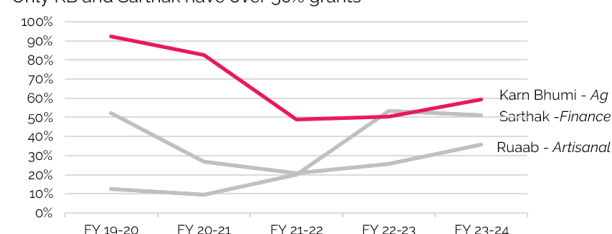
Figure 17. Most WCEs reduced grant dependence and increased revenues

WCEs have reduced grant dependency to a large extent— a sign of financial sustainability.

Most enterprises have reduced grant dependency to under 30% of total revenues



Only KB and Sarthak have over 50% grants



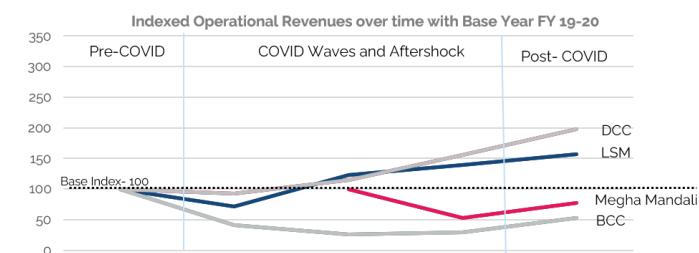
Established WCEs finding their next source of growth

Mid-stage WCEs in a crisis or inflection point

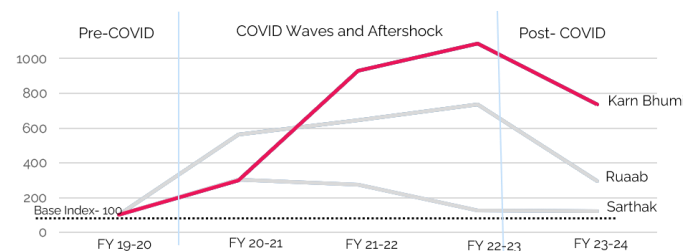
Young WCEs majorly disrupted by pandemic

Most WCEs have shown growth in sales revenue excluding grants

Of the enterprises, BCC & Megha Mandali faced declines and now are growing



KB, Ruaab, and Sarthak did well in the pandemic because of specific advantages, but are on a much long-term search for financial sustainability



Source: Enterprise accounts

LSM and Megha Mandli have been supported extensively by SEWA Cooperative Federation with interventions focused on providing working capital and advisory support to shift to revenue lines of higher margins. While LSM was always profitable, it was able to leverage this support from WESS and registered significant gains as it raised its revenues and net profits excluding grants to levels higher than pre-pandemic figures. The share of grants in its revenues declined to about 5%. By contrast, Megha Mandli is a young enterprise which needed support to survive the pandemic. Through WESS's support, it appears to be reviving from that shock and is inching closer to registering positive net profits before grants, with a rising trend in its sales-based revenue. Grants as a share of revenue remained at 20%. Based on these encouraging results, SEWA Cooperative Federation was going to continue its support to Megha Mandli till they reach zero grant dependency.

The three enterprises which haven't been able to reduce their grant dependency significantly have seen a range of challenges that limited their growth. Sarthak, a financial services enterprise, has been deeply affected by a changing regulatory environment that increased its cost of operations on a frequent basis. Additionally, recent technological advancements in modes of payments have eroded the value of their services over the years, which reflects in its financial state as well. The enterprise actually benefited from the pandemic, based on higher incentives being provided by its biggest clients to operate during that difficult time, but since then its sales-based revenue declined, and it was surviving on high levels of grants (50% of the revenue)

Karnbhumi was transformed into an agriculture enterprise in 2018. It had its origins in a grant-based project which was run in the same geography to enhance agriculture-based livelihood opportunities for local farmers. While WESS supported this enterprise with a wide range of services including financial support and advice, the enterprise couldn't emerge out of its non-profit mindset and leaders faced repeated challenges to turn this around. Karnbhumi also maintained a high grant dependence model at over 50% of revenues, with declining sales-based revenue contributing to this phenomenon.

Based on these results, SEWA Bharat WESS has decided to exit both enterprises. Karnbhumi is being reorganized back into a non-profit, while Sarthak's Punjab operations have been closed owing to financially non-viable performance.

Ruaab, in the artisanal sector, has been operational for more than a decade and was a high-revenue venture until a leadership crisis in 2016. The pandemic struck while it was still recovering, and recurring leadership instability since then has left WESS having to take over much of its operations and management. WESS has been heavily invested in reviving this entity, which is reflected in the rise of grants being invested in the enterprise over the years, despite declining sales-based revenue. Although, Ruaab appears to be in difficulty, WESS appears relatively more confident WESS is relatively more confident of a turnaround here than in the enterprises it has exited: in its assessment, Ruaab's members have the required entrepreneurial mindset and need only consistent support on market linkages to secure large institutional orders on a regular basis.

5.3.3. Detailed Women collective enterprise Journeys for Selected Enterprises

The previous section assessed all enterprises against financial sustainability as the outcome of interest, reached through varied strategies supported by their respective WESS. Here we trace three journeys of WESS support in detail—DCC, Karnbhumi, and LSM—representing the different archetypes among the enterprises supported by SEWA Bharat and SEWA Cooperative Federation. All our enterprise journeys are in [Annex II](#).

The Case of Delhi Credit Cooperative – Complete revival through pro-active management and support

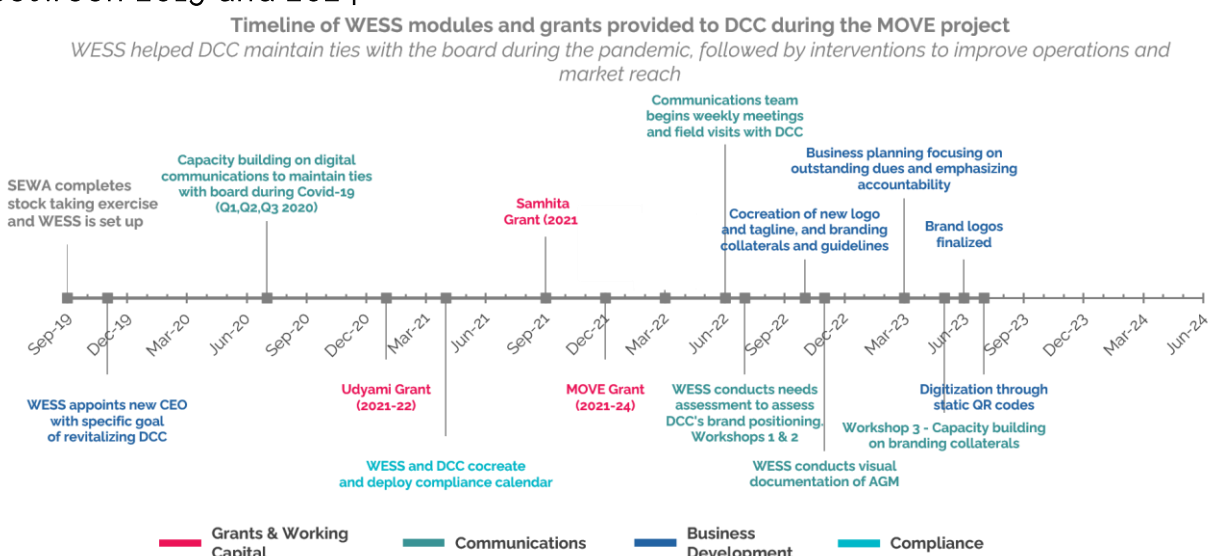
"I was never permitted to step out of the house or work, but when a family crisis arose, I had to negotiate with my in-laws to earn for my children. That is when I approached DCC, was interviewed, and was engaged as a Bank Sathi." — Bank Sathi, DCC

Delhi Credit Cooperative (DCC) was established in 2007 by SEWA Bharat as a state-level thrift and savings cooperative for informal women workers in the Delhi NCR. It currently has 8,700 members and aims to bring 100,000 poor women in this region into the fold of financial inclusion. DCC offers a suite of savings products—including recurring deposits, fixed deposits,

and savings accounts—alongside loan products such as short-term loans, gold loans, and emergency loans. Interest income from loans serves as its main revenue source. A distinctive feature of DCC's approach is its doorstep service model, delivered through commission-based agents known as Bank Saathis, complemented by digital financial literacy training (DFLT) for its members.

We see DCC as a case of proactive WESS support to revive an enterprise facing operational challenges, defaults, losses, and pandemic-related difficulties. It faced financial challenges and negative profits in 2019-20 due to operational issues, which were further compounded by the pandemic. The financial picture was bleak: total revenue stood at ₹83.97 lakh, but the cooperative posted a substantial loss of ₹25.03 lakh. At this juncture, WESS stepped in, including DCC in its cohort of supported enterprises and providing various kinds of support illustrated in [Figure 18](#)

Figure 18. WESS appointed a CEO, provided grant support and many other services to DCC between 2019 and 2024



Based on an initial needs assessment which highlighted major governance and operational concerns, WESS started by appointing a competent and experienced CEO for DCC who was scouted from another SEWA Bharat-supported enterprise and thus had contextual understanding of the ecosystem she was operating in. During the pandemic, one of the biggest challenges was coordination among staff members, and to address this, WESS started providing capacity building training for digital communications to maintain ties of staff with the board and the CEO for conducting daily operations.

In 2021, WESS started infusing financial capital in form of either grants or service contracts for DCC. This included service contracts from Udyami and Samhita in which DCC was responsible for providing financial inclusion training to poor women entrepreneurs in Delhi. WESS then followed up with providing another set of grants to DCC in 2022 (that is, another tranche of Udyami and MOVE grant provided separately), which were mostly used to support vital functions such as compensation of staff, conducting annual general meetings, training, and event costs.

Additionally, during this time, WESS also helped DCC to strengthen its compliance requirements by co-creating with them an end-to-end compliance module and calendar. In the subsequent years, WESS focused on creating strategies for DCC to reclaim its market presence. This was achieved by a complete overhaul of the branding and communication strategy of the enterprise, which first started with creating consistency around communications and brand positioning within the DCC team and then towards creating external presence.

The financial transformation that followed was remarkable. From the ₹25 lakh loss in 2019-20, DCC moved into positive territory in 2020-21 with a modest net profit of ₹5.34 lakh on revenue of ₹95.36 lakh. The momentum continued: 2021-22 saw revenue jump to ₹155 crore with profits of ₹42.62 lakh, and by 2022-23, DCC was generating ₹1.92 crore in revenue with peak net profits of ₹61.66 lakh. In 2023-24, while net profits stabilized to ₹31.43 lakh, revenue held steady at ₹1.91 crore.

Grants were the major contributor in this recovery for the initial years. Udyami contributed 46% and the MOVE project 38% of the total grant pool from 2019-24, with smaller contributions from Mahindra and Mahindra (6%), and Samhita (1%). As mentioned above, these grants supported salaries, AGM expenses, training costs, and event costs, and were also delivered as direct income through service contracts for digital financial literacy trainings. The share of grants in total revenue peaked at 38.07% in 2021-22 before declining to 32.08% in 2022-23 and finally to 12.92% in 2023-24—suggesting that DCC was clearly on a path of financial sustainability. The deeper story emerges from the analysis of net profits after excluding the grant component. For three consecutive years (2019-20 through 2021-22), DCC's non-grant profits remained negative, indicating that grants alone were keeping the cooperative afloat. The breakthrough came in 2022-23, when non-grant profit reached a near-breakeven ₹3,267, and then 2023-24 marked a true milestone as non-grant net profit turned positive at ₹6.73 lakh.

This financial turnaround emerges from the surge in business activity for the enterprise. New account openings nearly doubled, climbing from 705 in 2020-21 to 1,258 in 2023-24, with a peak of 1,608 in 2022-23. Deposits in new accounts grew from ₹3.21 crore to ₹3.39 crore over this period, peaking at ₹3.78 crore in 2022-23. Lending activity expanded even more dramatically: the total amount of loans disbursed more than doubled from ₹3.52 crore in 2020-21 to ₹7.50 crore in 2023-24, while the number of loans grew by 76% over the same period—from 471 to 831. Despite this growth, non-performing assets (NPAs) and loan delinquency remained genuine concerns. While the number of overdue loans had fallen from approximately 600 per month in early 2022 to around 400 per month by early 2024, the persistence of overdue loans alongside growing disbursement created ongoing risk exposure. Although the number of NPAs decreased—possibly reflecting improved collections or write-offs of bad debt—the value of NPAs did not decline at the same rate, suggesting that increased lending in an environment of high NPA values could expose the loan portfolio to greater future risks.

The benefits of DCC's revival flowed through to its commission-based agents, the Bank Saathis, in ways that aligned with the cooperative's social mission. While the total number of Bank Saathis remained stable at around 15 throughout the period, their productivity and

earnings rose substantially. The average amount collected per Saathi per month grew by 82% between 2020-21 and 2022-23, reaching ₹3,45,759. Even more striking, average monthly commissions roughly doubled—from ₹5,562 in 2019-20 to ₹10,919 in 2023-24—with commissions typically representing 2.3% to 2.5% of monthly collections.

The Case of Karnbhumi - Genuine but incomplete transformation

"Karn Bhumi is a Company for Women where the shareholder is a woman and not a man which gives me hope that we women can also do something. As a farmer sister, I have also got an opportunity to visit Delhi twice." — Board of Director, Karn Bhumi

Karnbhumi is a women farmers' company comprised primarily of small or marginal farmers. The entity was born out of a project supported by Oxfam, which had an aim to economically empower women farmers through their integration in the local vegetable supply chain. The current farmer producer trading company was established in 2018 with several business lines that included services such as bulk procurement of paddy for output marketing, input marketing products such as cereal seeds like rice and wheat, vegetable seeds and cattle feed, and expert advisory for agricultural practices to local farmers. Currently, it has 782 members and operates in Bhagalpur and Munger districts of Bihar.

WESS formally began engaging with Karn Bhumi in September 2019, and at that time the enterprise was barely a year old and was transitioning from being a non-profit project. WESS stepped in early, helping appoint a management team and a mentor, and conducting an exposure visit to assess the enterprise's potential. By early 2020, a systematic assessment of Karn Bhumi's potential was underway, leading to the development of its first business plan.

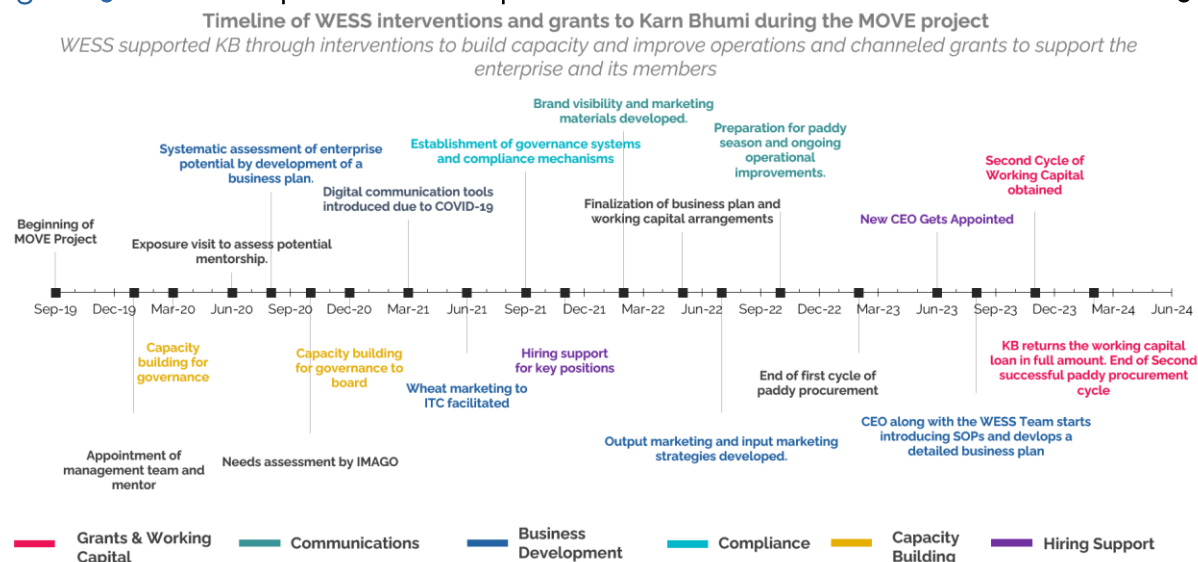
The financial picture in these opening years was stark. In FY 2019–20, Karn Bhumi generated revenues of around ₹31.9 lakh, but ran a net loss of ₹39,679 even with grant support—and without grants, the true gap was a staggering ₹29.9 lakh. The enterprise was, in effect, being kept alive by external funding, with grants accounting for a remarkable 92% of its total revenue in that first year.

Then came COVID-19. The pandemic disrupted operations just as Karn Bhumi was beginning to find its feet. WESS pivoted to digital communication tools to maintain engagement, and wheat marketing facilitated through ITC (Indian Tobacco Company) helped keep some revenue flowing. Capacity building for governance continued through digital mediums. By FY 2020–21, revenues had grown to ₹41 lakh, but losses (without grants) had widened to ₹34 lakh—the worst single-year gap in the enterprise's history. Grant dependence, though slightly reduced to 82%, remained overwhelming.

The period from mid-2021 onwards saw a range of WESS support provided to Karn Bhumi (see [Figure 19](#)). They facilitated the establishment of governance systems and compliance mechanisms, developed brand visibility and marketing materials, and provided hiring support for key positions. Karn Bhumi also developed strategies around expanding the input marketing

service and started exploring cases to do output marketing as well. In this case, WESS played multiple roles, starting from providing modularized services to the WCE, appointing the leadership of the WCE and handholding them in the initial years, and then finally bringing an agro expert advisory organization named Vrutti as mentors to build technical capacity in the WCE leadership to create strategies around service delivery.

Figure 19. The WESS provided a sequence of services to Khan Bhumi from 2019 to



A notable milestone came in FY 2021–22, when Karn Bhumi achieved its first meaningful net profit with grant support—₹2.42 lakh—even as its without-grant losses stood at ₹18.9 lakh. Revenues held steady at ₹43.8 lakh. Grant dependence had fallen sharply to 49%, suggesting that the enterprise's own commercial revenues were finally beginning to hold weight.

But just as the numbers looked most promising, the organization went through an internal shock. In FY 2022–23, both General Managers departed, leaving Karn Bhumi without its core leadership. WESS stepped in to take over management directly. The intervention was deliberate and structured. Rather than simply filling the leadership vacuum, WESS used the moment to fundamentally reorient Karn Bhumi's culture—shifting it away from the project-mindset it had inherited toward a genuine business-oriented approach. Core business competencies were built. Rigorous planning processes were introduced. Standard operating procedures were developed and implemented. And in 2023, an experienced new CEO was appointed to lead the enterprise forward.

The new CEO, working alongside the WESS team, developed a detailed business plan and began preparing systematically for the paddy procurement season as part of introducing output marketing as a service offered by Karn Bhumi. A second cycle of working capital was secured from SEWA Federation with facilitation through SEWA Bharat WESS—and crucially, Karn Bhumi repaid the first working capital loan in full. By FY 2023–24, the second paddy procurement cycle was completed successfully and for the first time Karn Bhumi registered net positive profits in this output marketing cycle.

Over the life of the MOVE project, Karn Bhumi received substantial grant support from multiple sources—totaling between ₹14–15 lakh per year on average between FY 2019 and FY 2024. The MOVE project itself has been the dominant funder at 62% of total grants, followed by SEWA Bharat's Oxfam funding at 29%, with Udyami and Co-Impact contributing smaller shares. These grants have covered staff salaries, consultancy fees, administrative costs, rent, and exposure visits—in other words, the core operating infrastructure of the enterprise.

By FY 2023–24, revenues stood at ₹43.6 lakh—somewhat lower than the peak, partly reflecting the turbulence of the leadership transition, with a small net profit of ₹17,584 when grants are included. Without grants, the loss was ₹25.7 lakh. Grant dependence had climbed back to 59%, a reminder that despite five years of support and genuine operational improvements, Karn Bhumi had not yet crossed the threshold into self-sufficiency.

Karn Bhumi's story is one of genuine but incomplete transformation. It began as a project, and it is becoming an enterprise—but the journey is unfinished. The leadership crisis of 2022 was a real setback, and profitability has remained elusive across every financial year, with or without grants. According to SEWA Bharat WESS, one of the major reasons for Karn Bhumi's slow growth has been its reluctance to fully shift its mindset from a non-profit, grant-based project to a for-profit, revenue-led growth enterprise. Thus, after years of financial and technical support not converting into reduced grant dependency, SEWA Bharat WESS has decided to turn this entity back into a non-profit and mark it as an exit for WESS.

The Case of LSM: A Story of Strategic Reinvention and Growth

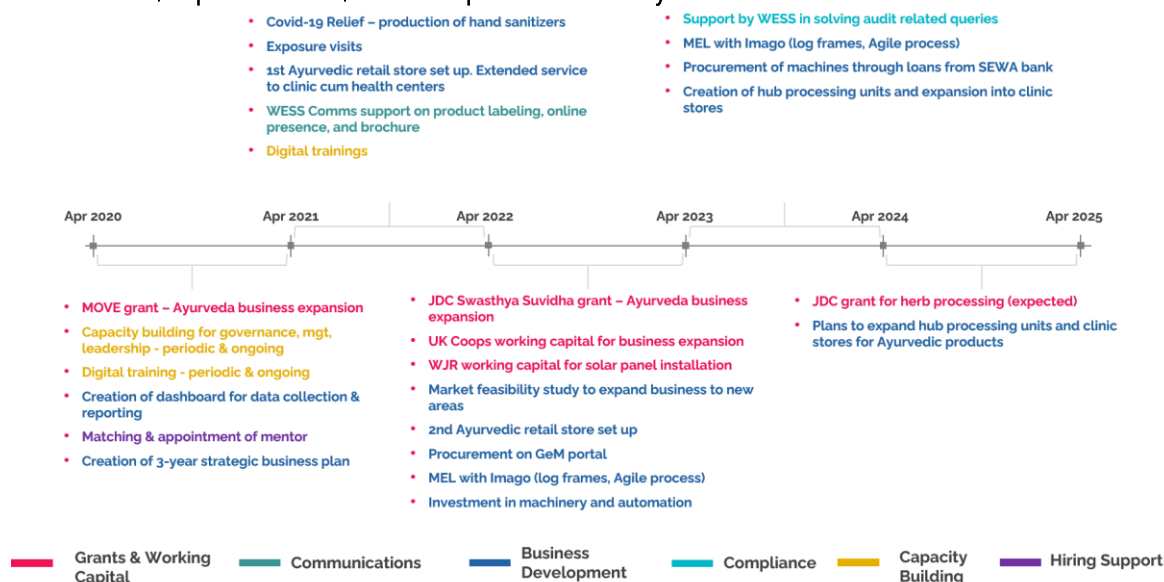
Lok Swasthya Mandali (LSM) is one of SEWA Cooperative Federation's most established enterprises, founded in 1990 in Ahmedabad, Gujarat, as a healthcare cooperative dedicated to serving informal women workers. Over more than three decades, LSM has grown into a cooperative providing health services to 150,000 informal women workers across Gujarat, with a membership base of 1,800 shareholders. Its members are grassroots community health workers and educators who deliver health-related services directly to women in their communities. The cooperative's social mandate is to provide life-saving and preventive health information, alongside low-cost curative and referral services, delivered to women at their doorsteps. LSM's enterprise activities have centred on three main business lines—the manufacture and sale of Ayurvedic medicines, the procurement and discounted sale of allopathic drugs through women-run pharmacies, and community health awareness services.

Unlike many of the enterprises in the MOVE portfolio, LSM did not begin its WESS journey in a crisis but instead entered the cohort with an expectation to grow its revenues rapidly. By 2019–20, LSM was already a profitable operation, generating ₹5.61 crore in total revenue and a modest net profit of ₹15.02 lakh. Pharmacy sales constituted the bulk of its business, accounting for 85% of total revenue, while Ayurvedic products contributed just 11%. But while

the cooperative was financially sound, it stood at an inflection point: the pharmacy model had its limits⁵, and a more profitable, scalable opportunity was emerging in Ayurvedic products.

Starting in 2019, WESS began helping LSM envision a fundamental shift from its pharmacy-centric model to a new Ayurveda product manufacturing and distribution model (see [Figure 20](#)). In 2020, WESS channelled the first MOVE grant for Ayurveda business expansion, along with COVID-19 relief funding to support the production of hand sanitizers. Capacity building for governance, management, and leadership began on a periodic and ongoing basis, alongside digital training. WESS also matched LSM with a mentor, created a dashboard for data collection and reporting, and helped develop a three-year strategic business plan. Acting on mentor recommendations, LSM added Ayurvedic retail to its operations. By 2021, the first Ayurvedic retail store was set up, service was extended to clinics and health centres, and WESS provided communications support on product labelling, online presence, and brochures.

Figure 20. WESS provided grants and multiple services to LSM to strengthen their governance, operations, and expand their ayurvedic business



WESS's intervention accelerated through 2022 and 2023. Additional MOVE and JDC Swasthya Suvidha grants supported continued Ayurveda business expansion, while UK Coops provided working capital for business expansion and WJR funded solar panel installation for the LSM manufacturing units. A market feasibility study explored new business areas, the second Ayurvedic retail store opened, LSM was registered on the GeM portal for government procurement, and Imago supported monitoring, evaluation, and learning through agile processes. Crucially, LSM invested in machinery and automation to boost production capacity. By 2023-24, the focus had shifted toward setting up hub processing units and expanding into

⁵ State as well as other private actors have adopted this model and have set up Jan Aushadhi pharmacies across India supplying generic drugs in the hospitals' premises. Jan Aushadhi has been actively promoted, resulting in limited scope of expansion for LSM pharmacies. Further, due to sustained advocacy on universal health care, many more free medicines are available for patients than in earlier years.

clinic stores, with procurement of machines facilitated through loans from SEWA Bank. Looking ahead to 2024-25, additional JDC grants for herb processing are expected, with plans to further expand hub processing units and clinic stores.

LSM's financial trajectory is a story of remarkable resilience and sustained growth. After a pandemic-related dip in 2020-21, when total revenue fell to ₹4.24 crore, the cooperative rebounded strongly. Revenue climbed to ₹7.63 crore in 2021-22, ₹8.37 crore in 2022-23, and ₹9.14 crore in 2023-24—representing approximately 60% growth since 2019-20. Net profits showed an even more dramatic pattern, quadrupling from ₹15.02 lakh in 2019-20 to ₹64.10 lakh in 2023-24, with a peak of ₹81.16 lakh in 2021-22.

Grant support played a meaningful role in this transformation. Total grants received grew from ₹21.82 lakh in 2020-21 to a projected ₹50.68 lakh in 2024-25. MOVE contributed 40% of grants over this period, and JDC Swasthya Suvidha contributed 39%, making them by far the largest donors, with smaller contributions from JDC Herb Processing (14%), UK Coops (3%), Kinara (2%), and WJR (2%). The grants were heavily concentrated on expanding the Ayurvedic business line, with smaller allocations to COVID-19 relief, solar panel installation, and future herb processing activities.

This rapid growth in revenues was mostly driven by the strategic transformation of its product mix. Over five years, Ayurvedic sales grew from 11% of total revenue to 42%, while pharmacy sales fell from 85% to 47% of revenue. WESS supported LSM through financial capital and advisory support from the appointed mentor to build the capacity to manufacture and trade Ayurvedic products. This shift was not just about composition—it was about profitability. The Ayurvedic business consistently generated substantially higher profit margins than the pharmacy business. In 2019-20, Ayurvedic margins stood at 28% compared to just 3% for pharmacy. While Ayurvedic margins moderated over time to 13% in 2023-24 (due to higher production costs, increased headcount, and new retail store rents), they remained markedly higher than pharmacy margins, which fluctuated between negative 1% and 8%.

The Ayurvedic production unit and stores showed clear gains in profitability. Net profit from the Ayurvedic unit grew from ₹12.74 lakh in 2019-20 to ₹47.29 lakh in 2023-24, with a peak of ₹39.57 lakh in 2021-22. The Ayurvedic clinics, which posted modest losses in the early years, turned profitable by 2022-23 and continued generating positive returns in 2023-24.

The most encouraging signal of LSM's financial sustainability is the trajectory of its net profits excluding grants. After early years of low non-grant profitability—₹15.02 lakh in 2019-20, ₹3.52 lakh in 2020-21, ₹7.95 lakh in 2021-22, and ₹4.62 lakh in 2022-23—LSM achieved a dramatic breakthrough in 2023-24 with non-grant profit of ₹29.56 lakh. The share of grants in total revenue peaked at 10% in 2021-22 and fell to just 4% by 2023-24, demonstrating that LSM was increasingly generating profits through its core business rather than relying on grant infusions.

The growth of LSM's business translated directly into improved economic outcomes for its members and workers. Average employees per month surged from 40 in 2019-20 to 95 in 2023-24, with significant numbers of part-time workers in 2021-22 and 2022-23 likely transitioning to full-time positions by 2023-24. Average production workers per month grew

from 5 to 14 over this period, while average monthly income per worker doubled from ₹3,000 levels in 2020-21 to ₹6,516 by 2023-24. Total commissions earned by Ayurvedic sales agents (Sakhis) followed a similar upward trajectory, growing from ₹1.07 lakh in 2019-20 to ₹2.60 lakh in 2023-24, with a peak of ₹2.81 lakh in 2022-23 coinciding with WESS's Agile work on improving agent outcomes.

Final remarks on enterprise financial outcomes

For both DCC and LSM, WESS's comprehensive and long-term support emerged as a vital intervention that helped them register increased profitability. The financial turnaround was remarkable in the case of DCC, which moved from being a loss-making entity to a profitable enterprise and substantially reduced grants as a percentage of its revenues in this process. WESS played a crucial role in strengthening their business offerings through financial and advisory support.

Similarly, LSM benefited from the strategic advisory from the WESS-appointed mentor, which was backed by consistent financial support from WESS, which helped them set up the new high-margin revenue line. This helped them to increase their revenues by more than 250%, which improved their profitability as well. On the other side, we see the case of Karn Bhumi, which, despite all the dedicated support from WESS, has not been able to achieve profitability. Some of the reasons behind these results include their continued operations in low-margin activities and preferences of its members to keep its services low-cost even if they need to be funded through grant subsidies.

Based on such analysis for all enterprises in the cohort, we have evidence that suggests the importance of WESS's role in the success of these enterprises. Furthermore, we were also able to observe enabling conditions under which these services worked successfully and some challenges in the environment of the enterprises which diminished their growth potential.

5.3.4. Enabling Factors and Challenges to achieve Financial Sustainability

As part of the analysis, we generated evidence around the financial performance of these enterprises in relation to contributions from WESS's services, market conditions, and the strategies implemented by the leadership of these enterprises. During this assessment, our attempt was to understand some overall patterns and conditions that were at play for both kinds of enterprises, the ones that have successfully undertaken a path to financial sustainability and the other group of enterprises that have struggled to achieve similar outcomes.

For the enterprises that have performed well, four interconnected factors stand out as the building blocks of their progress toward financial sustainability. The first and perhaps most critical factor has been the appointment of effective leadership. WESS played an instrumental role in helping these enterprises hire leaders who brought the right combination of capabilities and relevant experience to the role. The successful leadership profile typically combined industry-specific experience, exposure to leadership from other SEWA women collective enterprises, and a sustained commitment that lasted throughout the cohort duration. This last quality—staying the course—proved especially important, as continuity at the top allowed

strategic plans to be implemented and refined over multiple years rather than disrupted by frequent transitions.

The second factor was the way problems were identified and surfaced. In enterprises that performed well, the demands for support consistently came from the women collective enterprises and their staff themselves, rather than being pushed onto them by WESS. When the WCE identified its own challenges and actively sought help addressing them, it remained the driver of its own development and also created a strong sense of ownership towards solving the relevant business problem. WESS support complemented rather than substituted for the enterprise's own initiative. The result was that successful WCEs did not become overly reliant on WESS and were able to build genuine self-sufficiency over time.

The third factor was a sustained commitment to working on the business model itself. WESS insisted on rigorous business planning, which enabled successful enterprises to continuously reassess and refine their business models in response to changing conditions. Many of the sustainable WCEs now have detailed plans complete with strategies, targets, and projections, and some have achieved profitability through disciplined year-over-year cost-cutting informed by these plans. The discipline of constantly returning to the business model—asking whether it still works, where margins are coming from, and how operations could be tightened—proved essential for long-term sustainability.

The fourth factor was a consistent focus on training staff and maintaining quality control. The successful WCEs built staff capacity in ways that supported the quality of their products and services. This training was function-specific rather than generic and was primarily led by the mentor or General Manager, embedding the responsibility for capability building within the leadership of the enterprise itself.

For the enterprises on more uncertain paths, a corresponding set of four challenges has tended to recur, often in mutually reinforcing ways. The most pervasive challenge has been attrition at the leadership level. WCEs on uncertain paths experienced high turnover among their General Managers, CEOs, and mentors. The instability created cascading problems: WESS often had to step in and manage the WCE remotely for months at a time to fill the leadership gap, which slowed decision-making and disrupted the continuity needed to execute on business plans. Each leadership transition reset the clock on strategic initiatives and made it harder to build momentum.

A related but distinct challenge involved the difficulty of fostering and developing local leadership. Many of the struggling WCEs operate in rural areas where there is simply less knowledge and expertise available in the local labour market. Hiring became difficult, and the alternative of building local capacity from the ground up takes time. WESS has been investing in developing local WCE staff capacity and leadership, but this is inherently a slow process that constrains how quickly these enterprises can grow.

The third challenge has been more fundamental: the business model itself has come under threat in some cases. Sarthak, for example, has been operating with a technologically obsolete model in an environment increasingly dominated by digital payments. Karn Bhumi has

struggled with the strategic challenge of prioritizing shareholders, building a base of recurring customers, and shifting away from low-margin trading toward value-added services. With the underlying business model in question, operational improvement can hardly fill in the required gap.

Finally, several of the struggling WCEs—particularly those in manufacturing—have faced issues with quality control. Part of the difficulty stems from a lack of local people with the skills to handle machinery, which directly affects the consistency and reliability of products coming off the production line. Without dependable quality, building a stable customer base and commanding higher margins becomes much harder.

Based on these findings, a pattern seems to emerge around the nature of enabling conditions. Successful enterprises have benefited from leadership stability, internally driven problem identification, disciplined business planning, and consistent capability building. Struggling enterprises have faced the mirror image: leadership turnover, difficulty developing local talent, business models under threat, and quality control issues. The lesson for WESS and similar enterprise support systems is that financial sustainability is the product of a combination of interventions. It emerges from the compounding effects of getting the foundational elements right—leadership, ownership of problems, business model discipline, and operational quality—and reinforcing them consistently over time.

While this section focused primarily on the journey and the lessons learned by WESS and WCEs to achieve financial sustainability, an equally important goal for both these institutions is their commitments to creating larger impacts for the grassroots women members. During the experiment, it was the stated goal for WESS to become an institution that can support WCEs to achieve these dual objectives.

5.4. Learnings at the Member Level

We turn now to the women who are the members of the eight enterprises. One framing observation is worth making at the outset. Both our qualitative and quantitative work with members reflects two quite distinct sets of influences at once. The first bears on their own supply of labour: whether they are permitted to work at all, whether they can travel to do so, and whether they have the standing in the household to sustain paid work. The second relates to labor demand—the quality of the work enterprises can offer them, in pay, reliability, safety and recognition. In members' own accounts, these are not easily separated. A woman describing how she negotiated with her in-laws for permission to work is also, simultaneously, explaining why this particular work was worth negotiating for. We therefore organize this section around the issues members themselves emphasized and read the evidence back into the supply and demand distinction in [Section 5.4.9](#).

The evidence here comes from two complementary sources. As noted above, the quantitative surveys covered eight enterprises across five states, with 744 in-person and 443 telephone interviews at endline. Sampling weights account for unequal probabilities of selection across enterprises of different sizes and for non-response across survey rounds (see Appendix III for survey and sample details). Given limited information on the full population of members, these

weights should be understood as an approximation. A purposively sampled qualitative study, covering all eight enterprises and the full range of member roles, was designed for questions beyond the quantitative survey: why women stay attached to these enterprises despite modest financial returns, and what the association means in their lives. (See [Figure 7](#) above for the sampling.)

5.4.1. Who the members are, and how they relate to the enterprises

The women in SEWA's enterprises come from the vulnerable sections of Indian society. Around 75 per cent belong to Scheduled Castes, Scheduled Tribes or Other Backward Classes. Most identify as relatively poor—62 per cent consider their household poorer than others in their community—though only a minority, 18 per cent at endline, are likely to fall below the national poverty line as measured by the Poverty Probability Index. On average they have been members for around nine years, ranging from sixteen at Lok Swasthya Mandali to just over five at Karn Bhumi. Only 9 per cent of endline respondents were graduates or above, which is consistent with SEWA's stated focus on women whose entry into paid work is constrained by low formal education, low digital literacy, and life-stage rather than by early-career transitions alone.

A first finding is that "membership" is not a homogeneous category. Members relate to their enterprise through distinct roles, and this largely determines both what a woman earns and what she experiences. Board members and directors are elected shareholders, most of whom have been engaged with SEWA or the enterprise for more than a decade; in several enterprises they receive only a travel allowance, in others they also work as service providers or selling agents, earning between ₹3,000 and ₹14,000 a month. Commission agents—Bank and Vith Sathis, Krishi Sakhis, Aarogya Sakhis, Aagewans, Sankalit Sathis—work on a commission basis and show the widest earnings spread of any group. Bank Sathis at the two credit cooperatives earn around ₹10,000–13,000 a month; Krishi Sakhis at Karn Bhumi around ₹2,500; Aagewans at Megha Mandali around ₹2,000. Employed workers are concentrated in the enterprises that directly employ members—production unit workers at Lok Swasthya Mandali at around ₹8,000 a month, drug store keepers at ₹14,000–21,000, Homecare service providers at ₹4,000–14,000 depending on placement, and Ruaab's home-based artisans at ₹1,800–8,000. Shareholders and users—the largest group and 90 per cent of the endline sample—are principally customers of the enterprise, buying agricultural inputs, saving with or borrowing from the credit cooperatives, or selling their produce.

This last relationship matters more than a purely employment-centred view of the enterprises would suggest. Among members of the two agricultural enterprises, 97 per cent had purchased inputs from their enterprise at least once, and around two-thirds to three-quarters found buying from the enterprise easier than from the open market—66 per cent at Megha Mandali and 72 per cent at Karn Bhumi. On the output side, the coverage is thinner: 40 per cent report having sold produce to the enterprise at least once, though of those who had, 71 per cent found it easier than selling in the open market. For a substantial share of members, in other words, the value of the enterprise lies in the terms on which it buys and sells, not in the wage it pays. Impact at the member level cannot therefore be reduced to wage earnings alone;

it is stratified by role, and by whether the member relates to the enterprise as worker, commission agent, board member or customer.

5.4.2. Income

The central quantitative finding on income is that earnings from enterprise work are modest in absolute terms relative to household income, but a significant fraction of women's income. Among members active with their enterprise in the previous month, average earnings from enterprise work were about ₹4,338, with 70 per cent earning under ₹4,000. Over twelve months, average enterprise income was ₹22,715, and 85 per cent of members earned up to ₹40,000. Set against household income averaging ₹230,043, enterprise income accounted for around 10 per cent of the household total—but roughly half of the woman's own personal income, and as much as 72 per cent for Ruaab's artisans, whose work is more nearly full-time.

Members' aspirations for enterprise earnings are concrete—financial stability, their children's education, better living conditions, savings for the future—and enterprise earnings can fall short of them:

As a Krishi Sakhi, I earn INR 2,500 a month, but as a single parent, it is not enough to support my children. I believe the shop I have recently set up with my savings will help me earn more.

— Krishi Sakhi, Karn Bhumi

I earn INR 4,000 a month, and my husband earns INR 15,000. While our household expenses total INR 15,000 monthly, I can contribute towards the costs, but there is little left for saving.

— Service Provider, Homecare

Two specific grievances emerge as common patterns, and both are matters of enterprise design rather than of member circumstance. The first is that board work is largely unremunerated, even where it involves substantial fieldwork:

Now, as a Board Member, I receive an allowance to attend Board Meetings in Bhagalpur or Munger, but for fieldwork like generating awareness or sharing information and other activities, we are not paid. We aspire to get some monetary benefit for our engagement.

— Board of Director, Karn Bhumi

The second is that shareholders in some enterprises see little tangible return on their shareholding, whether as dividends or as preferential terms as customers:

I deposited INR 1,000 to become a shareholder at KB. I purchase seeds and cattle feed, which is delivered directly to my doorstep. Aside from this, I do not receive any other benefit.

— Shareholder, Karn Bhumi

Against this, we find that enterprise surpluses do reach members. The two enterprises that were profitable without grants, Lok Swasthya Mandali and Delhi Credit Cooperative, saw average member incomes rise by 38 and 35 per cent respectively; Bihar Credit Cooperative, which reached financial sustainability, saw a rise of 58 per cent. Ruaab, which recovered in revenue even while continuing to struggle financially, shows a large and statistically significant increase in monthly member income across the three rounds, from around ₹1,000 at baseline to ₹2,279 at midline and ₹3,801 at endline—an 85 per cent increase relative to baseline, sustained by continued grant support to the enterprise. Homecare, which turned around completely, now has some of the highest-earning members in the sample, and its members value it for saving them the constant work of finding clients. Sarthak's member incomes rose during the pandemic when demand for its rural banking correspondents peaked, then fell by roughly 27 per cent as the bank cut its incentives at the end of the pandemic and RBI regulatory tightening compressed the business model. When enterprises struggled financially, the pattern is reversed: at Karn Bhumi, average monthly income from the enterprise for the small number of active members fell by 44 per cent between midline and endline. Member incomes, in short, track enterprise performance—even if the small samples at enterprise level mean these results are indicative rather than statistically robust.

One further result speaks directly to the quality and quantity of work on offer. Members active in the previous month worked about 3.1 hours a day. Fifty-four per cent of members said they wanted to work more hours and only 11 per cent fewer, with 35 per cent content with the current amount of work. This is in contrast to a common reading of the FLFP literature in which women's employment is choked off by the income effect from rising male earnings ([Mehrotra and Parida, 2017](#)): In this group most women would prefer more work.

5.4.3. Stability, security and the management of risk

Why, then, do women stay despite modest income? The qualitative work is unambiguous that the answer lies less in income than in what the collective offers around it. Members repeatedly emphasize that enterprise income, though small, is fixed and predictable, and that this is what makes saving possible at all:

I earn INR 13,000 a month and save INR 3,000 every month. I use the remaining money for my child's education.

— Service Provider, Homecare

Second, the enterprises function as a safety net in a way that a comparable private employer would not. Homecare members observe that if a member loses a placement, she can be reassigned within the network, so that the collective itself provides job security. SEWA moves members between enterprises when a business line is failing. Ruaab continued to provide work through the pandemic when work was otherwise scarce, as did Lok Swasthya Mandali. And the network extends to personal crises well beyond the terms of employment:

During the lockdown, when I faced a financial emergency and needed money to set up a shop, the Centre In-charge lent me INR 10,000, providing crucial support in a difficult time.

— Artisan, Ruaab

Third—and this is the clearest instance of demand and supply factors coming together—the enterprises offer a women-only environment, which for some members is the condition of their working at all:

I am a person with a disability and have never worked before. During COVID, I joined the Production Unit when my husband lost his job, which gave me the confidence to work and earn money. I feel safe working at the women-run space and aspire to continue working here. If I leave, I do not see myself joining another organisation.

— Production Unit Worker, Lok Swasthya Mandali

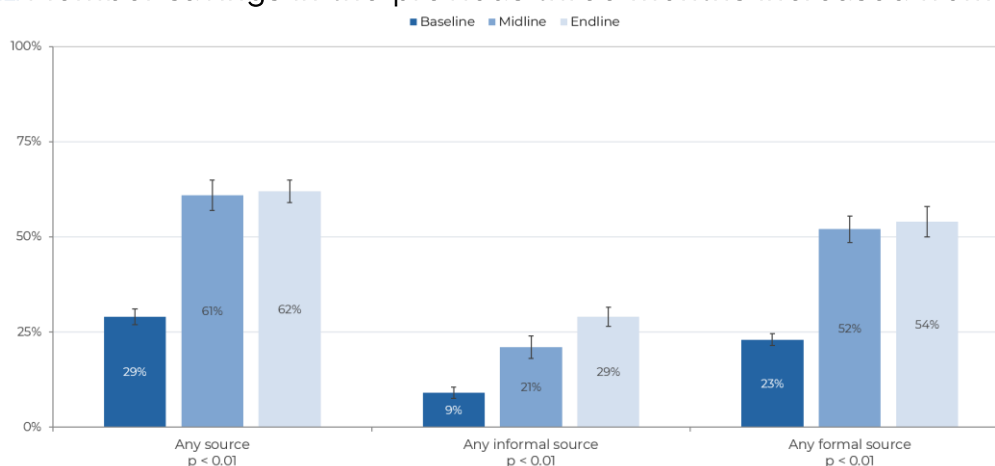
This is close to the core of what is meant by “decent work.” The attributes members value—a stable and formal source of income, a means of long-term saving, protection in crisis, a safe workplace, and the ability to work from home where circumstances require it, as for Ruaab’s artisans working an average of three hours a day—are precisely the attributes that make work acceptable and sustainable for women in this setting, and they are attributes of the collective form rather than of the wage. The mechanism that lets these attributes be delivered is the same one that lets SEWA hold members through downturns: an institutional relationship with the woman that is not contingent on any single business line.

5.4.4. Savings, credit and a shift toward self-employment

The most robust quantitative changes we observe over the life of the project are in financial behaviour. The proportion of members saving in any source in the previous three months

roughly doubled between baseline and midline, from 29 to 61 per cent, and held at 62 per cent at endline (see [Figure 21](#)). Saving with the SEWA enterprise itself rose from 15 to 39 per cent, a statistically significant increase and the main driver of the rise in formal saving, followed by saving with microfinance institutions and self-help groups, from 2 to 14 per cent. Informal saving also rose, from 9 to 29 per cent, with cash at home rising from 6 to 25 per cent. Bank account ownership is near universal at 95 per cent. The increases in formal saving are largest at Karn Bhumi and Bihar Credit Cooperative, at around 40 percentage points, and rates of saving with the enterprise are highest at the two credit cooperatives—73 per cent at Bihar Credit Cooperative and 70 per cent at Delhi Credit Cooperative—and lowest at Karn Bhumi at 3 per cent, reflecting what each enterprise is actually able to offer.

Figure 21. Member savings in the previous three months increased from baseline



Source: IDinsight's Quantitative Member survey

Credit follows the same pattern, and the qualitative work suggests it is consequential. Members describe using loans from the credit cooperatives for their children's education, for housing, for expanding a spouse's business, and—significantly—for establishing businesses of their own:

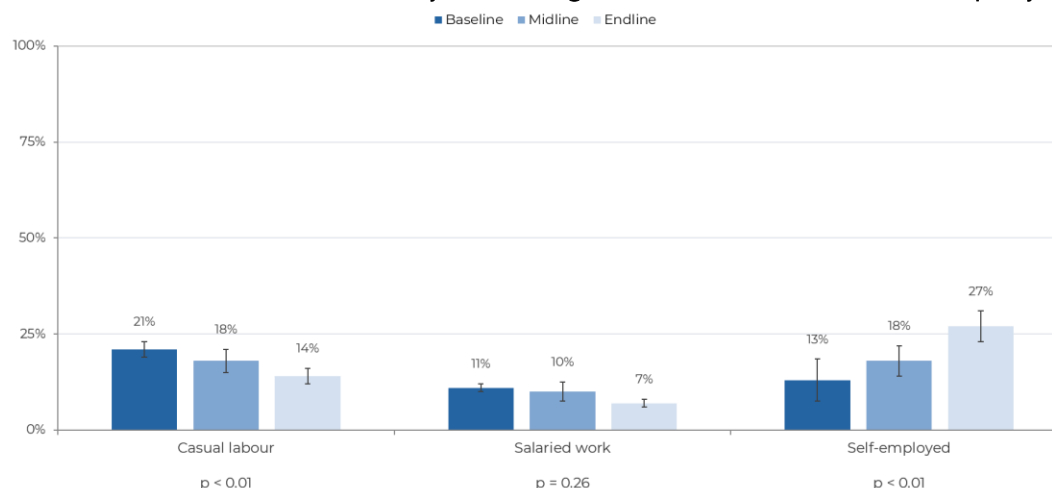
I joined BCC, I took a loan of INR 2,000, and the SEWA Sisters encouraged me to open my own shop. Before that, I had never even visited the weekly market. However, with guidance and support from other SEWA Sisters, I gained the confidence to visit the market and buy the necessary goods to start my business.

— Customer, Bihar Credit Cooperative

This connects to a change in the composition of members' work outside the enterprise that the original theory of change did not anticipate. Among members with non-agricultural occupations, the proportion in casual labour fell steadily from 21 to 14 per cent and in salaried work from 11 to 7 per cent, while the proportion reporting self-employment rose by around 14 percentage points between baseline and endline, all statistically significant (see [Figure 22](#)). The qualitative evidence indicates that much of this shift ran through the credit facilities of the

cooperatives, used to start small businesses. This suggests the enterprises are influencing members' livelihoods through a channel—access to patient credit and the confidence to use it—that sits outside the theory of change we began with, and outside the enterprise's expenses. It also connects the member-level story back to the broader FLFP literature in an unexpected way: what [Field et al. \(2021\)](#) document in their work on direct-to-account transfers as a route to women's own economic activity emerges here through cooperative credit, and the two credit cooperatives in the sample appear to be the enterprises through which this channel is strongest.

Figure 22. Quantitative member survey shows significant increases in self-employed work



Source: IDinisght's Quantitative Member survey

5.4.5. Recognition, skills and identity

The theme that emerges most powerfully in the qualitative material, and which the quantitative survey was least able to capture, concerns recognition and self-esteem. Members describe the association as having changed how they are seen and how they see themselves, in terms they regard as more consequential than the money:

I was able to let go of the tradition of wearing a veil. Lifting my veil, standing tall, and finding my voice is a very big thing for me.
 — Board Member, Bihar Credit Cooperative

I have served as the Adhyaksh (chairperson/head) at the school in my village and was given a chance to hoist the national flag twice—an opportunity rarely given to women. People now recognize me, not only in my village but also in the other villages where I work.
 — Board Member, Megha Mandali

Exposure and travel are common as markers of this shift, and members raise them unprompted:

I have always dreamed of flying in an airplane, and through SEWA, I was given the opportunity to travel to Bangalore in an airplane for a conference, where I had the chance to speak in front of distinguished guests and an audience.

— Board Member, Megha Mandali

One long-serving board member at Lok Swasthya Mandali travelled to a health conference in Bangkok in 2012, becoming the first woman from her village to travel abroad and acquiring standing in her community that she describes as transformative. One Karn Bhumi Krishi Sakhi, whose monthly earnings are ₹2,500, describes the chance to travel—to Patna, Indore, Bhopal, and Ahmedabad—as the real gift of her association with SEWA. Members describe skills in the same terms—not only as human capital, but as capability acquired:

Before I joined Ruaab, I knew only the basics of stitching, but I received training from here to learn and develop my skill.

— Artisan, Ruaab

Overall, the qualitative findings highlight that members' aspirations for enterprise income are largely unmet, while their aspirations outside income—social recognition, working for a cause, interpersonal skills, knowledge and exposure—are largely met and in some cases exceeded. This asymmetry is, in our assessment, the central finding at the member level, and it is the reason members remain attached to enterprises that pay them modestly. It also connects to the caste-stigma literature ([Deshpande and Singh, 2024](#)): the veil-lifting and public-role formulations describe a re-framing of the woman's standing in her community that goes beyond wage.

5.4.6. Mobility, permission and the right to work

On agency, the survey evidence is mixed in an instructive way. Normative beliefs shifted substantially and significantly: the average proportion of household decisions members believed should be made solely or jointly by a woman rose from 77 per cent at baseline to 88 at midline and 94 at endline, with the largest movements on the decisions that started lowest—large purchases such as a refrigerator, from 64 to 89 per cent, and land purchases, from 64 to 93 per cent. Reported actual participation in household decisions is high but changed less across rounds, and normative belief consistently runs ahead of practice.

Mobility shows little measurable change across the three data collection rounds, whether measured as travelling alone or as travelling without permission, and none of the differences is statistically significant. There is substantial variation in level, and by destination: 60 per cent of members travel alone to work, against 48 per cent to the market and 31 per cent to a relative's home. Travel for work, in other words, is more readily sanctioned than travel for other

purposes—which is consistent with SEWA's long-standing claim that work is a route through which women's movement outside the home becomes negotiable. The variation across enterprises is wide: 75 per cent of Lok Swasthya Mandali's members travel alone to work and 86 per cent without permission, against 40 per cent travelling alone to work at Megha Mandali and 25 per cent travelling without permission at Ruaab, whose artisans work from home.

The qualitative accounts provide context for these mobility indicators. Members consistently say that decisions about their right to work are taken jointly with spouses and families, that SEWA's support was material in the negotiation, and that a household crisis is often the trigger.

I was never permitted to step out of the house or work, but when a family crisis arose, I had to negotiate with my in-laws to earn for my children. That is when I approached DCC, was interviewed, and was engaged as a Bank Sathi.

— Bank Sathi, Delhi Credit Cooperative

A BCC staff member, who was my neighbour, was the first to inform me about the role of a Vith Sathi. She encouraged my husband to grant his permission for me to take up the work. With his consultation and support, I began working as a Vith Sathi with BCC.

— Vith Sathi, Bihar Credit Cooperative

The second quote merits attention, because the enterprise is acting directly on the household constraint rather than only on the terms of work—a staff member intervening with a husband to obtain permission. This is not incidental; across the qualitative material, SEWA staff and SEWA sisters routinely negotiate with husbands, in-laws and community members, and the language members use for it—“they convinced my husband”, “SEWA sisters spoke to my mother-in-law”—is remarkably consistent across enterprises. The claim is not that SEWA changes husbands' minds on their view of women's work; it is that SEWA alters the conditions under which the husband's refusal is sustainable—through the presence of a reliable income, a safe workplace design, kin-network legitimacy built over years, and a moment of household crisis that SEWA is positioned to respond to. This is a supply-side effect operating through the household bargaining structure, not through changes in stated norms alone.

For work offered close to home or home-based, the mobility barrier becomes negotiable, and such work then functions as a gateway to wider mobility—consistent with the [Ho et al. \(2024\)](#) finding on home-based work as an entry point. In contrast to quantitative The qualitative material contains repeated accounts of members whose radius of movement expanded incrementally: from looking out of the window at women going to work, to walking daily to a production unit; from having barely stepped out of the house, to using the Delhi metro alone after relocating; from never having travelled, to flying to Bangalore for a SEWA conference and later driving a two-wheeler in the village. These are consequential changes in members' lives, complementing the picture the quantitative indicators provide.

One caveat is important to highlight. Almost all the qualitative accounts of mobility expansion locate the change in the woman's time before the introduction of WESS—that is, in her earlier association with SEWA, or with the enterprise in its pre-project form. The mobility change we hear about is not obviously attributable to the four-year period of MOVE. Nonetheless, the maintenance of the conditions—enterprises functioning, women-only workplaces, credit facilities, staff able to negotiate at the household—under which the earlier mobility gains continue to be usable—is attributable to the project.

5.4.7. Occupational segregation

The member evidence contains striking and consistent testimony on occupational segregation. Members describe the female work niche in their villages in identical terms across states and sectors: agricultural labour on the family or others' farms, stitching, embroidery, handicrafts, bindi-making, Anganwadi work, home-based piecework, small shops run out of the home. This is the pattern documented at the aggregate level in the FLFP literature ([Das and Desai, 2003](#); [Chatterjee et al., 2018](#)) mapped almost cleanly onto the sample. Instances where women in the sample have tried to move outside this niche before joining SEWA, they describe running into two barriers: opportunities perceived as unsuitable for women where they involve night shifts, non-local travel, technical work, or handling cash; and customer scepticism when women are placed in market-facing roles, which is occupational segregation expressed at the market rather than the household level.

SEWA's response is threefold. First, where possible, it places women in sectors and roles that the FLFP literature identifies as heavily male-dominated. Financial services, which [Das and Desai \(2003\)](#) identify as 85 per cent male in India's formal economy, is the clearest example: the two credit cooperatives are staffed by women in front-office and field roles, and their Bank Sathis, Vith Sathis and Customer Service Point (CSP) operators are visibly in what the community reads as "men's work". Drug store keeping at Lok Swasthya Mandali, banking correspondent work at Sarthak, sales agent work at Karn Bhumi and Megha Mandali fit the same pattern. The Karn Bhumi accountant hired in Bhagalpur is a small but revealing example: rather than lowering the requirement that the accountant be a woman when suitable candidates could not be found, the enterprise took on a fresh graduate and built her technical capacity over time. Second, where the female niche cannot be exited, the work within it is upgraded: Ruaab converts low-paid, precarious artisanal piecework into formal cooperative employment with collective bargaining power; Homecare converts private domestic care into formalised placement with a returning employer. This mirrors what the [Field et al. \(2021\)](#) and [Deshpande & Singh \(2024\)](#) literatures identify as the mechanism through which within-niche upgrading raises measured FLFP. Third, where the local labour market simply does not offer opportunities—which members raise unprompted in the language of "only LSM was hiring", or a CSP at Sarthak trained as a nurse but unable to find nursing work—the enterprise acts as a residual employer, absorbing displaced workers from collapsed sectors (school closures, COVID job losses), reassigning within the network (Homecare), and converting contractor piecework into formal work (Ruaab).

The Board Member at Megha Mandali whose earlier work was agricultural wage labour at ₹30 – 50 a day in what she describes as an underdeveloped village, and who now works as a SEWA Sankalit Sathi at ₹5,000–7,000 a month, illustrates the compound effect: an agricultural-to-non-agricultural transition, a locally anchored non-farm role in a village where no other employer is offering one, and access to authority and travel that would otherwise be unavailable. From the literature, SEWA is acting on the demand side of the labour market at three margins simultaneously—non-female occupations, upgraded within-niche work, and the creation of alternative employment where the local market has failed—and that this is the mechanism through which the member-level income and non-income outcomes described in this section are generated.

5.4.8. Additional findings and limitations

There are three qualifications to the above largely positive findings.

First, we explored whether intensity of attachment to the enterprise affected member outcomes, using hours worked, duration of membership, and meetings and trainings attended as measures of attachment. However, we found effectively no meaningful association with savings, mobility or household decision-making, beyond the mechanical one of more hours worked leading to higher income. Two interpretations are possible—that the attachment measures we constructed are poor proxies, or that other factors, including household structure, community norms and life stage, are more important than attachment intensity.

Second, activity in enterprises is not stable. Of members active at baseline, 31 per cent were inactive by endline, while 28 per cent of those inactive at baseline had become active. Inactive members earn less from the enterprise, have spent fewer years with it, and are somewhat less educated, but there is no statistically significant difference in their poverty likelihood. Attrition here is not simply exit from work; members move in and out of the enterprises as household circumstances change—a child's illness, a shift in the family's balance of unpaid work, an agricultural season, a spouse's employment. This is consistent with the qualitative material, in which members describe periods of intense engagement interspersed with periods of withdrawal, and it means that the population of "members" is a moving population, not a fixed treatment group.

Third, and following from the evaluation design discussed in [Section 4](#), we are not in a position to attribute member-level outcomes tightly to the WESS. The causal chain from a service module to enterprise capability to enterprise financial performance is where our process tracing gives us confident verdicts; the step from enterprise performance to member outcomes is assessed observationally, across three survey rounds and a purposive qualitative sample, without a counterfactual. Sample sizes at the enterprise level are small for many indicators; agricultural hours are confounded by the different seasons in which the three rounds were fielded; and the sampling weights are approximate. The Poverty Probability Index distribution shifts modestly rightward from baseline to endline, indicating some reduction in poverty likelihood; we would not claim this as an effect of the project.

5.4.9. Revisiting the supply–demand frame

SEWA's women's collective enterprises (WCEs), supported by WESS, address both the supply and demand sides of women's labor market participation. On the supply side, care norms, husbands' views, mobility restrictions, caste stigma, and safety concerns are progressively redressed through home-based and local work (Ruaab, Homecare, LSM), engagement with husbands and in-laws (BCC, DCC), pooled travel (Tapi Megha, DCC), reliable income that strengthens women's household bargaining position, and women-only workplaces with institutional support. On the demand side, the WESS creates employment where opportunities are limited—converting informal work into formal employment (Ruaab, Homecare) and creating new roles in underserved locations (LSM, Sarthak, DCC, BCC), including in occupations locally regarded as men's work ([Section 5.4.7](#)). Supply and demand are interlinked: the same institutional apparatus that negotiates with a family also provides the work that makes the negotiation succeed. The central finding at the member level is an asymmetry: income aspirations remain largely unmet, while aspirations related to stability, safety, savings, credit, recognition, and social standing are largely met or exceeded. Together with evidence that stronger enterprise performance translates into higher member income, this suggests that collective enterprises improve women's lives through creating safer, more stable, and more dignified forms of decent work, and there is a strong case for developing ways of expanding the quantity of work.

6. Conclusion and Implications for Scaling

This evaluation set out to answer three questions about SEWA's Women's Enterprise Support System (WESS): whether women-owned collective enterprises can be financially sustainable and provide livelihoods for their members; whether an institutional support system such as the WESS can meaningfully help enterprises reach their social and business goals; and whether enterprise performance translates into improvements in members' lives. The evidence assembled through this four-year adaptive evaluation gives a qualified but encouraging answer to each. Five of the eight enterprises supported by the project are on a path to financial sustainability, though reaching this typically requires three to five years of patient organizational and financial support. The WESS itself has proven to be a workable and increasingly standardized organizational model, one that has already weathered a major exogenous shock—the COVID-19 pandemic—with notable resilience. And while the WESS's contribution to enterprise financial performance has not yet translated into large income gains for most members, women consistently describe their enterprises as sources of stable income, savings, safety in crisis, dignity, and recognition—the core elements of what the ILO terms “decent work.”

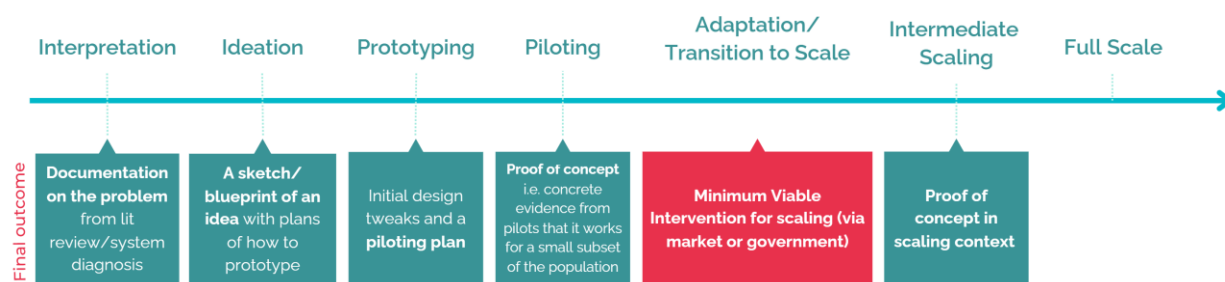
Beyond these substantive findings, the study makes three broader contributions. First, it provides textured evidence on the potential of women's collective enterprises within a starkly patriarchal setting, in a country where female labor force participation remains low and has, if anything, declined during a period of rapid economic growth. Second, it documents a genuinely novel organizational form—the WESS—that is distinct from accelerators, incubators, venture funds, or private equity vehicles, most notably in its cross-sectoral scope, its selection

of enterprises for their capacity to sustain livelihoods rather than to deliver outsized returns, its exclusive focus on women-only collectives, and its emphasis on long-term, hands-on support. Third, the study demonstrates the value of “adaptive evaluation” as a methodology for assessing complex, evolving interventions of this kind, combining process tracing, organizational diagnosis, and enterprise- and member-level tracking in a way that goes beyond simple attribution to explain how, and under what conditions, the intervention worked.

Implications for Scaling

These findings carry direct implications for the future of the WESS, and for the wider project of supporting women’s collective enterprises through WESS-type organizational interventions. To explore this, we use the scaling-up framework developed in Imago ([Guerrero et al., 2023](#)). This conceptualizes scaling up as a journey along a continuum from early-stage innovation, through prototyping, structured piloting, adaptation to a scaling context, and systematic scaling within an organizational and system context that can support and sustain this ([Figure 23](#)). The WESS essentially traversed the innovation sequence, in developing an organizational structure, the enterprise engagement and service lines, and associated processes that have been described throughout this evaluation. It effectively reached a **solid proof of concept**: the project findings show it worked with reasonable consistency across sectors, geographies, as well as in the two institutional settings in which it was tested—the SEWA Cooperative Federation in Gujarat and SEWA Bharat outside Gujarat. This places the WESS as ready to move into the “adaptation/transition to scale” stage of the framework, positioned to move from a “minimum viable innovation (MVI)” that works, to specific scaling contexts.

Figure 23. The Women’s Enterprise Support System has a solid proof of concept ready for transition to scale



Two distinct pathways for scaling follow from this assessment. The first is **expansion**: SEWA can extend WESS services to more of its own existing enterprises, drawing on the credibility and trust the WESS has already built within the SEWA family. The second—and the more consequential pathway for achieving impact at scale—is **replication**: transplanting the WESS’s organizational model and service design into other institutional contexts that already host communities of women-owned collective enterprises. An important example of this in India is the National Rural Livelihoods Mission (NRLM), which involves support for self-help groups of women that are then incorporated into village organizations and Cluster Level Federations (CLFs). The CLFs in particular often form and run collective enterprises, whether as part of the CLF itself or as Farmer Producer Organizations. The NRLM has extraordinary reach in India through the State Level Rural Livelihood Missions. Because impact at the scale of India’s

female labor force participation challenge cannot be achieved through SEWA's own expansion alone, replication into these adjacent ecosystems is the pathway most likely to matter for the broader agenda of expanding decent work opportunities for women.

Scaling beyond SEWA, however, is not a matter of simple transplantation. The project findings set out four further steps required at the level of any new system: identifying the institutional environment to which the model will be adapted; diagnosing that system and adapting the original organizational and service-based proof of concept to its particular conditions, producing a new context-specific MVI; testing and refining that adaptation through a further round of prototyping (as illustrated by the RUDI-UNNAT experiment); and only then proceeding through a phased intermediate scaling before attempting full scale. In other words, the WESS offers a validated design template rather than a plug-and-play solution—successful replication will depend on the same iterative, adaptive process that produced the original model.

Underlying this case for replication is a set of more general design lessons for any Enterprise Support System (ESS) working with women-owned collective enterprises, several of which are worth carrying forward explicitly into the paper's recommendations:

- Balance social and business goals in design and selection—meeting organizations where they are, including offering relief support through major shocks, rather than screening purely on commercial potential
- Treat needs assessment as a central diagnostic tool, with enterprises pulling in services based on demonstrated demand rather than the ESS pushing a standard package
- Build a core set of standardized-but-customizable service modules—including legal and financial compliance, business development, working capital, human resources, mentorship, marketing, and governance/capacity building
- Hire for sectoral expertise and grassroots sensitivity, and invest in retention through competitive compensation and screening practices; staff and mentor continuity repeatedly distinguishes recovering enterprises from struggling ones
- Recognize that financial sustainability is a realistic goal for individual enterprises but not for the ESS itself, which will require sustained grant or government support given enterprises' limited capacity to pay for services
- Accept that sustainability takes time—three to five years of patient, hands-on support—and that this timeline cannot be compressed without undermining outcomes
- Build trust deliberately, particularly where an ESS is newly introduced into a system without SEWA's decades of credibility, and pair this with robust monitoring systems that provide the feedback needed to adapt service mixes over time

Taken together, these findings suggest that the WESS is best understood not as a finished model, but as a proof of concept and a design template: evidence that an institutional intervention combining social and business goals can help women's collective enterprises become sustainable, and that this can matter materially in the lives of their members, together

with a structured set of lessons on how such a system should be built, staffed, and financed. Whether the greatest impact ultimately comes from expanding the WESS within SEWA or from replicating its design into India's wider ecosystem of women's collective enterprises—most plausibly through NRLM-linked federations and FPOs—the evidence from this evaluation offers a concrete, empirically grounded starting point for that next stage of work.

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Appendix I: Process Tracing Methodology

1. Introduction to process tracing

- Process Tracing involves testing each step of the theory of change
- It investigates **causal mechanisms** using **logic-based tests**, that is, if-then assertions, or necessity and sufficiency assertions
 - Mathematically, this is derived from set theory on the presence or absence of a mechanism
 - This is *different* from statistical tests of causality between variables across large n cases
 - It is akin to judges examining a court case, detectives solving a mysterious crime, or documentary filmmakers making sense of a scandal/event/historical phenomenon
- It helps **identify specific areas for improvement** in the process, lending itself to adaptive learning, including the updating of theories
- It helps **unpack how an intervention works** and **gives us the causal mechanisms/procedures/ recipes** that can be used to scale to another entity, region, or context, via expansion or replication
 - Which parts of the mechanism are truly necessary, have an important disciplining effect on the intervention design, and lead towards a minimum viable intervention
- It is a **within-case method** applied to a specific case

2. Process Tracing in relation to standard evaluation techniques

Process Tracing	RCTs and Quasi-Experiments
Help understand how and through what mechanism or conditions an intervention causes an outcome	Helps understand whether an intervention causes an outcome, in a statistical sense, and to what extent
Examines relationships between a series of causal steps in an often-extended process and the extent to which hypothesized causal mechanisms are working	Examines the overall causal relationships between one or a small number of interventions and the outcome, often supplemented by the description of processes
Assesses subjective confidence levels that each step in a ToSC is present/absent and is necessary and/or sufficient for the subsequent step, based on the quality of data and triangulation across sources	Assesses the average effect of the intervention on the outcomes, with a statistical assessment of confidence
Within-case	Assesses the average effect across a large number of cases (each observation is one case)
Logic-Based Tests	Statistical Tests

3. Application of process tracing techniques in this Adaptive Evaluation

1. The Initial **Theory of Change (ToC)** is built through
 - System diagnostics workshops
 - Participatory engagement with implementation teams on the ideal process
2. This leads to **Theory Testing**: each step of the causal chain and associated hypotheses are tested with evidence
 - Each step in the ToC is assessed for necessity/sufficiency for the following step, and a formal process tracing logic test is applied. By doing this, we establish a chain of causality for the overall ToC
 - We use multiple sources of evidence, e.g., documents, interviews, administrative data, quantitative surveys, etc.)
3. All the pieces of evidence for each step of the causal chain are assessed together (to allow for triangulation). The evidence is based on two criteria
 - Strength of Evidence – the degree to which the evidence can affirm or negate the causal step through directionality and size of result. Formal process tracing tests on each piece of evidence help inform an overall view of this
 - Quality of Data- the quality of the data, the degree to which it is reliable, unbiased, varied, and representative
4. Strength of evidence and data quality are used together to form a **verdict** on the level of confidence in the presence or absence of a causal step
 - These are revised as new informative pieces of evidence unfold and come in, in the spirit of Bayesian updating
 - Formal Bayesian updating is not used, but we find it generates similar verdicts to the process above
5. The verdicts on each causal step are used to form a **final verdict** on the presence of the entire causal mechanism (ToC)
6. If the verdict is that the causal step is absent, and this is judged to be a critical step in the causal mechanism, the evaluation team brainstorms ideas for improvement and prototypes them, wherever possible
7. This leads to **Theory Building**—a revised ToC based on the overall verdicts and results of prototyping. Theory Building can involve revising the entire causal mechanism or revising specific causal steps

4. Process Tracing Logic Tests

		Sufficient for Affirming Casual Inference	
		No	Yes
Necessary for Affirming Casual Inference	No	Straw-in-the-Wind Passing: Affirms relevance of hypothesis but does not confirm it. Failing: Hypothesis is not eliminated but is slightly weakened Implications for rival hypothesis Passing: <i>slightly</i> weakens them Failing: <i>slightly</i> strengthens them	Smoking Gun Passing: Confirms hypothesis Failing: Hypothesis is not eliminated but is somewhat weakened Implications for rival hypothesis Passing: <i>substantially</i> weakens them Failing: <i>somewhat</i> strengthens them
	Yes	Hoop Passing: Affirms relevance of hypothesis but does not confirm it. Failing: Eliminates hypothesis Implications for rival hypothesis Passing: <i>somewhat</i> weakens them Failing: <i>somewhat</i> strengthens them	Doubly Decisive Passing: Confirms hypothesis and eliminates others. Failing: Eliminates hypothesis Implications for rival hypothesis Passing: <i>eliminates</i> them Failing: <i>substantially</i> strengthens

5. Process Tracing Strength indicators for evidence and data quality

Causal mechanism → Verdict on each step in the theory of change leading to subsequent step

→ Step is **necessary** for next step ⇒ Step is **sufficient** for next step ⇔ Step is **necessary and sufficient** for next step

Evidence → Indicator of clarity of result (existence of direction) and size of result (magnitude)

-  **Inconclusive. No clear result** because the evidence offers no meaningful interpretation for the current hypothesis. *This is a **straw in the wind** test*
-  Directionality of the **evidence is mixed**, i.e., the result is less clear because all evidence may not point in the same direction. *This may be a **partially decisive hoop** or **smoking gun** test*
-  Directionality of the evidence is clear, i.e., **there is a clear result (positive or negative)**. Where applicable, the magnitude of the result (i.e., the extent to which it is positive or negative) is **low**. *This may be a **decisive hoop** or **smoking gun**.*
-  Directionality of the evidence is clear, i.e., **there is a clear result (positive or negative)**. Where applicable, the magnitude of the result (i.e., the extent to which it is positive or negative) is **high**. *This may be a **decisive hoop**, **smoking gun**, or **doubly decisive test***

Source → Indicator of Data Quality, i.e., reliability, bias, variation, representativeness

-  Source(s) **are not reliable or unbiased**
-  Source(s) **may not be reliable or unbiased**
-  Source(s) are reliable and unbiased. **Sources may not be varied or may be correlated**. If applicable, sources/sample are representative of population of interest
-  Source(s) are reliable and unbiased. **Sources are varied and uncorrelated and can be independently verified**. If applicable, sources/sample are representative of population of interest

6. Mapping strength indicators for evidence and data quality onto the confidence level that each step is working and implies the next step

Confidence Levels	Criteria	Implied Strength	
		Evidence	Source
Confident-Working	Result is clearly positive (i.e., causal step is working) AND sources are reliable and unbiased	 OR 	AND  OR 
Confident-Somewhat Working	Result is mixed (i.e., for some it works, others it does not) AND sources are reliable and unbiased		AND  OR 
Inconclusive	Result is unclear OR sources may not be or are not reliable and unbiased		OR  OR 
Confident Not Working	Result is clearly negative (i.e., causal step is not working) AND sources are reliable and unbiased	 OR 	AND  OR 

Appendix II: Detailed Process Tracing of WESS Services

A. Retrospective Process Tracing of Mentorship Support to Bihar Credit Cooperative (BCC) by SEWA Bharat's WESS

SEWA Bharat WESS appointed a sector expert as a mentor to Bihar Credit Cooperative (BCC), which faced governance, operational, and legal challenges



Bihar Credit Cooperative

Sector	Financial Services/Microfinance
Location	Bhagalpur, Bihar
Year Founded	2012
Entity Type	Cooperative Thrift & Credit Society
# of Members	17,707
Main Business Line	- Savings products (recurring deposits, fixed deposits, savings accounts) - Loan products (short-term loans, gold loans, emergency loans)

- **Registered in 2012** – Women from SHG groups joined BCC, gradually increasing their loan amounts until 2018
- Miniben, GM of Indore Credit Coop, in a 2018 needs assessment found **high defaults, low turnover, improper processes, and lack of leadership**
- In July 2018, **operations ceased** due to fallout from infamous Srijan scam, and allegations of larger share capital and election delays
- RTI filings and attempts to rectify the investigation's issues were **supported through legal resources at SEWA Bharat**
- **WESS appointed Miniben as strategic mentor** in November 2019 with the primary goal of reviving BCC
- After a prolonged legal battle, **operations resumed in 2022** with new elections and board members

Key Question

Did SEWA Bharat's mentorship support to BCC enable the management to gain new skills and knowledge, which they were able to apply to their roles to improve governance and operations?

The needs assessment demonstrated that BCC had a clear need for a mentor who was a sector expert AND understood how credit co-ops function

Challenges at Beginning of MOVE Project	WESS Intervention Theme	Mentor Action
- Legal challenges - Poor data collection and operational processes - Low staff productivity - Weak leadership - Unable to meet compliance commitments - Low accounting capacity leading to errors/delays - Capacity building needed for new board - Need for better business planning	Matching with mentors, professional managers, and industry experts	- Migrated data to new software to improve tracking and operations - Created plan to strengthen loan recovery and appraisal processes - Cleaned up documentation and accounting practices, fixed errors and unreconciled accounts - Capacity building of management, and grooming future leadership - Capacity building of board, including on vision, mission, and responsibilities - Exposure visits/peer learning from Indore Credit Coop - Restructured accounting team by laying off unproductive workers - Set targets for core team and developed 6-month micro plans
	Intervention - WESS appointed Miniben, GM of Indore Credit Coop, as mentor in November 2019 to revive BCC - Mentor operated independently and was deeply involved in BCC's operations, process correction, and decision making	

Process tracing shows that we can be confident that mentorship support helped BCC management acquire skills that they applied to rectify systems and operations.

Causal mechanism → Verdict on each step in the theory of change leading to intermediate outcome



Evidence → Indicator of clarity of result (existence of direction) and size of result (magnitude)

- Legal challenges relating to election delays and reporting of share capital, lasting 2018-22 - Govt. order ceased activities for 3 months in 2018 - Weak leadership, procedural issues, overdue accounts, high defaults, and low business turnover	- WESS appointed mentor with sectoral experience in 2019, CEO of Indore Credit Coop - Formal contract with extensions and amendments to TOR - Focus on capacity building of BCC core team and improving processes	- High touch engagement in day-to-day operations - Trainings on portfolio mgt, loan procedures, cash mgt, and risk mgt - Assessed progress through observation & interaction - Mentor operated with autonomy	- BCC team learned new skills relating to banking operations - Improved decision making and motivation within team - Team transitioned from Tally to different accounting software - Difficult to ascertain how well new skills/knowledge were acquired	- Mgt was able to rectified some processes. E.g., documentation to aid loan recovery - Revenue and net profit increased b/w 2022 and 2023. Recovery increased by 11% - Heavy reliance on mentor, even with reduced involvement over time
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Source → Indicator of Data Quality, i.e., reliability, bias, variation, representativeness

- Interview with WESS Coordinator - Interview with BCC General Manager (GM) - SEWA Bharat documentation – "Discussing Mentoring in MOVE Program"	- Interview with WESS Coordinator - Interview with mentor (Miniben) - SEWA Bharat documentation – "Discussing Mentoring in MOVE Program"	- Interview with mentor - Interview with BCC GM - Interviews with BCC staff members	- Interview with mentor - Interview with BCC GM - Interviews with BCC staff members	- Interview with mentor - Interview with BCC GM - Interviews with BCC staff members - BCC audited statements 2021-22 and 2022-23
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B. Prospective Process Tracing of Agile Support to Lok Swasthya Mandali

Lok Swasthya Mandali (LSM) used Agile support for its agent-based sales commission.



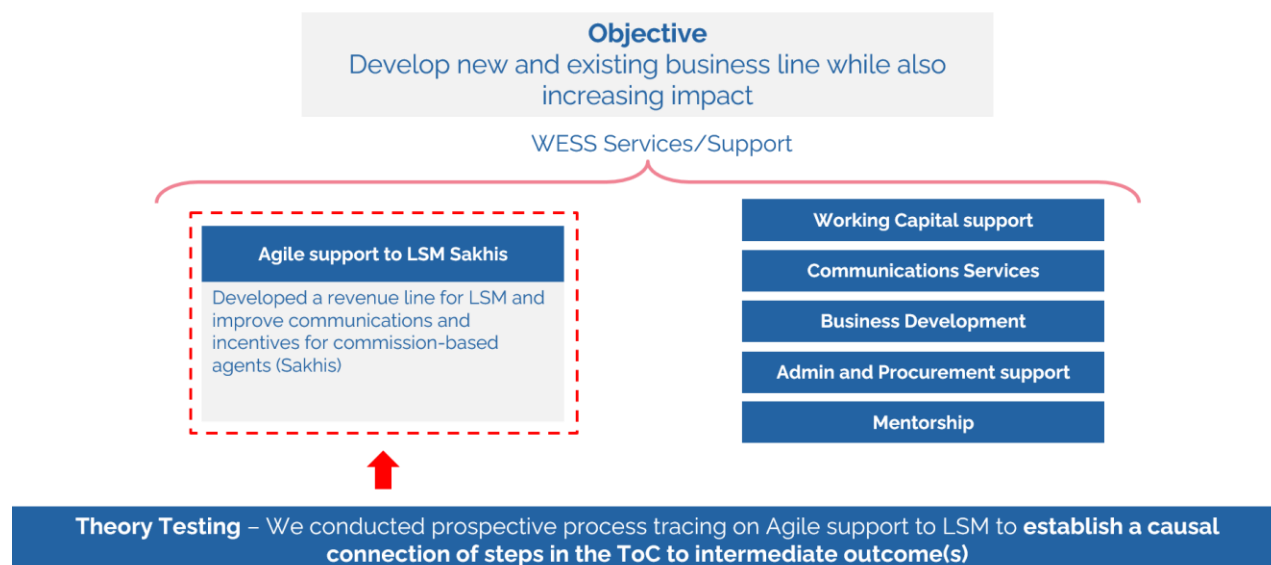
Sector	Health Products & Services
Location	Gujarat
Year Founded	1990
Entity Type	Healthcare Cooperative
# of Members	1800
Main Business Line	• Produces and sells ayurvedic medicine; • Runs pharmacies • Performs community service of increasing health awareness

- LSM Staff began the agile management process with identifying a challenging problem to address
- They agreed to **work on capacity building of their sales commission agents (Sakhi's)** who sell allopathic and ayurvedic medicines
- The **sales commission channel contributes little to Sakhi's income**, and this **has the most potential for improving members lives**
- This began a year long process over four agile sprints with evaluation informing decision-making throughout

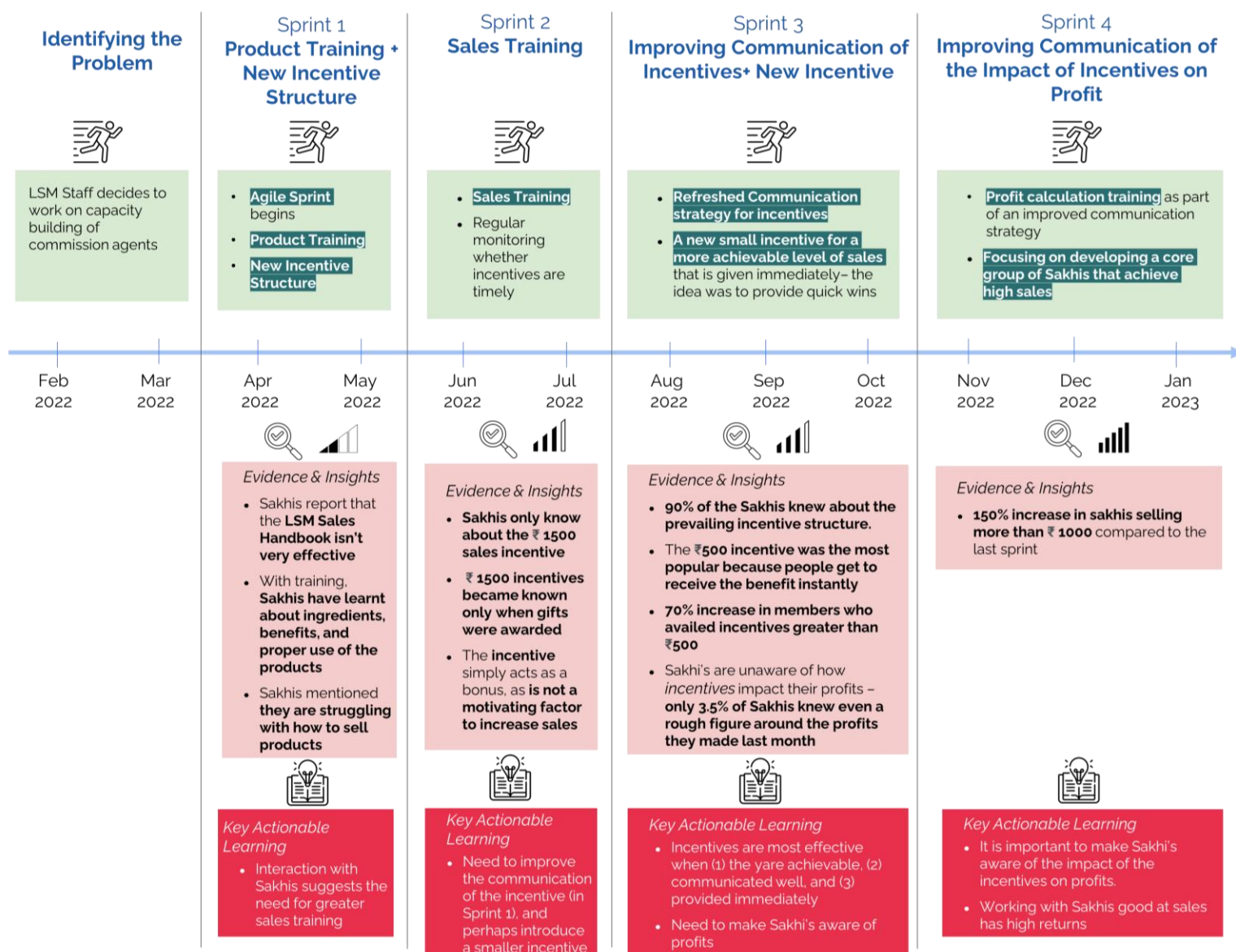
Key Question

What is the confidence level that Agile support to LSM in improving the capacity building of its sales agents will result in increased number of sales agents, and higher average sales by Sakhis?

LSM utilized a combination of WESS services by the SEWA Cooperative Federation to improve capacity & functioning, and potentially impact business outcomes



LSM undertook a series of agile “sprints” to help improve income from sales commissions



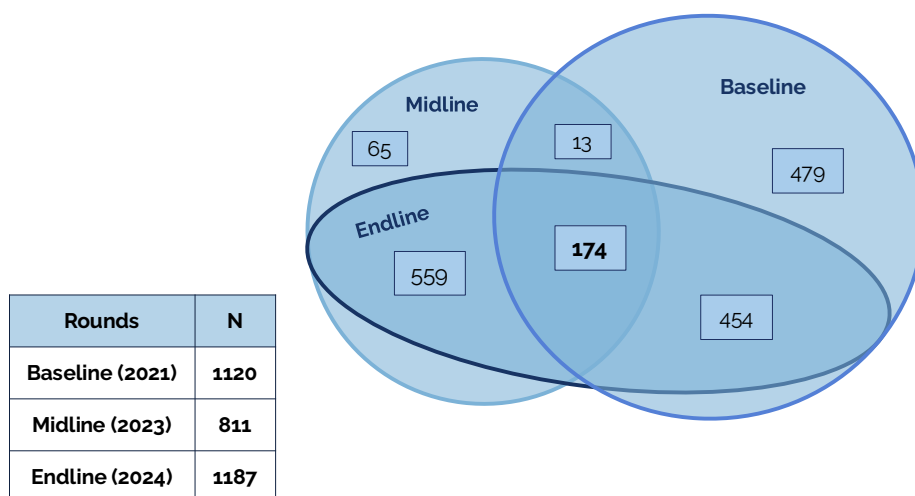
Process Tracing Results show high confidence that Agile contributed positively to agent-based commissions



Appendix III: Quantitative Survey and Sample Details

The quantitative survey by IDInsights targeted WCE members who had been active at any point between 2019 and 2023. Baseline respondents were members from the 2021 baseline sample (during the pandemic) who could not be surveyed at midline in 2023, while midline respondents included members surveyed at midline, comprising some baseline respondents and additional members recruited through snowball sampling. The survey covered household decision-making, mobility, savings behavior, work and employment, members' interactions with their WCEs, board members' digital skills, and demographics. Sampling weights were applied to account for unequal probabilities of selection within WCEs, given differences in WCE size, and for nonresponse across the baseline, midline, and endline rounds. Given limited information on the full population of WCE members, these weights are an approximation and may not fully correct for unequal probabilities of selection arising from differences in WCE size.

Respondent coverage varied across rounds in part due to disruption during COVID-19



Source: IDInsights

The endline sample included 8 WCE's across four states

		Enterprise	State	Members surveyed	In-person surveys	Phone surveys
Phone Survey		Sarthak	Uttarakhand	18	-	18
		Homecare	Gujarat	35	-	35
		BCC	Bihar	107	-	107
In-Person Survey + Phone Survey		Lok Swasthya Mandali	Gujarat	194	136	58
		Ruaab	Delhi	99	65	34
		Delhi Credit Cooperative	Delhi	207	100	107
		Tapi Megha Mandali	Gujarat	301	249	52
		Karnabhumi	Bihar	226	194	32
Total				1187	744	443

Source: IDInsights

Demographic trends of the sample

Indicator	BL	ML	EL
Shareholders (across all WCEs)	71%	78%	90%
Board Members (across all WCEs)	-	8%	3%
Members who have completed primary or secondary education	79%	82%	79%
Members who are either SCs or STs	48%	44%	49%
Respondents who consider their household to be poor (Poverty Perception)	-	47%	49%
Likelihood that HH is below the national poverty line (PPI Likelihood)	22%	17%	18%
Respondents who are married	85%	83%	84%
Respondents who can read and write with understanding	76%	75%	75%
Households where respondent herself is the female head of the household*	75%	76%	81%

* Female head of the household is a woman who is a regular member of the family and is consulted by other women on decisions when needed. She may not necessarily be the eldest woman in the household. It is not same as "female headed household".

Source: IDinsights