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Annexure I

Process Tracing the specific Women's Enterprise Support System service modules offered to the Women Collective Enterprises

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

Michael Walton, Siddharth Yadav, Siddhant Gokhale, Anishmita Barah, Vivek Kaila

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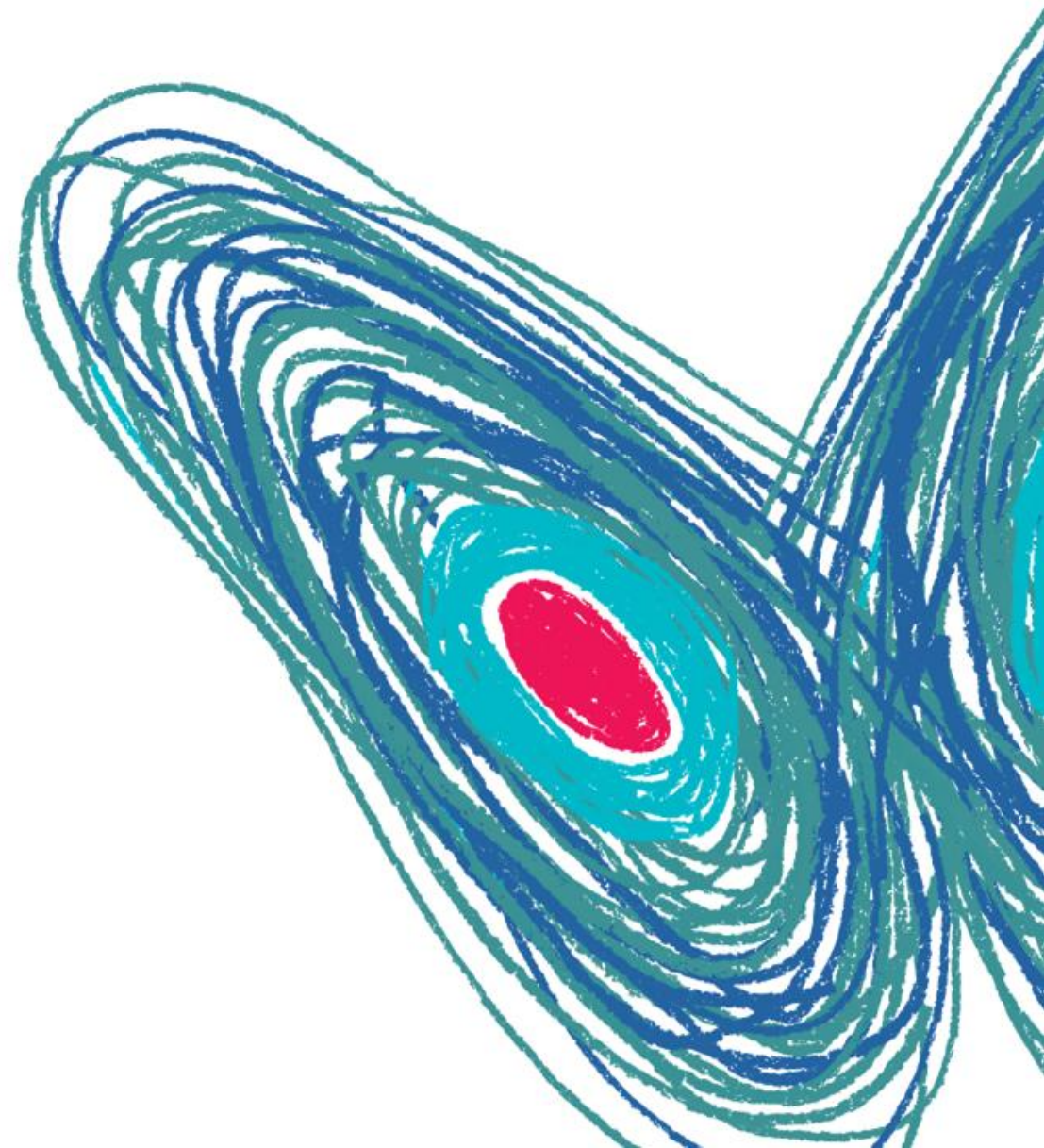
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1. Overview



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Overview – What are the objectives of the MOVE project and its evaluation?

MOVE Objectives

- Strengthen women collective enterprises (WCEs) within SEWA to achieve **financially sustainable growth** and **improvements in women's economic well-being and agency**
- Develop **a prototype to scale the intervention** through one or more scaling pathways

Key Intervention

- SEWA prototyped a **Women's Enterprise Support Systems (WESS)** under SEWA Bharat and SEWA Coop Federation
- The two WESSs work with select women collective enterprises to explore effectiveness and scalability of key services

Objective of the Evaluation

Adaptive evaluation of WESS interventions aims to find what works and what doesn't in supporting financial sustainability and scalability of WCEs, as well as women's agency



The evaluation is highly complex – Covid-19 & several intervention modules, enterprises, and geographies

WESS has many intervention modules— 8 were covered by the MOVE project

- Branding and Communication
- Digital Marketing
- Capacity Building (on leadership, ownership, governance, etc.)
- Legal and Tax Compliance
- Investments Support (Includes Working Capital)
- Human Resources
- Mentorship
- Business Development

We are evaluating services to 8 Women Collective Enterprises working across 5 sectors in 5 different states

SEWA Federation

Women Collective Enterprise	Location	Sector
Lok Swasthya Mandali	Gujarat	Health products & services
Tapi Megha Mandali	Gujarat	Agriculture
Home Care	Gujarat	Domestic Work

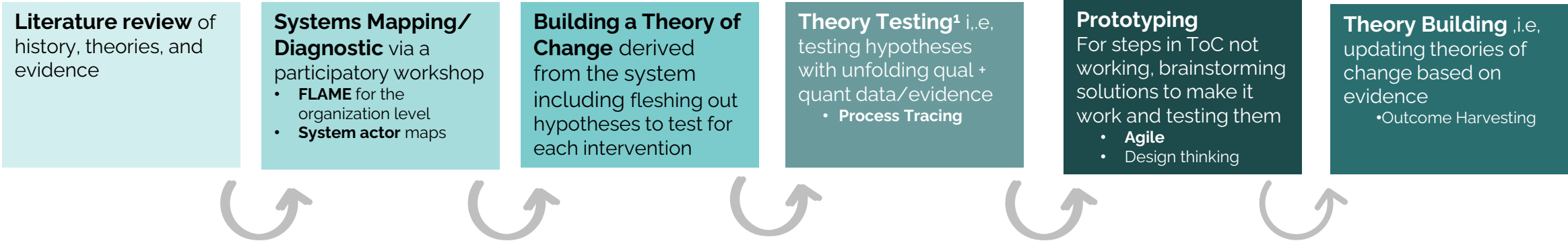
SEWA Bharat

Women Collective Enterprise	Location	Sector
Bihar Credit Coop	Bihar	Financial Services
Delhi Credit Coop	Delhi	Financial Services
Karn Bhumi	Bihar	Agriculture
Ruaab	Delhi	Artisanal products
Sarthak	Uttarakhand, Punjab	Financial Services



The Adaptive Evaluation process applied to MOVE

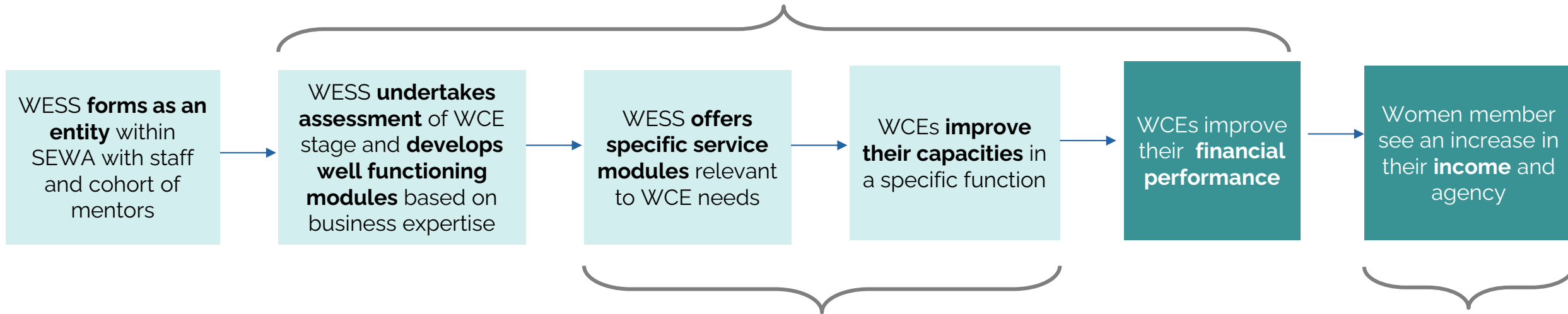
The MOVE Project follows each of these steps



The Women Enterprise Support System (WESS)

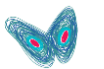
High-Level Theory of Change

We assessed the **contribution of the combination of WESS services to the WCE's financial performance** using **WCE Journeys**

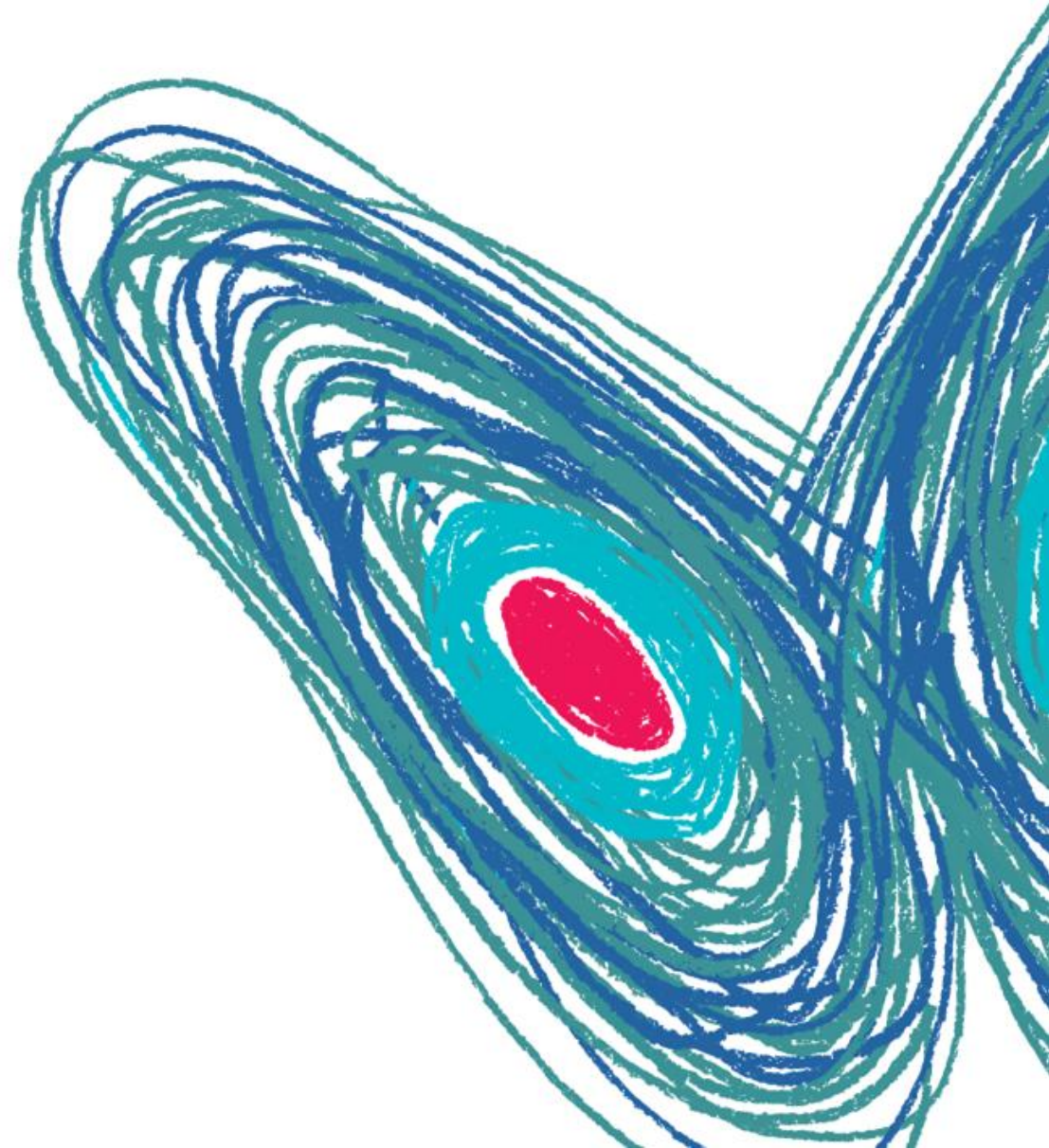


We assessed the **contribution of individual WESS modules to related WCE capacities** in that function using **Process Tracing**

We **tracked the final member level outcomes using member level quant and qual surveys**. Tight attribution to WESS is not possible but we have conducted an overall assessment of WCE experiences to account for external influences and the complexity



2. Retrospective Process Tracing Cases



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High-level Findings from Retrospective Process Tracing Cases

- **Improved Financial Management:** WESS **accounting and compliance support enhanced the financial management of enterprises** like Megha Mandali and Homecare, helping them achieve audit compliance and cost-effective operations
- **Governance and Leadership Growth:** Capacity-building initiatives led to **improvements in governance** and administrative tasks in enterprises like Megha Mandali, though **business decision-making improvements were less consistent**
- **Mixed Success in Mentorship:** Mentorship outcomes varied; while high-touch mentorship at BCC led to operational recovery and better governance, misalignment at Megha Mandali hindered progress, highlighting the **need for business mentors who understand the social goals** of the enterprises
- **Enhanced Internal Brand Identity:** Branding support **strengthened internal recognition** for DCC and Karnbhumi but yielded **inconclusive results in improving visibility among external stakeholders**
- **Working Capital Effectiveness:** Timely working capital support enabled enterprises like Karnbhumi to sustain operations and **achieve business objectives**, particularly in output marketing
- **Challenges in Implementation:** Some interventions, like exposure visits and data utilization, faced limited adoption or contextual mismatches, suggesting areas for refinement in approach and strategy



2.1

Branding and Communications Support to Delhi Credit Cooperative

SEWA Bharat



Delhi Credit Cooperative (DCC) used SEWA Bharat WESS's Branding and Communications Service to improve brand identity



Sector	Financial Services/Microfinance
Location	Delhi NCR
Year Founded	2007
Entity Type	Cooperative Thrift & Credit Society
# of Members	8797
Main Business Line	• Savings products (recurring deposits, fixed deposits, savings accounts) • Loan products (short-term loans, gold loans, emergency loans) • Digital Financial Literacy Training (DFLT)

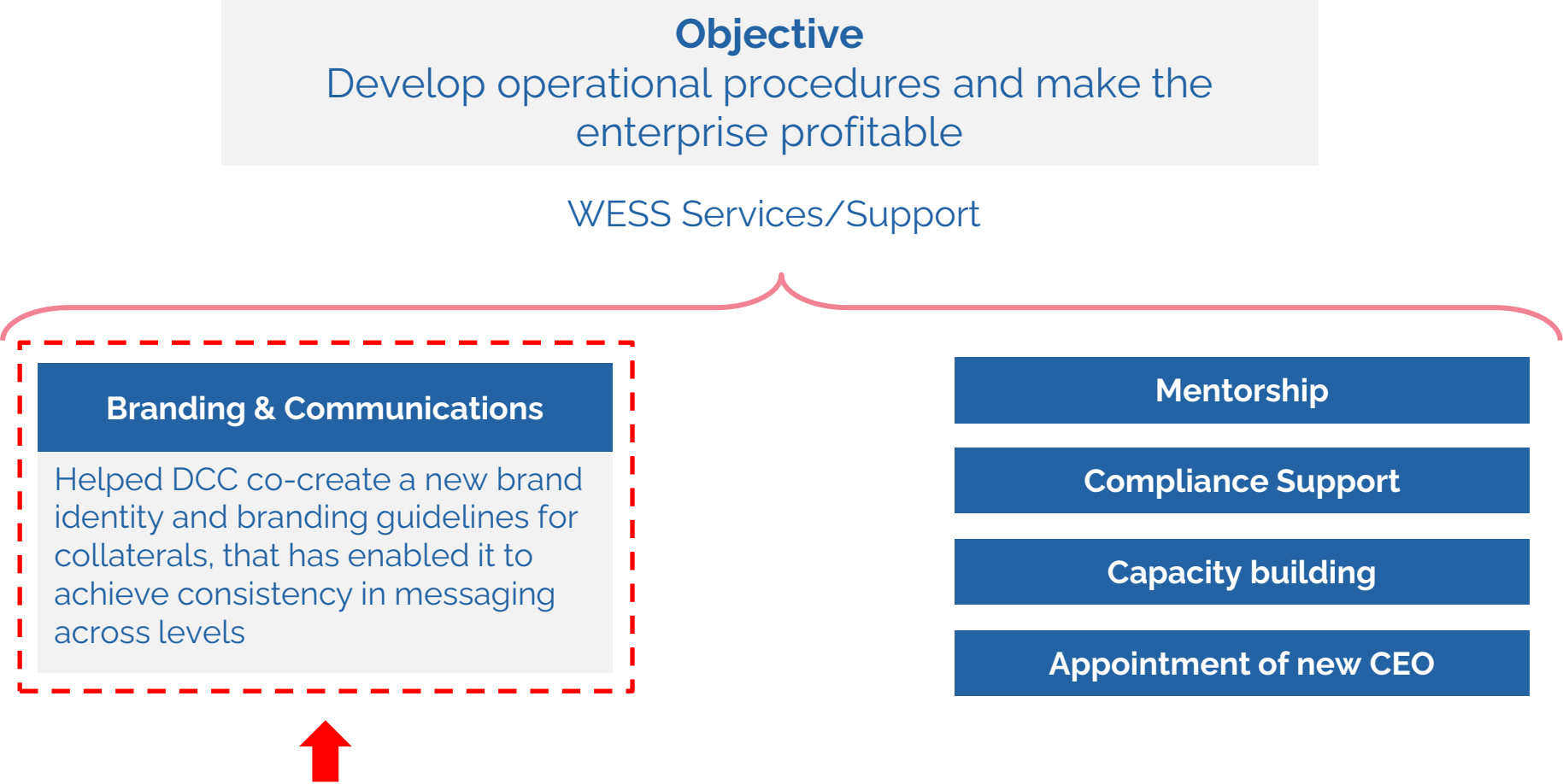
- DCC was set up in 2007 to empower women in the informal sector through individual banking model
- The **primary outcome was social—financial inclusion of 1 lakh poor women in Delhi**
- DCC **lacked brand presence** and needed to create an identity as a financial institution. There was **brand inconsistency** – recognized by up to 13 different names across stakeholders
- WESS worked with DCC on –
 - Establishing a unique brand identity to distinguish it from competitors
 - Standardize brand identity across stakeholders
 - Establish guidelines around brand implementation

Key Question

What is the confidence level that WESS' branding and communications support to DCC enabled it to improve its brand identity across stakeholders?



DCC utilized a combination of WESS services & support to improve capacity & functioning, and potentially impact business outcomes



Theory Testing – We process traced WESS's Branding & Communications support to DCC to **establish a causal connection of steps in the ToC to intermediate outcome(s)**

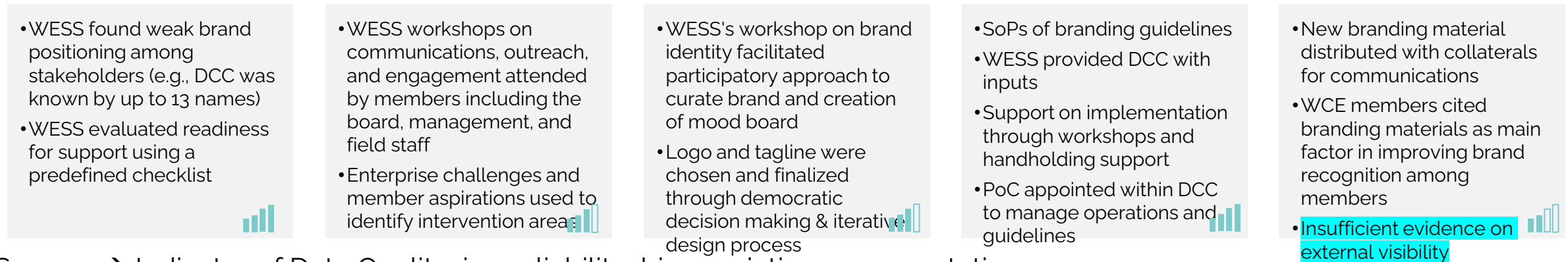


Somewhat Confident that **Branding & Communications** support enabled DCC to improve its brand identity among stakeholders

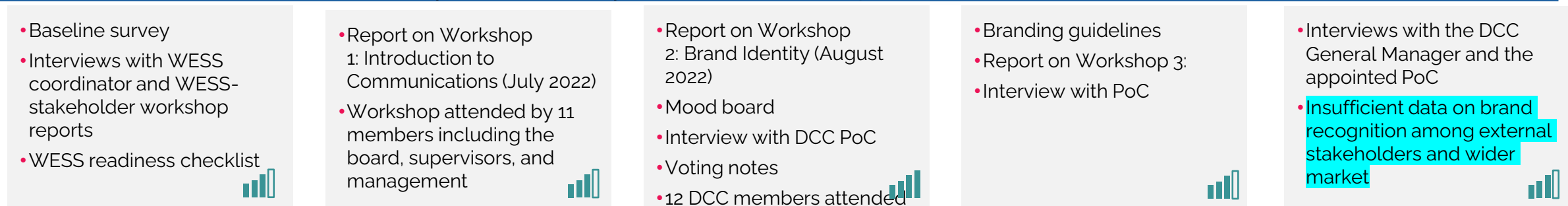
Causal mechanism → Verdict on each step in the theory of change leading to intermediate outcome



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



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



Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

WESS intervention helped DCC improve its brand recognition internally. **Impact on external visibility is inconclusive**

Takeaways from the Retrospective Process Tracing

Confident that WESS support helped DCC improve its brand identity internally

- **Confident** in the causal connection of each step of the ToC to the intermediate outcome. This includes
 - **Inclusive decision-making** – The decision on the logo and tagline was made through a democratic process, with DCC members voting to collectively select the final design
 - **Co-creation of branding guidelines** – Handholding support and SOPs outlining the use of collaterals helped develop an understanding of how the brand should be represented across various platforms
- Implementation of branding guidelines was **cited as the main reason for the change** in internal brand visibility
 - Brands integrated into DCC's day-to-day operations
 - Internal WCE members cited increased identification with new brand

Follow Up

Not enough evidence to conclude that DCC was able to improve brand visibility among external stakeholders such as business partners and consumers

- We separate our confidence assessment of impact on internal visibility from external visibility, which is inconclusive
 - Limited data on impact on customer base (account holders, service consumers, etc.) – representation of this segment was low vis-à-vis target population
 - Inconclusive on how branding materials impacted the perception of DCC as a financial institution among partners/competitors

Follow-up

- Survey on representative sample of the target population (DCC customer base, business partners, etc.) to assess the impact on external brand visibility
- Qualitative assessment of the impact of materials such as sign boards in public spots and online platforms



2.2

Mentorship Support

SEWA Bharat & SEWA Cooperative Federation



Mentorship in SEWA Bharat and SEWA Cooperative Federation

SEWA Mentor Definition

“A mentor is an individual or an organization, which 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”

SEWA WESS's Mentorship Approach

Holistic and **relationship-driven** that goes beyond task-oriented guidance to include strategic support on operations, business development, and network building

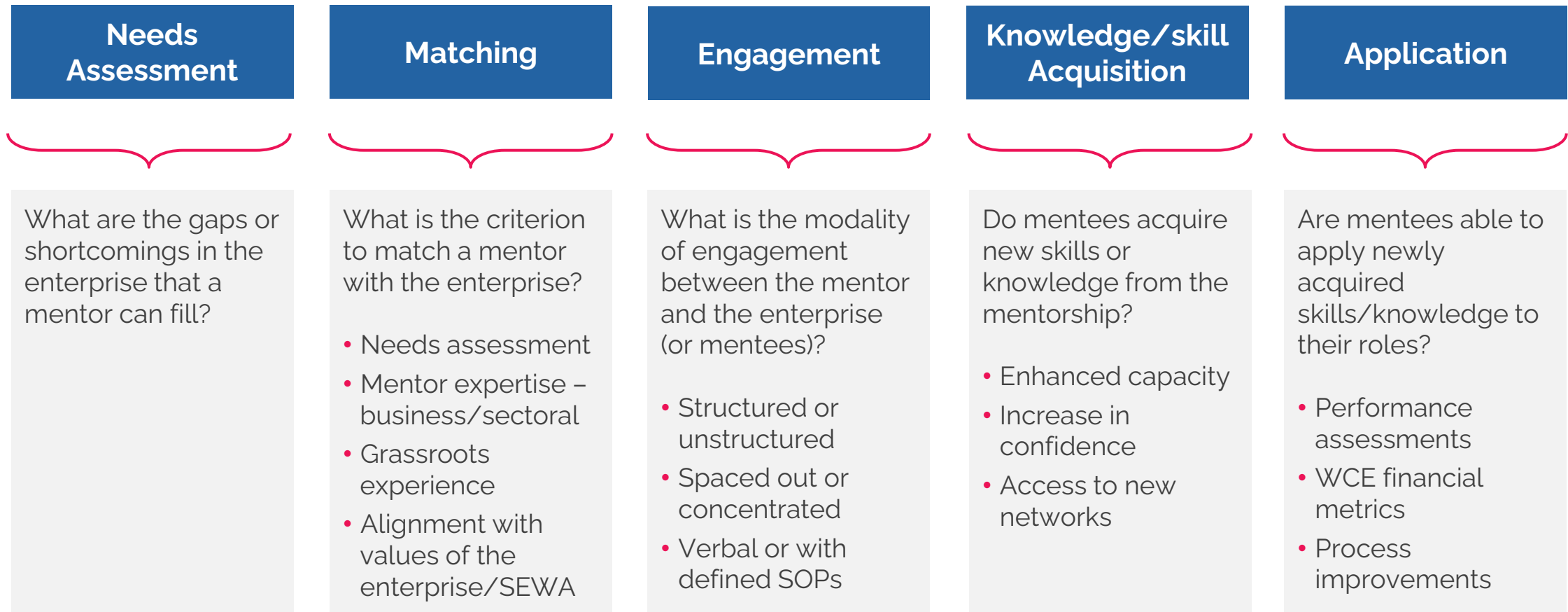
Goal is to derive value from potential external agents, ensuring that **mentorship is aligned with the broader mission and vision** of SEWA and the enterprise

Mentors include internal and external experts – pro-bono supporters, remunerated advisors, and service-provider-like relationships with **varying levels of involvement and commitment**



We process traced **mentorship support** to SEWA Bharat's **Bihar Credit Cooperative** and SEWA Cooperative Federation's **LSM** and **Megha Mandali**

Process Tracing examines the causal steps in the mentorship theory of change



We identified three different archetypes for mentorship across SEWA Bharat and SEWA Cooperative Federation, applicable by maturity of enterprise

Archetype	Support Type	Mentor Profile	Examples
High Touch Operational Mentor	- Deep involvement in day-to-day operations including rectifying/modifying processes - Lead role in business planning and strategy Direct decision-making on restructuring management, including hiring and dismissals Quasi-manager – fills gap in leadership while developing leaders within the enterprise	- Sector expert - Experience managing cooperatives, non-profits - Operations and process improvement experience - Strong leadership	Survival/turnaround Bihar Credit Cooperative (BCC)
Capacity Builder	Develop skills of management in areas like business planning, operations, marketing, leadership, financial management etc. - Build confidence, enabling independent decision-making and problem solving Support is targeted and tailored to enterprise - Regular assessment, feedback, and guidance	- Experience with capacity building and training - Exp. conducting needs assessments - Exp. working with WCEs and grassroots communities, particularly wrt. SEWA	Building Blocks for business Megha Mandali
Strategic Business Planner	Strategic guidance on refining existing business models or developing new ones - Identify new market opportunities and develop strategies for new product lines Set goals and develop plans to reach them, set KPIs to measure progress Risk management through contingencies and diversification	- Experience in strategic roles within orgs. going through transformation - Exp. with developing business models - Able to balance profit goals and social impact - Risk management exp.	Growth LSM

Maturity of Enterprise

Bihar Credit Cooperative



Key **lessons** on mentorship from process tracing cases

- Success of mentorship significantly depends on the **alignment** between the mentor's expertise, values, and approach, and the needs, culture, and goals of the enterprise
- **Mentorship should match the enterprise's maturity level**, with early-stage enterprises needing more hands-on support and mature ones benefiting from strategic guidance
- Mentorship **roles 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's not always essential for successful mentorship. However, cultural alignment and **understanding the social values and goals of the enterprise is critical for success**
- Mentorship should be **goal-oriented but flexible** enough to adjust to new challenges or opportunities that arise
- **Dependency on mentor must be reduced** by building long term capacity of the management and staff



Key **recommendations** for SEWA Bharat and SEWA Cooperative Federation WESS

Enhance Cultural Fit in Mentor Selection

Greater emphasis on ensuring cultural and operational alignment between mentor and enterprise, especially in context of SEWA's values

Structured Onboarding and Regular Check-ins

Implement a more structured onboarding process for mentors, with regular check-ins and feedback to ensure that the mentorship stays on track and meets its objectives

Strengthen Long-Term Capacity Building Focus

Ensure that mentorship emphasizes building long-term internal capacity, reducing reliance on mentor over time.

Develop Adaptive Mentorship Models

Create flexible mentorship frameworks that can adapt to changing circumstances, ensuring that both mentors and mentees are prepared to pivot strategies as needed



Mentorship Support to Bihar Credit Cooperative

SEWA Bharat
Bihar



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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

- 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

WESS Intervention Theme

- Matching with mentors, professional managers, and industry experts

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

Mentor Action

- 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



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

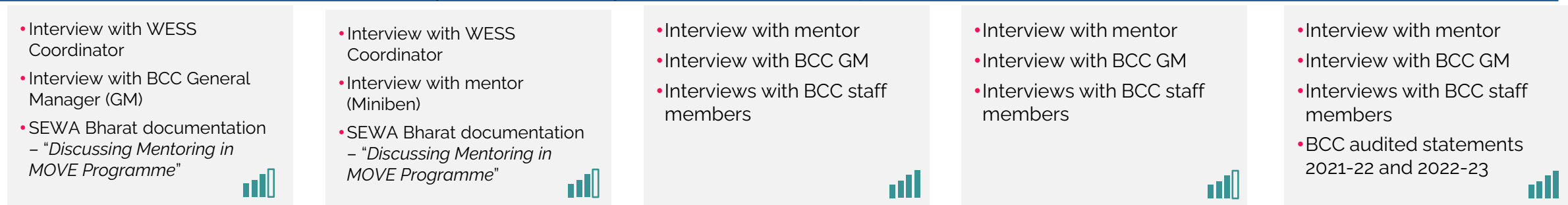
Causal mechanism → Verdict on each step in the theory of change leading to intermediate outcome



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Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

At BCC, mentorship succeeded in meeting intermediate goals through a **high-touch modality of engagement** that extended beyond strategic guidance

Takeaways from the Retrospective Process Tracing

Confident that WESS mentorship support helped BCC improve governance and operations –

- **Confident** in the causal connection of each step in the ToC 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** through penalties to improve documentation and reduce errors in bookkeeping
 - **Implementation of SOPs** such as documentation to improve 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

What this tells us about the type of mentorship model implemented at BCC –

- **Deviates from the broader conceptualization of mentorship** in which a mentor's role is to guide, advice, and impart wisdom
- Mentorship model is one of '**constant-handholding**' in which mentor engages in several aspects of running the enterprise
- Mentor functions as an **alternate leader** in the absence of strong leadership, with role **extending beyond strategic guidance and skill-training**, to include making key decisions on processes, structure, and business strategy
- **WESS Reflections** – Miniben was introduced "**more as management, not as Mentor.**" Her role may be defined as that of a proxy-Manager that then shifted to mentorship



Mentorship Support to Megha Mandali

SEWA Cooperative Federation
Gujarat



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SEWA Coop Federation WESS appointed a **mentor with sectoral expertise** to advice Megha on business planning and build capacity of the management



Sector	Agricultural Products
Location	Tapi District, Gujarat
Year Founded	2014
Entity Type	Agriculture Producers' Cooperative
Number of Shareholders	1001
Main Business Lines	• Input marketing products such as certified/hybrid variety paddy seeds, vegetable seeds, poultry kits, and some farm tools • Limited output marketing of processed pulses

- **Registered in 2014** – SEWA Federation becoming actively involved in developing agricultural inputs as an income stream for the cooperative in 2019
- **Covid-19** disrupted focus from enterprise activities to channeling relief to members
- Megha suffered low capital, weak management capacity, and uncertainty about its business model
- **WESS appointed Amitbai as strategic mentor** in 2021 with the primary goal of business development and building management capacity
- Mentor had **sector experience in the private sector**, but **limited experience with social ventures**

Key Question

Did SEWA Coop Federation's mentorship support to Megha Mandali 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 Megha Mandali had clear **gaps in management capacity and business planning**

Challenges at Beginning of MOVE Project

- Weak governance, need to build capacity and strengthen board
- Delay in audit processes
- Poor maintenance of accounts
- No tracking of clear performance indicators of the enterprise
- Unclear costing, procurement, and marketing strategy
- Lack of business planning for input marketing products
- Low amount of working capital
- Need to strengthen management

WESS Intervention Theme

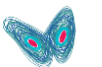
- Matching with mentors, professional managers, and industry experts

Intervention

- WESS appointed Amitbai, a private sector professional with experience in agri-sector retail marketing, as mentor in 2021
- Mentor was to work with the management on building their capacity, supporting business activities, identifying market opportunities, and exploring new business avenues.

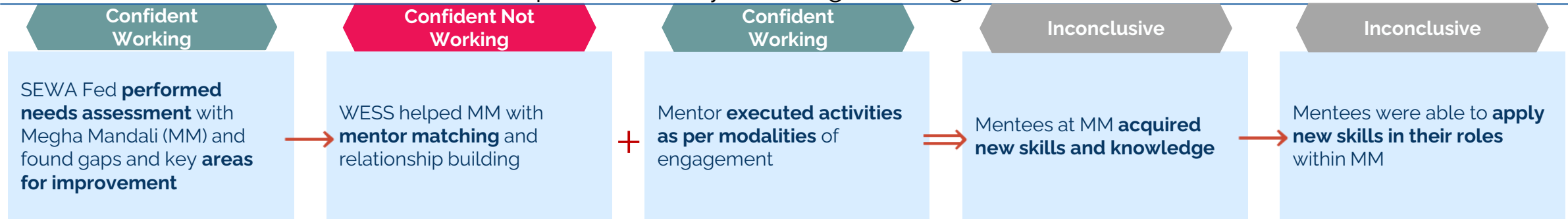
Mentor Action

- Developed crop calendar to assist staff with determining inputs to procure each month
- Developed business model for poultry and mushroom farming
- Ideated decentralized model to set-up mini-centers at village level
- Worked to build confidence of staff in negotiating with vendors
- Inculcated the importance of procuring on credit



Inconclusive that **mentorship** support provided in 2021 helped Megha Mandali improve its business operations or governance

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)



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



Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

Mentorship provided to Megha in 2021 **did not fully meet objectives** likely due to a **mismatch** between the mentor and the social orientation of the enterprise

Takeaways from the Retrospective Process Tracing

Inconclusive that WESS mentorship support helped Megha Mandali improve governance and operations –

- **Inconclusive** in the causal connection of each step in the ToC to the intermediate outcome
 - **Matching** – The management **found it difficult to adjust to mentor's corporate approach**, and mentor found it **difficult to adjust to Megha's work culture and mode of governance** that often prioritized social goals over business ones
 - **New skills/knowledge** – Mentor noted **limited progress** in staff's business skills and multitasking ability
 - **Application of skills** – The **short engagement** made it difficult to assess longer term impact of the mentor's interventions such as poultry and mushroom farming, and setting-up of mini centers

What this tells us about the type of mentorship model implemented at Megha Mandali –

- **Approach aligns with the broader conceptualization of mentorship** in which a mentor's role is to guide, advice, and impart wisdom
- However, mentor-mentee mismatch arose from **differences** in the operational tempo and expectations **between the corporate world and the social sector**
- Suggests a reconsideration of mentor background beyond business or sectoral expertise to also include **alignment with the social sector's unique demands**



Mentorship Support to Lok Swasthya Mandali

SEWA Cooperative Federation
Gujarat



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WESS appointed a **business expert with limited sectoral experience** as mentor to help LSM grow its Ayurvedic business line



Sector	Health Products & Services
Location	Ahmedabad, Gujarat
Year Founded	1990
Entity Type	Healthcare Cooperative
Number of Shareholders	1800
Main Business Lines	• Produces and sells Ayurvedic medicines • Procures and sells allopathic medicines at discounted rates through women-run pharmacies • Community service to increase health awareness

- **Registered in 1990** – Initially focused on providing traditional allopathic drugs at subsidized rates through women-run pharmacies
- In 2019, LSM board made strategic decision to **focus on Ayurvedic business**. However, there was a **need for additional expertise** to envision the shift and plan growth in a new area
- WESS appointed Armanbai, a **management consultant with sales, operations and microinsurance expertise**, as mentor in 2020
- Mentor had a long association with SEWA through his work with VimoSEWA Cooperative Ltd., and **understood the culture and values of the organization**
- Worked on **business planning and marketing strategy** for LSM's Ayurvedic line

Key Question

Did SEWA Bharat's mentorship support to LSM enable the management to gain new skills and knowledge, which they were able to apply to their roles to grow LSM's Ayurvedic business?

Although LSM's pharmacy business was already profitable, there was a **need for additional expertise** to successfully shift to Ayurvedic model

Challenges at Beginning of MOVE Project

- Increased competition in the pharmacy sector, including government-provided free medicines impacted sales
- Low revenue and slow growth from existing Ayurvedic line which mainly catered to B2C
- Weak digital presence and branding, reliance on word-of-mouth marketing
- Slow integration of technology into processes
- High employee turnover - difficulty retaining skilled employees and finding multi-skilled personnel

WESS Intervention Theme

- Matching with mentors, professional managers, and industry experts

Intervention

- WESS appointed Armanbai, a management consultant who had previously worked with VimoSEWA, as mentor at LSM
- Mentor was to work on identifying gaps, strategies and solutions, with the objective of standardizing and upscaling operations

Mentor Action

- Mentor worked with GM and management to refine business practices in marketing and sales planning
- Provided expertise in setting sales goals, targets, and plans for LSM
- Developed focused sales training and operations consulting
- Tracked progress towards individual and cooperative sales goals
- Adapted sales plans to pivot offerings in response to the COVID-19 pandemic



Confident that **mentorship** support helped LSM management strategize business shift from pharmacy to Ayurvedic model

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)

• In 2019, LSM made strategic shift from pharmacy to Ayurvedic model • LSM needed support on business planning and strategy • Strong need felt for business expert to plan Ayurvedic business strategy 	• Mentor was business expert, experience with Vimo SEWA and SEWA orgs. • Formal contract in FY 2020-21, with TORs renewed and amended in subsequent years • Clear role to standardize and upscale Ayurvedic operations • Mentor not sector expert 	• Tailored activities to TOR – business plan, market strategy, and monitoring • Strategic advice in quarterly meetings to senior LSM figures • Remote consultation 2-3 days per month. In person visits once in 2-3 months 	• LSM team gained knowledge on marketing Ayurvedic products through B2B channel • Mentees shifted from needing prompts to proactively addressing problems on own • Reliance on mentor decreased over time and frequency of engagement reduced 	• Mgt was able to shift focus of Ayurvedic product marketing from B2C to B2B channel • LSM added Ayurvedic retail in 2020, followed by stores in 2021 and 2022 • Net profits in Ayurvedic line increased, quadrupling since 2019-20 
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Source → Indicator of Data Quality, i.e., reliability, bias, variation, representativeness

• Interview with LSM General Manager (GM) Ilaben • Interview with WESS Coordinator 	• Interview with LSM GM • Interview with SEWA Coop Fed Managing Director (Mitalben) • Interview with mentor (Arman Bai) • MoU b/w SEWA Fed & Mentor 	• Interview with LSM GM • Interview with mentor • Interview with LSM staff-members 	• Interview with LSM GM • Interview with mentor • Interview with LSM staff-members 	• Interview with LSM GM • Interviews with LSM staff members • LSM audited statements 2019-20 to 2023-24 
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Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

The mentor's role at LSM was that of a **strategic advisor on specialized operations and business strategy** which contributed to growing LSM's Ayurvedic line

Takeaways from the Retrospective Process Tracing

Confident that WESS mentorship support helped LSM improve operations and business strategy –

- **Confident** in the causal connection of each step in the ToC to the intermediate outcome
 - **Matching** – lacked sectoral knowledge but complemented the GM on business strategy and planning. Understood SEWA's values and culture
 - **Mode of engagement** – light touch but strategic guidance on business development
 - **New skills/knowledge** – LSM staff gained skills in setting sales goals and refining marketing strategy and sales practices. New Ayurvedic stores and clinics were set up
 - **Application of skills** – successfully shifted focus from B2C to B2B to leverage Ayurvedic production capacity and higher profitability. Net profits from Ayurvedic products rose substantially from 2020 onward

What this tells us about the type of mentorship model implemented at LSM –

- **Approach aligns with the broader conceptualization of mentorship** in which a mentor's role is to guide, advice, and impart wisdom
- Mentor-mentee matching succeeded not from sector specific knowledge, but due to –
 - **Complementarity** – Mentor learnt about sector from LSM GM and management and used his expertise to co-create strategy and planning
 - An **understanding of the values** of LSM and SEWA, and a **shared outward-facing vision** for a successful business outcomes
- Mentor saw himself in a “**consultative rather than authoritative role**, providing advice without holding hiring or firing authority.” Provided remote input to LSM GM who he identified as author of any product

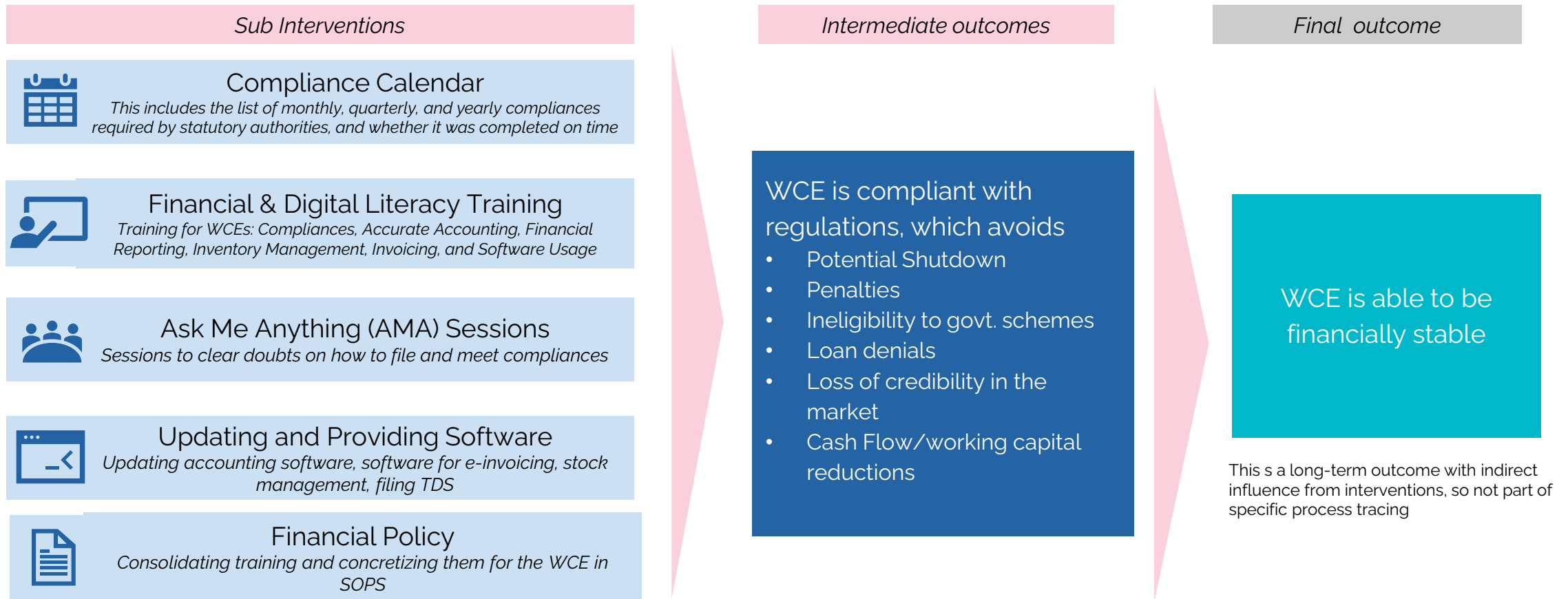
2.3

Compliance Support to Karn bhumi and Sarthak

SEWA Bharat



SEWA Bharat's compliance module helps WCEs **adhere to changing regulations and meet the requirements of multiple statutory bodies**, ensuring they maintain compliance while building digital and financial literacy



Compliance – WCEs must maintain compliance with a range of regulatory requirements year-round

Monthly Compliance

1. **TDS Deposit**-7th of every month
2. TCS Deposit- 10th of every month
3. GST1- 11th of every month
4. PF/ESI- 15th of every of every month
5. GST3B- 20th of every month

There are **5 monthly compliance**-They can vary in complexities depending upon

1. Number of full-time employees(PF/ESI),
2. Payments made to employee/vendors(TDS/TCS)
3. Frequency of purchase and sale of materials/service (TCS/GST)

Quarterly Compliance

TDS Return-Last Day of next Quarter

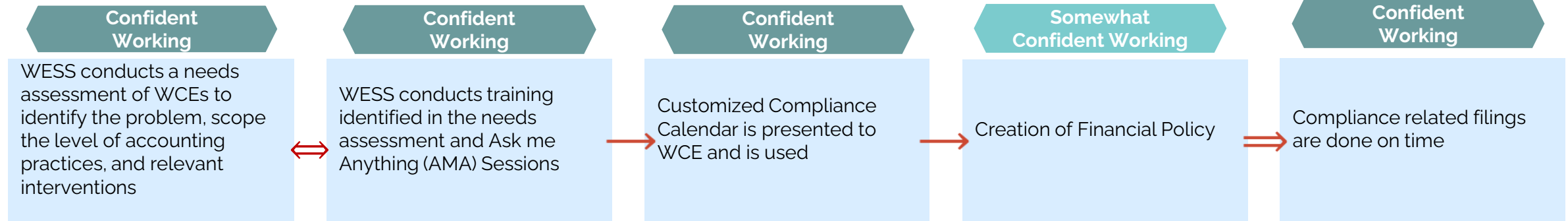
Yearly Compliance

1. **ITR**—30th Sep
2. **GST-9(Return)**-31 Dec



Confident that WESS's compliance service module helped Sarthak and Karn bhumi to become compliant with regulatory requirements on time

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)

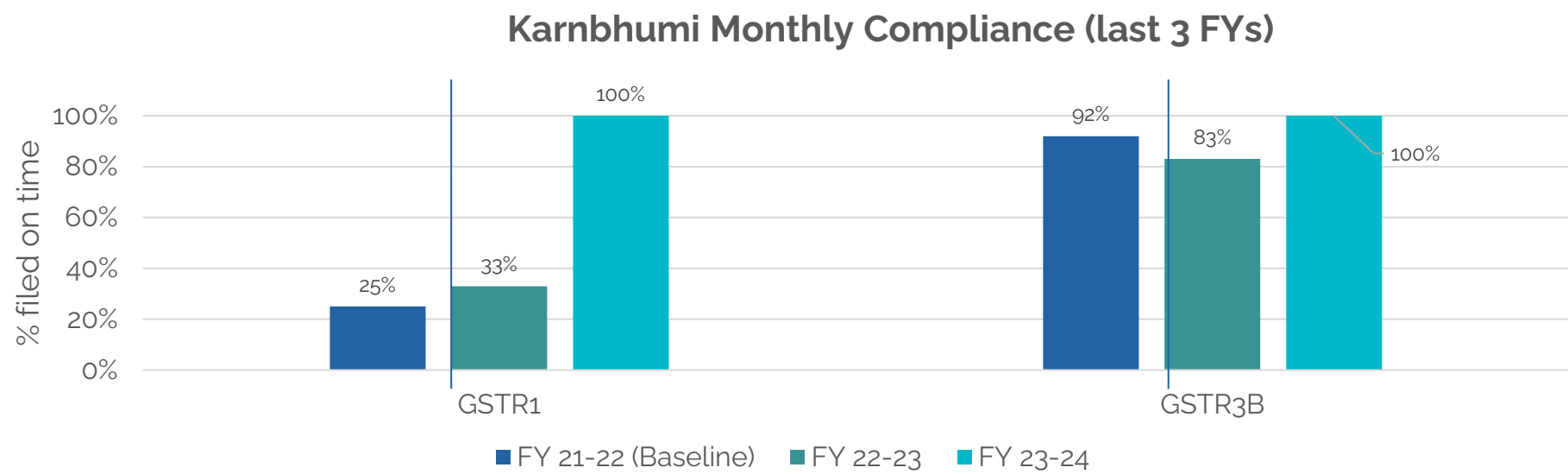
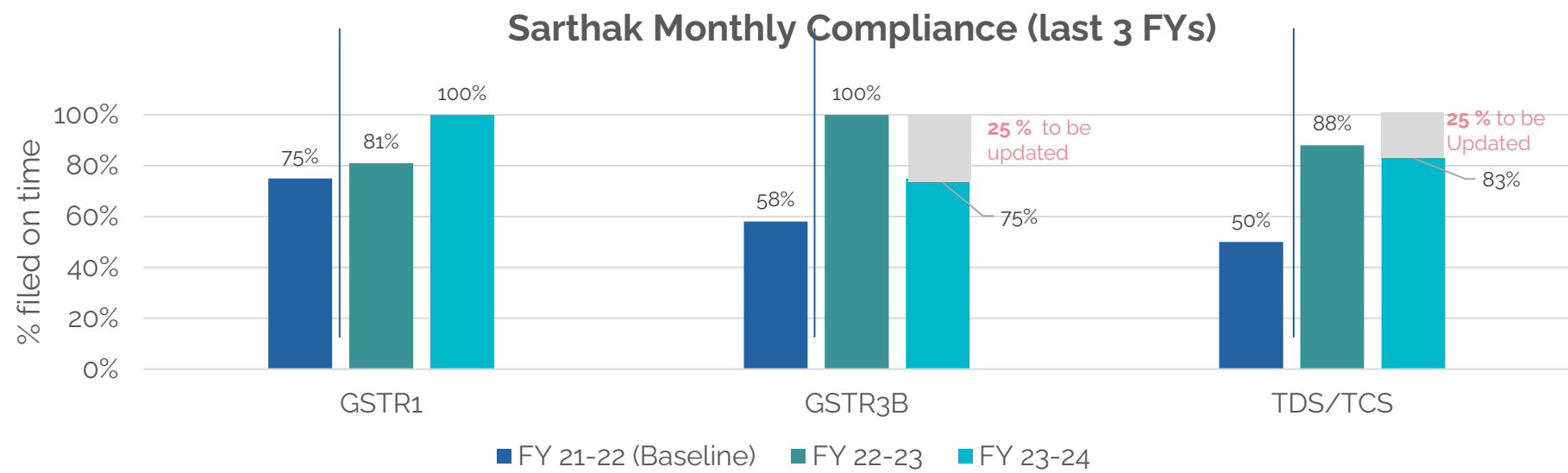
There was a compliance issue in both enterprises - KB- 80% compliances filed on time before any support - Sarthak - 50% of compliance filed on time before any support Both KB and Sarthak had a detailed needs assessment that included - Level of training required for the current staff - Whether more personnel are required - What kind of issues need to be resolved 	- Ask me anything sessions are conducted to clear any doubts which are held every Friday for one hour - One-on-one sessions are conducted with the WCE accountant - Several set of trainings have been conducted with WCE staff and accountants to train them on financial policy, feeding correct data to the system and importance of several levels of reconciliation of accounts 	- Compliance Calendars exist for both WCEs - They are highly customized to the compliance needs of the WCEs - Compliance Calendars are regularly used and updated to track what is done on time or delayed 	- This is completed for Sarthak - This is ongoing for Karnbhumi since WESS is currently working on creating SOPs for various business operations within the WCE. Based on that, after 3-4 months, WESS would like to make a financial policy for KB 	- Many of the high frequency and recurring compliances are done on time - Sharp increases before and after the intervention - WESS has been able to reduce its involvement in Sarthak considerably but is still heavily engaged in the case of Karnbhumi 
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Source → Indicator of Data Quality, i.e., reliability, bias, variation, representativeness

- Needs assessment for Karnbhumi and Sarthak - Minutes of Board Meetings where needs assessment is discussed - Data on compliance levels prior to the module - Format of recommendation reports (with green, yellow, red zones) - Interviews with WESS staff 	- Training agenda, attendance, and minutes of 18 trainings conducted - AMA session attendance - Interviews with WESS Staff and WCE Accountants 	Compliance Calendars for Karnbhumi and Sarthak 	- Financial Policy documents - Interviews with WESS Team and WCE accountants 	- Data from compliance calendars - Interviews with WESS Staff: and WCE Accountants 
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Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

On time compliance with regulatory requirements has increased substantially since the intervention started in FY 2021-22



TDS compliance does not apply to Karnbhumi

WESS intervention helped Sarthak and Karnbhumi improve their accounting processes, and helped meet their compliance requirements

Takeaways from the Retrospective Process Tracing

Confident that WESS support helped Sarthak and KB improve on their compliance requirements

- **Confident** in the causal connection of each step of the ToC to the intermediate outcome. This includes
 - **Needs assessment** – WESS did a thorough needs assessment of the requirements as well as the capacity levels of the present accounting teams.
 - **Trainings** – WESS has conducted regular training sessions with the accounting teams along with handholding support which they run through their AmA sessions.
- Implementation of the compliance calendar strongly benefited by the development of Financial Policy.
 - Financial Policy has helped enterprise lay out every detail around the accounting procedure so that the back-end work of filling compliances happens on time

Follow Up

There are some lessons from this module which has implications for scaling and implementation

- This module is ambitious in nature since it strives to develop dedicated accounting team in each of the enterprises.
- This is challenging because of high attrition rates of staff, especially the ones that work in remote areas.
- Involvement of WESS in this process has been far more than just the mandate of making these WCEs compliant.
- In a desirable state, support can end when there is clear financial policy in place which the WCE staff is capable to adhere to.
- This process will begin with creating SoPs around most of the business operations within an WCE and thus it takes more time and effort from WESS to confidently move out from a high touch support to an WCE



2.4

Accounting Support to Homecare and Megha Mandali

SEWA Cooperative Federation



SEWA Cooperative Federation **provides accounting services to all WCEs that originated as its members**, ensuring ongoing financial support and guidance

SEWA Cooperative Federation WESS's Accounting service module fulfills specific needs and mitigates risks faced by its WCEs

Need for accounting services

- Early-stage enterprises often **lack the revenue or capital** to hire a dedicated accounting team
- Despite limited resources, **maintaining proper accounts is essential for compliance** requirements
- Women Collective Enterprises must undergo **annual audits** by the registrar of cooperatives and address the auditors' queries

Risks faced by WCEs in absence of accounting support

- WCEs are often burdened with the **high cost of maintaining a dedicated accounting team** during their early stages
- Outsourcing accounting services can be even more **expensive** for WCEs
- Finding firms that provide **end-to-end compliance support tailored to cooperative laws** and the challenges of grassroots organizations is a significant challenge
- Non-compliance with cooperative laws or delays in timely audits **hinder business processes** and create barriers to collaborating with institutional buyers



SEWA Coop Fed WESS operates a dedicated accounting team that delivers comprehensive **general accounting and compliance support to its WCEs through a centralized service model**

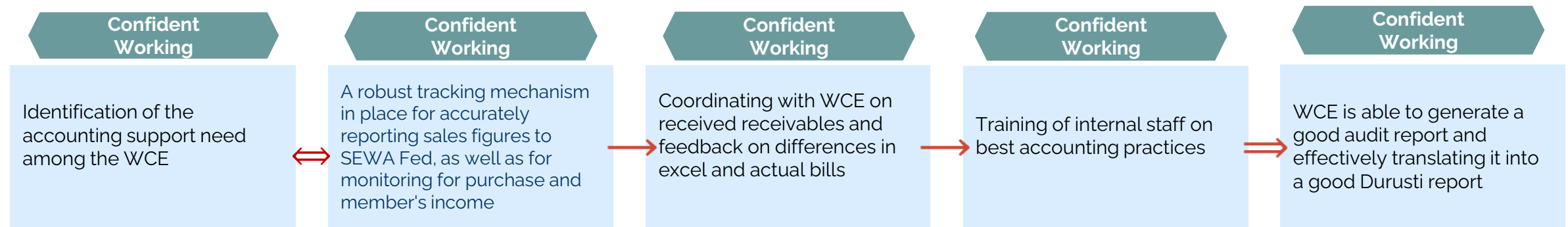


- WESS provides Accounting as a **shared service**, where a small team of accounting staff based in Ahmedabad **supports multiple WCEs simultaneously**
- The service covers **general account maintenance** with input from WCE managers, facilitates audits, and assists WCEs in responding to auditors' queries
- Beyond financial compliance, WESS **helps WCEs maintain necessary documentation to meet cooperative law requirements**, such as properly formatted board meeting minutes
- The team **negotiates auditor fees with government-appointed auditors** and ensures timely audits through consistent follow-ups
- It also supports WCEs in building **documentation required for engaging with institutional buyers** through platforms like GeM

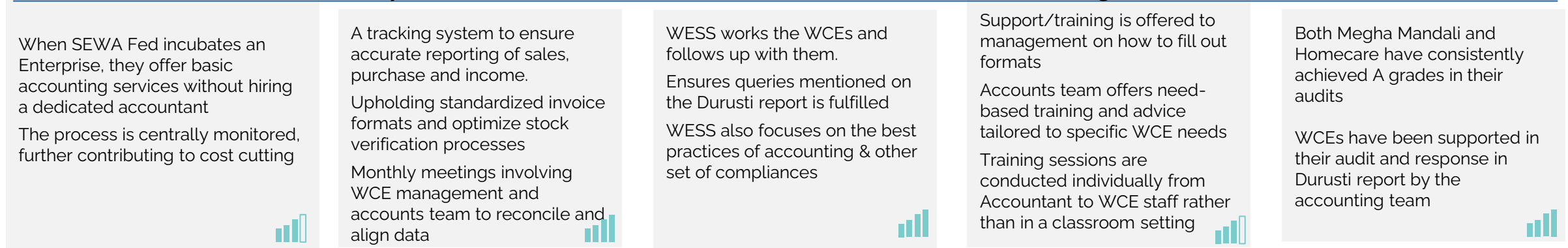


Confident that Homecare and Megha Mandali were able to improve on their compliance requirements after receiving the module

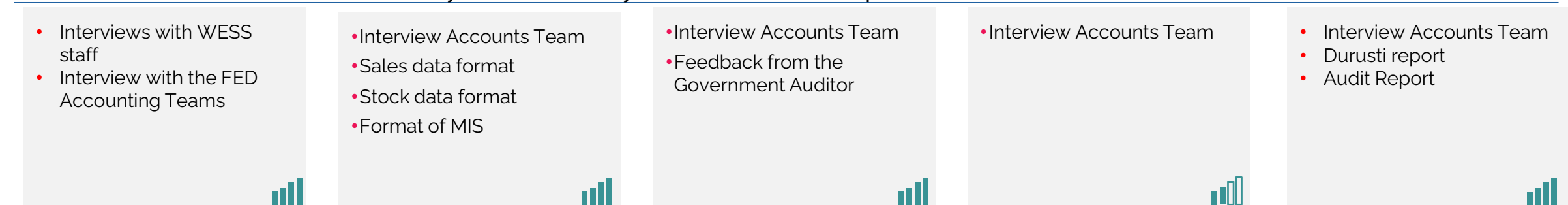
Causal mechanism → Verdict on each step in the theory of change leading to intermediate outcome



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



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



Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

WESS intervention helped Homecare and Megha Mandali improve their accounting processes, and helped meet their compliance requirements

Takeaways from the Retrospective Process Tracing

Confident that WESS support helped Homecare and Tapi Megha improve on their compliance requirements

- **Confident** in the causal link between each step of the Theory of Change (ToC) and intermediate outcomes has enabled the enterprise to consistently achieve its desired results
- **Cost Reduction:** By offering accounting services through a pooled model, SEWA Coop Federation WESS has significantly lowered service costs for each WCE, proving to be more cost-effective than maintaining dedicated accounting teams at the WCE level
- **Controlling Attrition:** Recruiting or retaining skilled accounting staff in small towns has been challenging for WCEs. SEWA Federation addresses this by centralizing its team in Ahmedabad, effectively minimizing attrition and ensuring continuity

Follow Up

There are some lessons from this module which has implications for scaling and implementation

- The pooled resource model, shared among enterprises in the cohort, proves to be a **cost-effective solution, particularly in the early stages**, compared to maintaining dedicated accounting teams at the WCE level
- Centralized accounting services **enable WESS to stay updated on WCE-level activities**, as these enterprises rely heavily on support, services, and working capital during their formative stages
- SEWA Federation WESS's accounting team trains local managers to maintain basic transaction records and develops training manuals that **provide managers with essential knowledge and a reference tool** for future needs



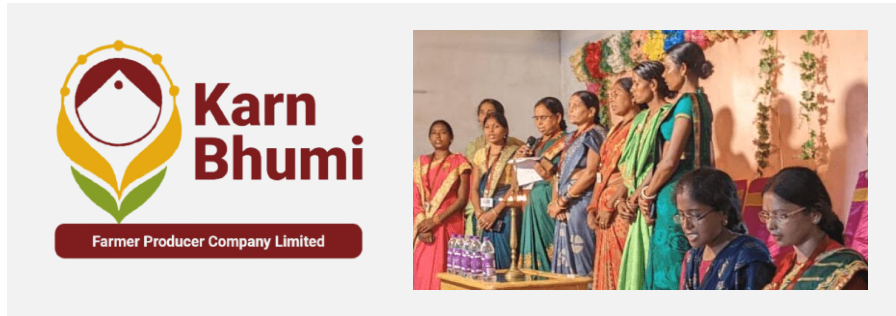
2.5

Working Capital Support from SEWA Cooperative Federation to Karn Bhumi

SEWA Bharat



Karn Bhumi (KB) used WESS's Working Capital to **support its Output Marketing business** of procuring and selling paddy



Sector	Agriculture
Location	Bihar
Year Founded	2018
Entity Type	Farmer Producer Organization
# of Members	780
Main Business Line	• <u>Inputs</u>: Selling high-quality farm inputs (seeds, fertilizers) to members • Output Marketing: Purchasing harvest for aggregated sale

- KB was set up in **2018 as a women farmers' company** comprised primarily of small or marginal farmers
- The **primary outcome** was— **to start output marketing, maintain cash flow, and achieve business outcomes**
- KB faced the issue of a **lack of working capital** to start and sustain output marketing
- **WESS worked with KB to-**
 - Facilitate the loan application process
 - Achieve business outcomes by supporting paddy procurement from 50 farmers
 - Support in sustainable employment to a small number of members

Key Question

What is the confidence level that WESS' Working Capital support to Karnbhumi to develop output marketing for paddy cycle (Aug 2022- Feb 2023) contributed to Karnbhumi procuring and selling higher quantities than in the previous cycle, in turn increasing its revenue?

Karnbhumu utilized a combination of WESS services to develop a new channel for output marketing during the paddy cycle

Objective
Develop a new business channel for output marketing for farmer produce

WESS Services/Support



Theory Testing – We process traced WESS's Business Development and Working Capital support to Karnbhumu to **establish a causal connection of steps in the ToC to intermediate outcome(s)**



SEWA Cooperative Federation **provides working capital** to help WCEs supported by them, along with those supported by SEWA Bharat

Need for Working Capital Support

- Driving WCEs toward **achieving their targeted business objectives** and desired outcomes
- Ensuring **business resilience, stable livelihoods, and sustainable employment for the WCE workforce**, particularly during times of crisis
- Providing capital support to WCEs to effectively **manage their human resources and expand or sustain their business operations**

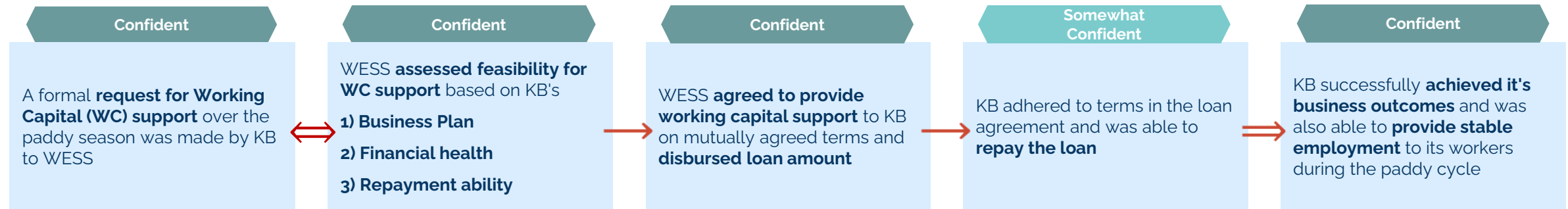
Risks faced by WCEs in absence of Working Capital

- WCEs are forced to **obtain capital at higher interest rates**, increasing their financial burden.
- WCEs depend on external financing that often **requires collateral**, limiting their access to necessary funds.
- Insufficient access to reliable capital **restricts WCEs from sustaining their businesses, piloting new ideas, and employing members**, while also reducing their capacity to take on business risks.

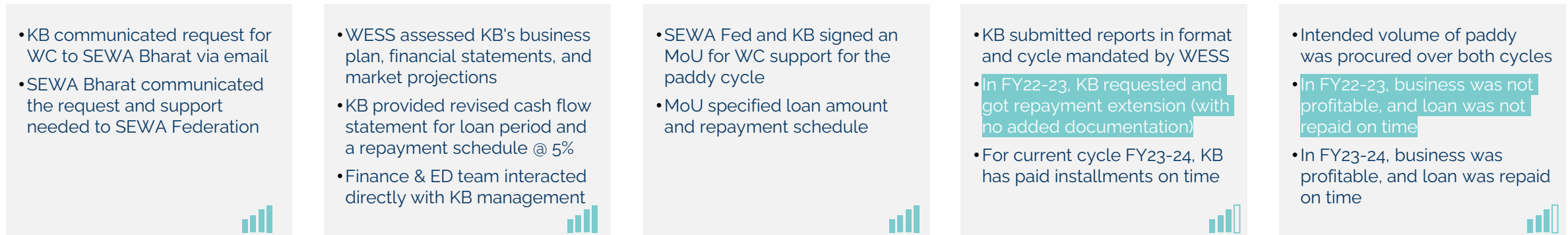


Confident that **Working Capital** support by SEWA Coop Federation enabled KB to meet its business outcomes for output marketing

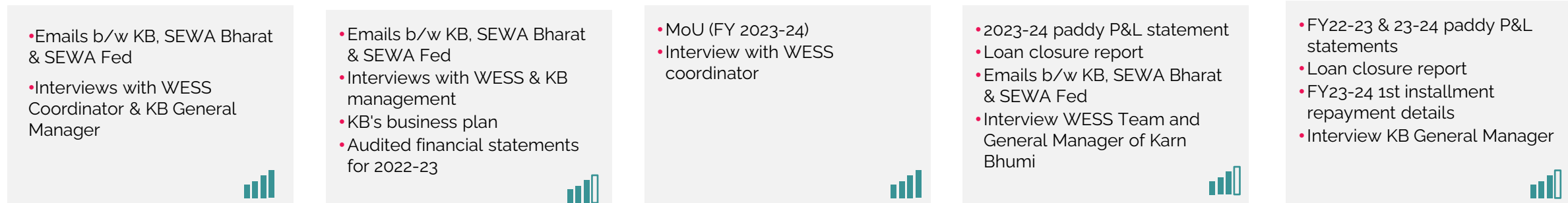
Causal mechanism → Verdict on each step in the theory of change leading to intermediate outcome



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



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



Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

WESS intervention helped Karn Bhumi start a new business line, experiment with it, and break-even within two seasonal cycles

Takeaways from the Retrospective Process Tracing

Confident that WESS working capital support helped KB maintain cash flow and start output marketing–

- **Confident** in the logical alignment of each step in the ToC with the intermediate outcome
- The thorough review process by the Working Capital Committee and finance team ensured **a detailed assessment of KB's financial needs and SEWA Fed's capacity to address them**
- A formal MoU was established between KB management and SEWA Cooperative Federation, providing a **well-defined agreement**
- **Business objectives were successfully met, enabling the WCE to repay the FY 2023-24 loan on time**, reflecting significant improvement over the previous cycle

Follow up

There are some lessons from this module which has implications for scaling and implementation

- As per SEWA Fed procedures, a meeting was conducted between KB and WESS to **review the business plan and address questions from the Working Capital Committee**. Meeting minutes were recorded to track progress, ensure accountability, and refine strategies.
- The WCE **submitted reports and data on their business outcomes at the end of the cycle**. Interim reporting during the cycle was suggested to provide timely insights into the WCE's progress and challenges.
- In FY 2022-23, KB's loan repayment extension required minimal documentation due to the strong ties between SEWA Bharat and SEWA Federation. A **robust mechanism had been established to enable effective communication, align objectives, and serve as a standardized procedure** for external organizations outside the SEWA environment.



2.6

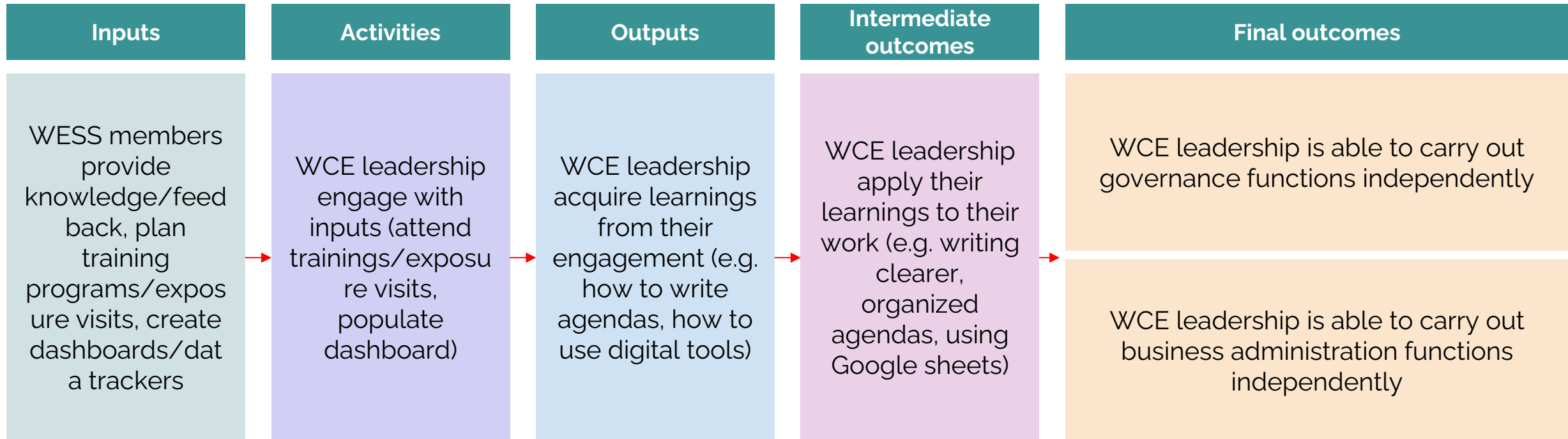
Capacity Building Support to Megha Mandali

SEWA Cooperative Federation



Megha Mandali required capacity-building support to strengthen its leadership's **governance capabilities and improve their business decision-making** processes

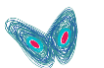
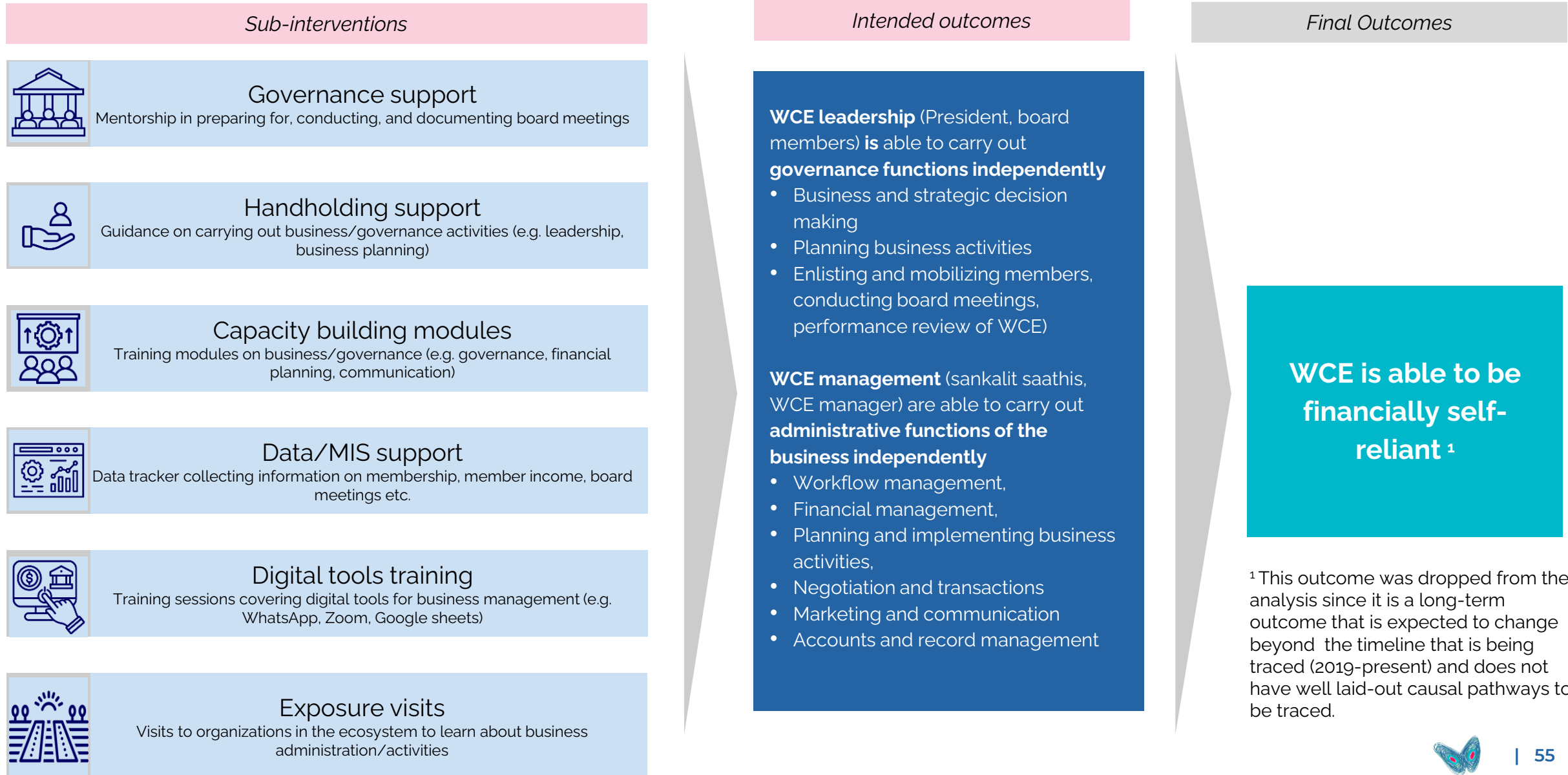
WESS's Business development support theory of change



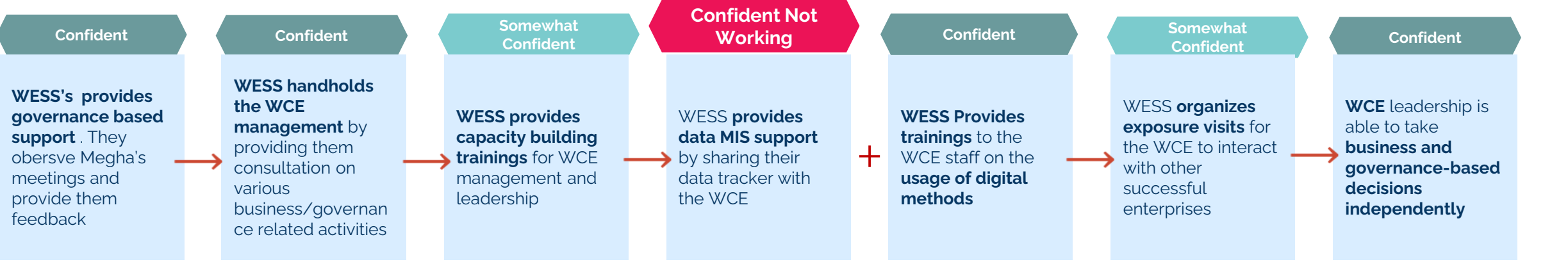
Theory of change was co-created with WESS through a series of consultations



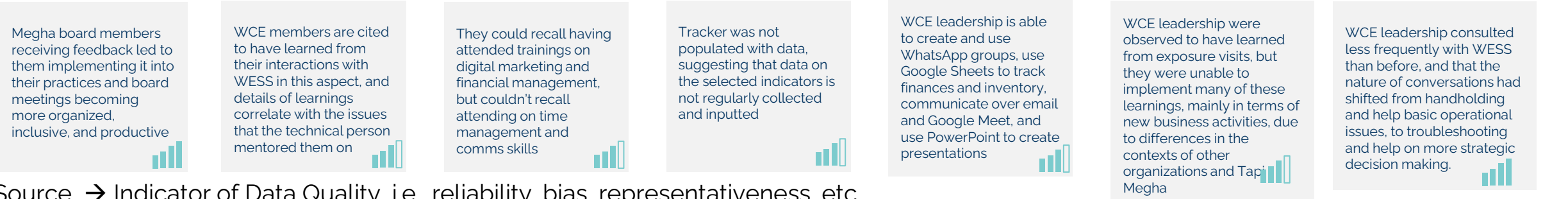
WESS supported Megha across various areas, focusing on enhancing **board governance** and improving **management of business operations**



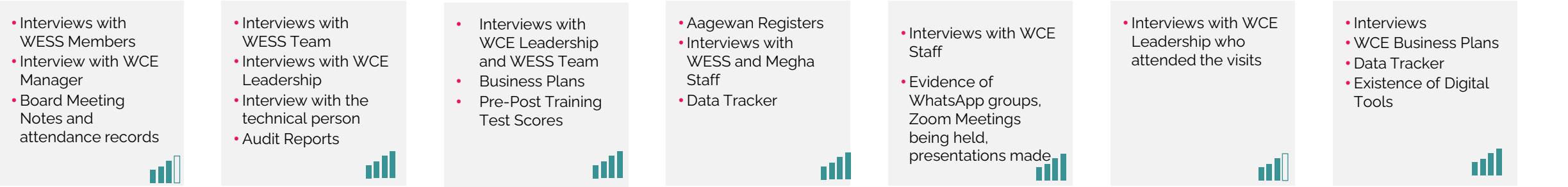
Confident in the causal mechanism for capacity building support to positively contribute to Megha Mandali's governance



Evidence → Indicator of the strength of logic to affirm/negate causal step



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



Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

WESS intervention helped Megha Mandali's leadership to **improve on its administrative/governance tasks and business decision making**

Takeaways from the Retrospective Process Tracing

Confident that WESS support helped Tapi Megha to improve its governance

- **Confident** that WCE leadership is able to independently carry out governance activities (e.g. running board meetings, making strategic decisions)
- **Somewhat confident** that they are able to carry out business administration (e.g. making business plans) independently
- **Greater confidence in confirming pathways that mandated active, continuous engagement** (governance support, handholding support) and those which addressed direct needs (digital tools training) of the WCE
- **Lower confidence in confirming the pathways for exposure visits** (knowledge was increased but implementation was limited) and capacity building modules (certain trainings were not carried out)

Follow Up

There are some lessons from this module which has implications for scaling and implementation

- The assessment revealed that capacity-building trainings, strategic support, and handholding were effective in **driving improvements, particularly in administrative tasks, though less impact was observed on business decision-making**
- **Exposure visits had minimal influence** on enhancing business decision-making or strategy development
- While trainings introduced staff to data-driven decision-making, further **efforts are needed to establish systems for consistently generating high-quality business data**



2.7

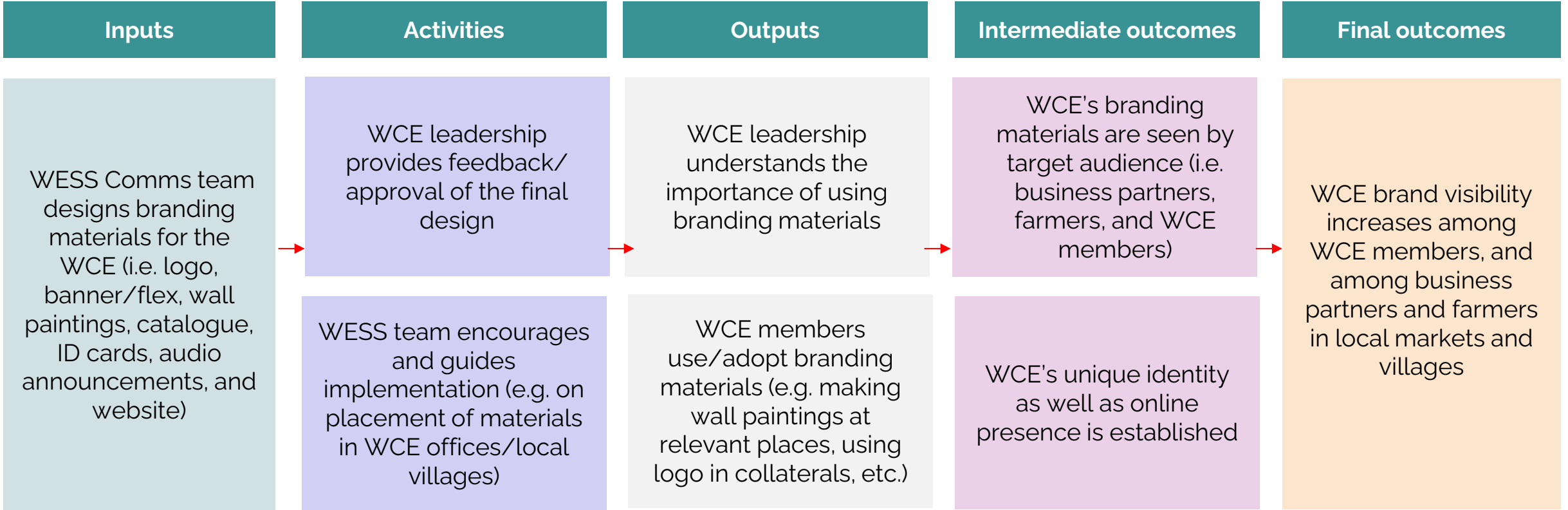
Branding and Communications Support to Karn bhumi

SEWA Bharat



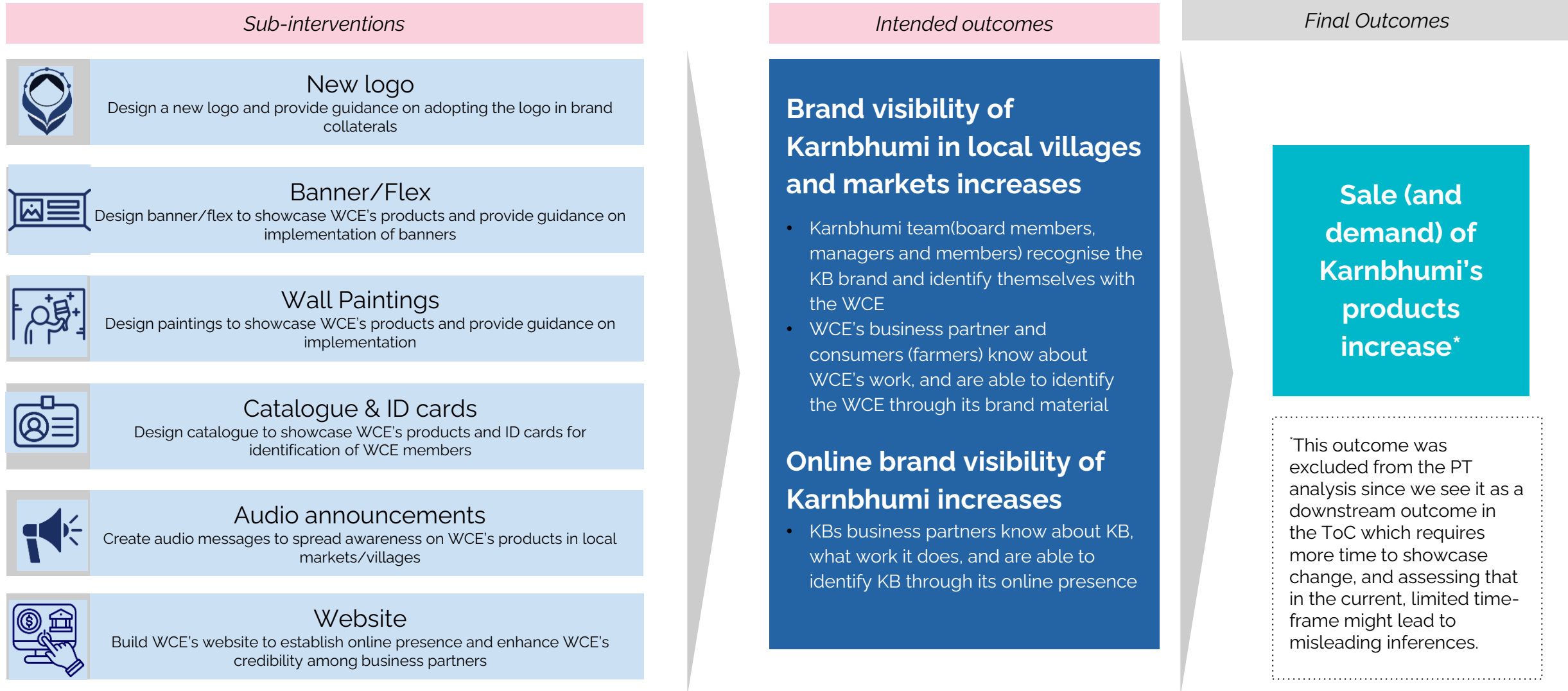
Karn bhumi required branding and communications support to **improve visibility and recognition** among partners, customers, clients, and also create a **consistent internal identity** among its own members

WESS's branding and communications support theory of change

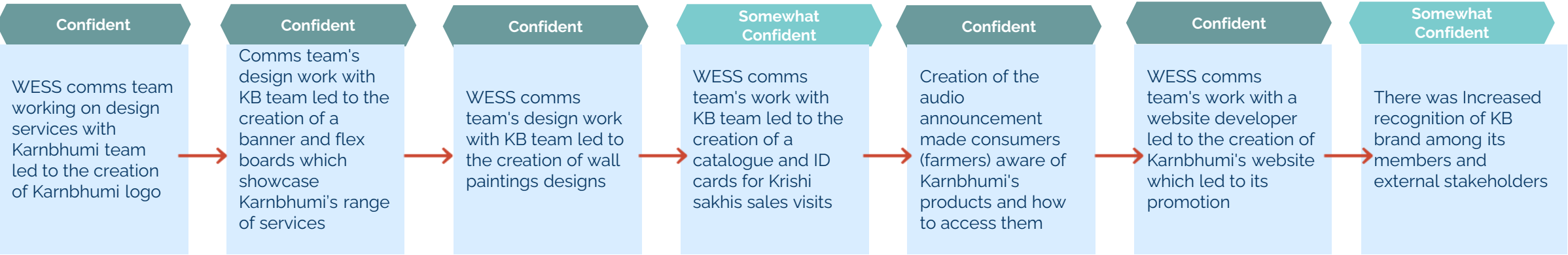


Theory of change was co-created with WESS through a series of consultations

WESS supported Karn bhumi across various areas, with interventions focused on **improving its visibility** among internal and external stakeholders



Somewhat Confident that **Branding & Communications** support enabled KB to improve its brand identity among both internal and external stakeholders



Evidence → Indicator of the strength of logic to affirm/negate causal step

There is documentation that the new logo exists, is used for communication and stakeholders cite it was created keeping in mind the feedback given by KB's BOD, supervisors and managers 	The secondary data shows designs of banner/flex, displaying a range of Karnbhumi products and services like animal husbandry, connectivity to government schemes, seed sale, etc. Evidence of it being used at collection center 	Creation of the wall painting designs led to KB implementing the wall paintings in visible locations. They cited that WESS team members designed the wall painting, and solicited feedback from KB managers 	Data shows that catalogues exist which showcase a wide range of KB products. Similarly, ID cards exist and are available with Krishi Sakhis but they can't recall much about WESS's role in its development 	Karnbhumi's audio announcement made consumers (farmers) aware of Karnbhumi's products and how to access them. Some farmers are also able to cite content of audio announcements like price of paddy seeds. 	WESS team hired a professional to develop the website and served as liaison between KB team and the professional developer. Both the Karnbhumi managers displayed a strong understanding of the functions and components of the website 	All Karnbhumi stakeholders (viz. managers, supervisors, Krishi Sakhis and board members) are able to uniquely identify with Karnbhumi being a 'women-led FPO' but mixed evidence on the recognition of brand by external clients and partners 
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Source → Indicator of Data Quality, i.e., reliability, bias, representativeness, etc.

• Interviews with WESS Members, WCE Staff and Management • Interview with WCE Manager Board Meeting photos • New Logo • Copy of all KB collaterals 	• Interviews with WESS Members, WCE Staff and Management • Designs of Flex and Banners • Photos of them being used in several offices 	• Interviews with WESS Members, WCE Board and Krishi Sakhis • Interview with customers and clients. • Photos of wall paintings on offices 	• Interviews with Krishi Sakhis • Interviews with KB customers in the market • Photos of catalogue and ID cards being used • Documentation of WESS's involvement 	• Interviews of KB managers, supervisors, Krishi Sakhis and farmers • Audio file of the announcement 	• Interviews with partners/vendors, KB and WESS Staff • URL of the website • Email chains between WESS, KB and the developer 	• Interviews with Staff, WESS • Accounts of the WCE and other internal documentation • Few sources from external stakeholders 
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Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

WESS services helped Karnbhumu to **improve visibility internally** but there was **not enough evidence** to determine if external visibility improved

Takeaways from the Retrospective Process Tracing

Confident that WESS support helped KB improve its brand identity internally

Confident that WESS's activities have successfully facilitated the creation of branding and communication materials, **fostering a sense of ownership and connection among KB members**

- Karnbhumu members (managers, supervisors, Krishi Sakhis and board members) **were able to uniquely identify with Karnbhumu brand being a 'women-led FPO'**. They also have an understanding that KB is a company separate from its non-profit roots
- Karnbhumu members, with the exception of KB board members, **cite branding materials as the primary contributing factor to increased brand awareness** and association among KB team members

Follow Up

Not enough evidence to conclude that KB was able to improve brand visibility among external stakeholders such as business partners and consumers

- We **separate** our confidence assessment of impact on internal visibility from external visibility, which is inconclusive
- There is **mixed evidence** on whether KB's new branding materials are seen by its business partners and farmers
- Inconclusive on how branding materials impacted the perception of KB among its partners/clients
- The interviewed business partners are aware of KB's work and range of products. While awareness seems high, **business partners cite regular interactions with KB members and field visits as the primary source of information, not branding materials**
- WESS should **run a separate activity** to market its branding materials/products and **to take them to their larger audience**

2.8

Digital Marketing Support to Lok Swasthya Mandali

SEWA Cooperative Federation



LSM required WESS's digital marketing support to **build trust, standardize its brand narrative, and enhance its online presence** to differentiate itself in the market and strengthen sales channels for both customers and B2B clients

Need to enhance trust and credibility among customers and vendors to build stronger and more reliable partnerships

Lack of a standardized brand story and messaging about LSM's identity, products, and services, **limiting its ability to present itself as a strong B2B partner**

Absence of online sales avenues restricts customer access and **reduces opportunities for B2B bulk orders**

WESS's
Digital
Marketing
Support

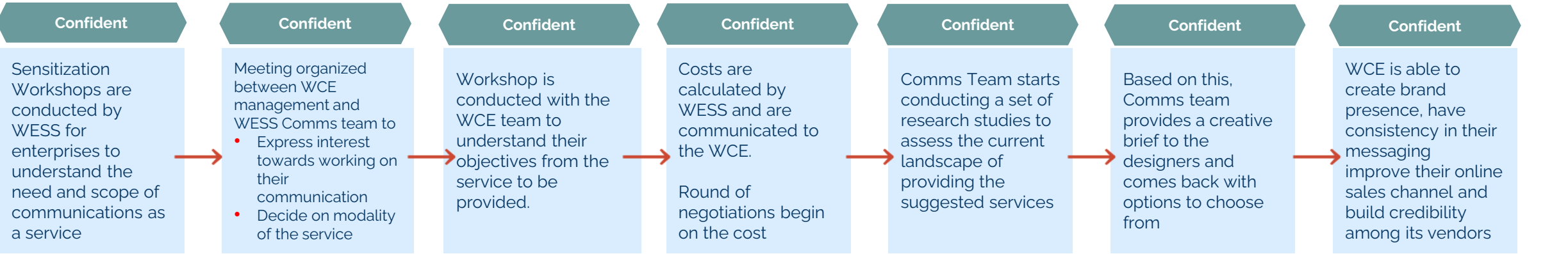
Build trust through consistent online engagement ✓

Standardize brand messaging to position LSM as a trusted B2B partner ✓

Enhance online presence to increase brand visibility and offer sales channels to individual customers and B2B clients ✓



Confident that WESS's Digital Marketing service supported and enhanced the B2B sales channel for LSM



Evidence → Indicator of the strength of logic to affirm/negate causal step



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



Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

WESS's communications team **enhanced LSM's visibility in the B2B sales channel**, significantly contributing to improved profitability

Takeaways from the Retrospective Process Tracing

Confident that WESS support helped LSM improve its brand identity

Confident that WESS's activities have effectively established LSM's brand presence within its target customer category

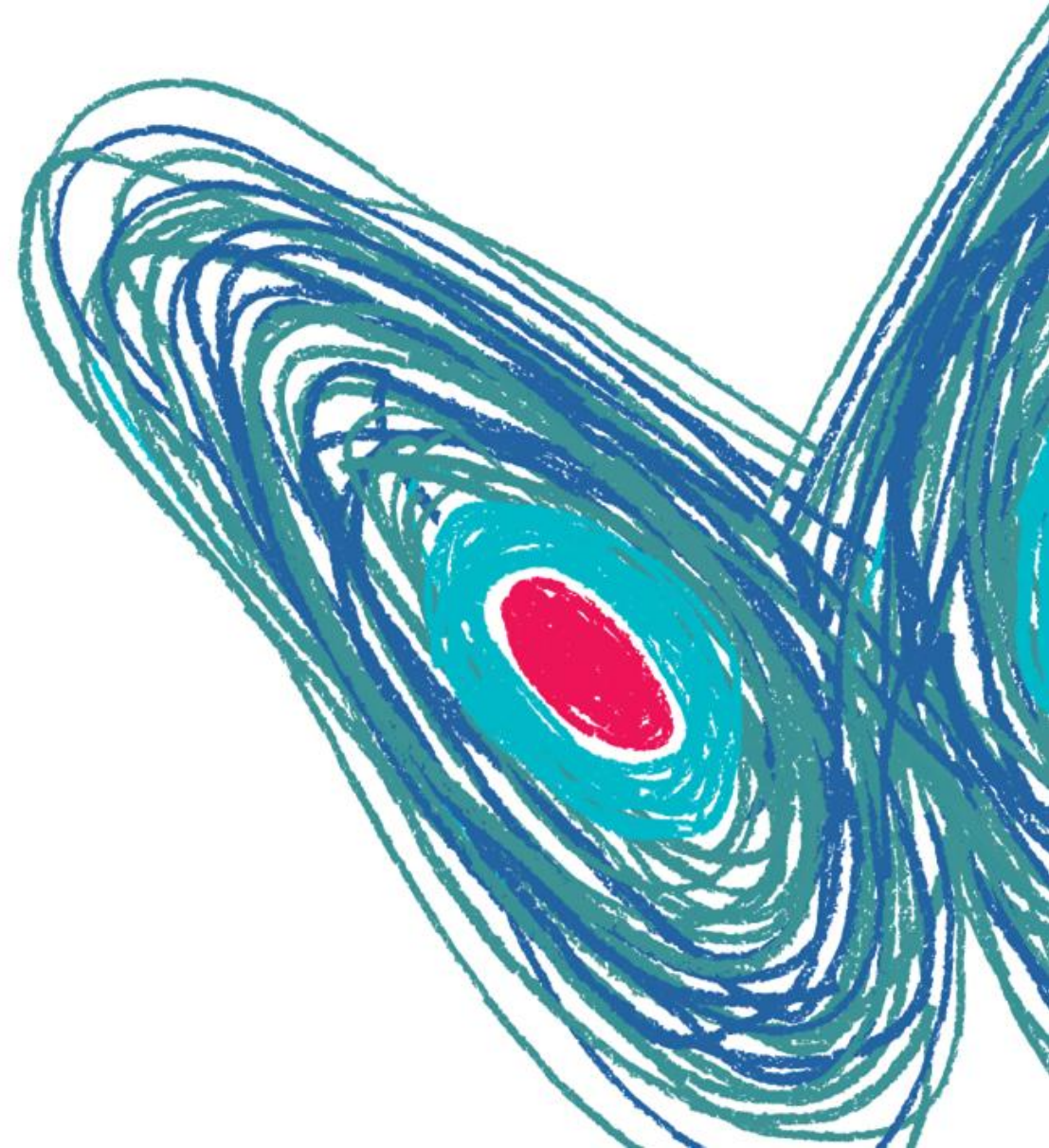
- Building awareness around brand visibility and development is a long-term process for WCEs, and the SEWA Fed Comms team **successfully communicated the value of this service to LSM**
- The initiative **strengthened LSM's presence and identity in the B2B and third-party manufacturing markets**, aligning with their strategic focus on consistently serving B2B clients and securing large orders
- LSM is now **actively communicating its ability to fulfill large orders on time** while maintaining high-quality standards, reinforcing its credibility in the market

Follow Up

There are some lessons from this module which has implications for scaling and implementation

- Sensitizing WCEs to the importance of branding should **extend beyond a single training session, fostering a deeper understanding** of the concept
- It requires a **long-term commitment from the team to work closely with WCEs**, ensuring **branding efforts align with their current strategic goals**
- WCE **leadership plays a crucial role in guiding and anchoring discussions**, helping to narrow the focus of branding efforts to achieve clear, prioritized outcomes
- Engaging WCEs in the process, including partial financial contributions, encourages active participation and ensures they **view it as a shared responsibility rather than purely grant-driven support**

3. Prospective Process Tracing Cases



[Return to Table of Contents](#)

High-level Findings from Prospective Process Tracing Cases

- Agile support for LSM demonstrates the **potential of flexible, iterative approaches to address operational inefficiencies**, but also highlights the challenges of maintaining engagement and balancing rapid iteration with long-term planning
- Business Development support for Karn Bhumi **enhanced output marketing capabilities by establishing SOPs, dynamic pricing mechanisms, and improved data management**, but faced constraints in scaling due to reliance on external funding
- Capacity Building for SEWA Bharat women collective enterprises by SEWA Federation was aimed at strengthening governance and leadership skills among WCE leaders. However, **training sessions faced implementation challenges and were perceived as a 'push product' from WESS, which limited engagement and overall effectiveness**
- Enterprises with stronger **pre-existing governance structures and leadership adapted interventions more effectively**, while those with weaker foundations faced slower progress despite WESS support



3.1

Agile Support to Lok Swasthya Mandali

SEWA Cooperative Federation



Lok Swathya Mandali (LSM) used Agile support for its agent-based sale commission



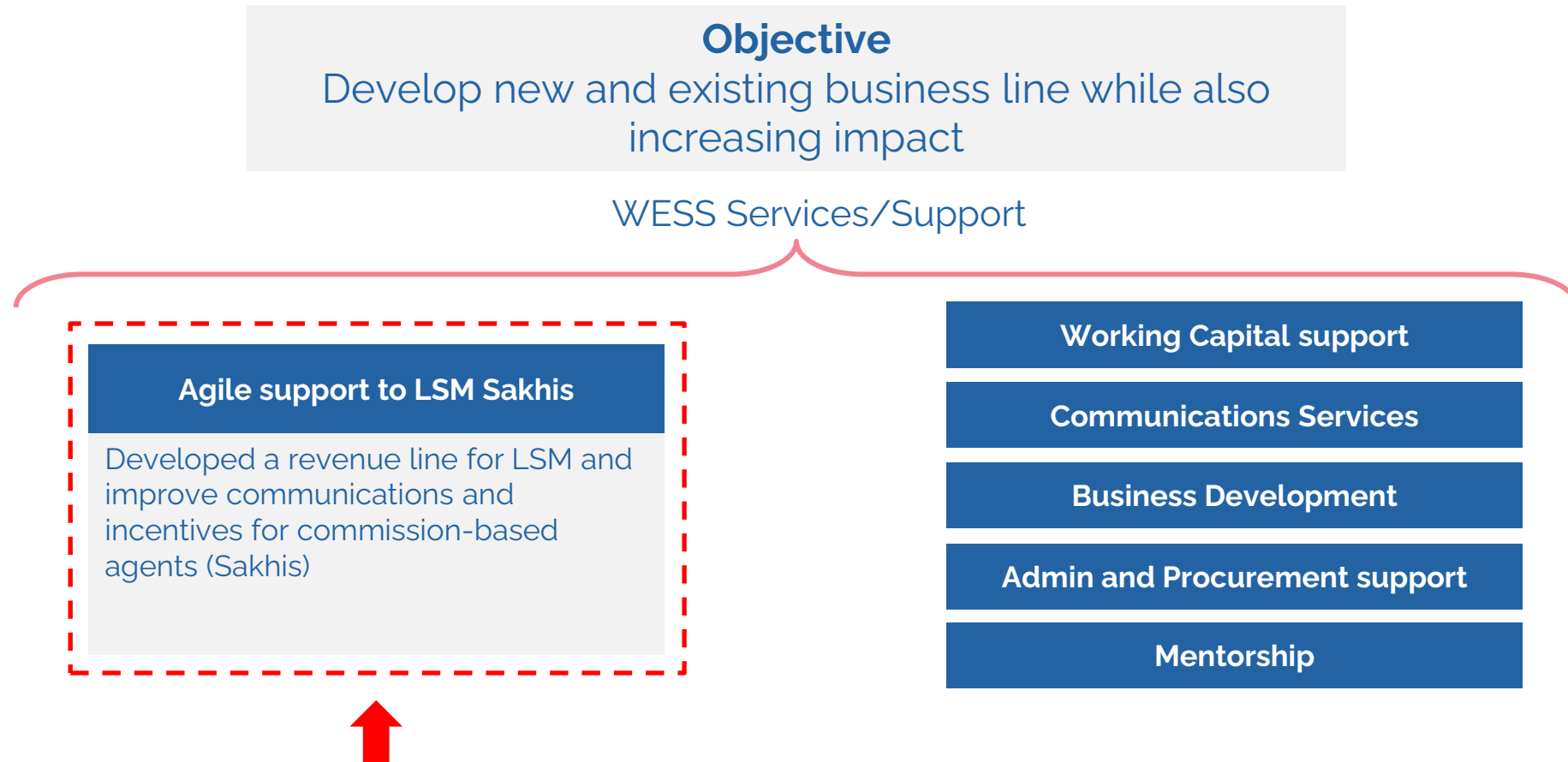
Sector	Health Products & Services
Location	Ahmedabad, Gujarat
Year Founded	1990
Entity Type	Healthcare Cooperative
Number of Shareholders	1800
Main Business Lines	• Produces and sells Ayurvedic medicines • Procures and sells allopathic medicines at discounted rates through women-run pharmacies • Community service to increase 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?

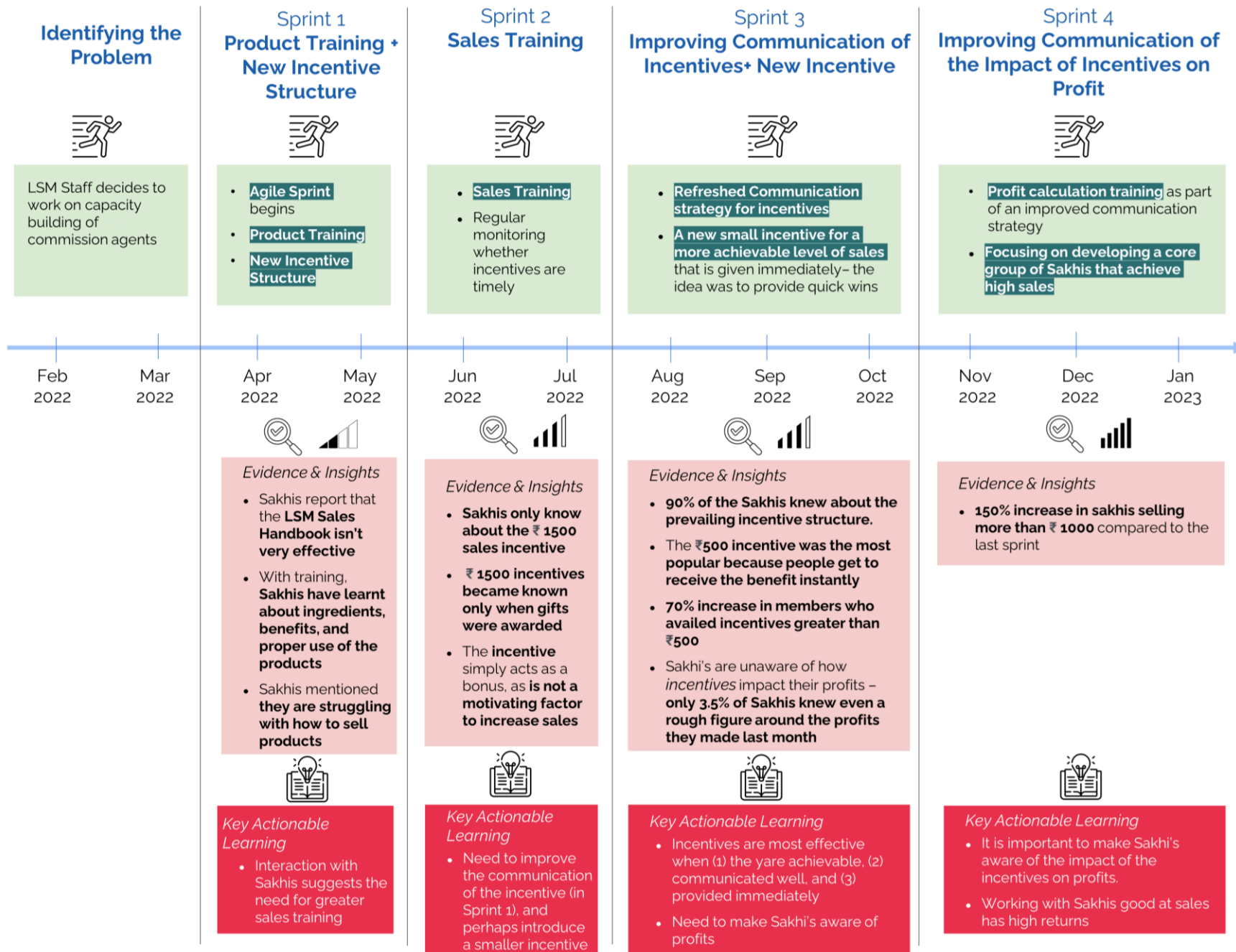
LSM utilized a combination of WESS services to improve capacity & functioning, and potentially impact business outcomes



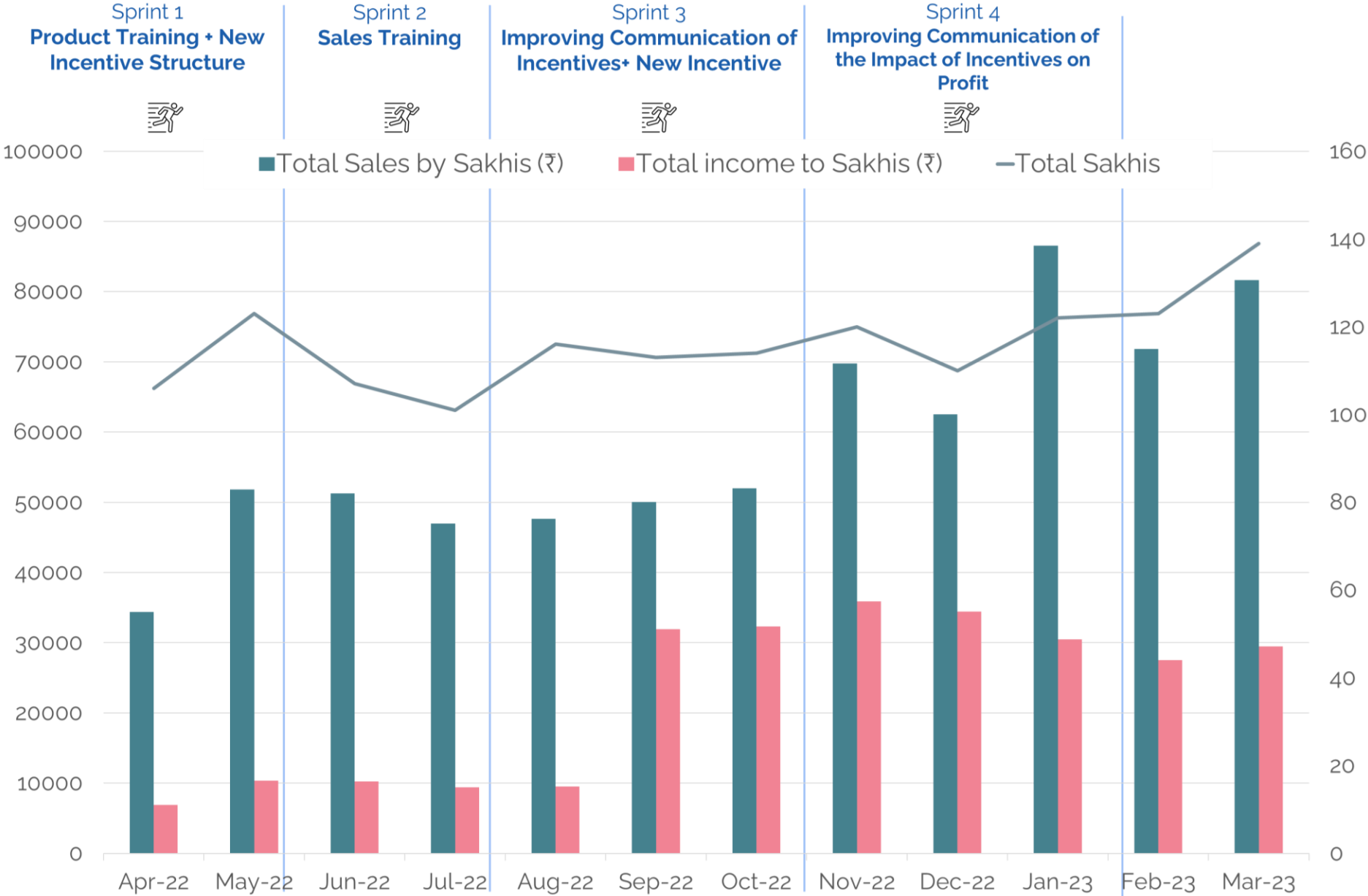
Theory Testing – We conducted prospective process tracing on Agile support to LSM to **establish a causal connection of steps in the ToC to intermediate outcome(s)**



Prospective Agile and Process Tracing for SEWA's Health Cooperative - LSM



Confident that Agile contributed positively to agent-based commissions



Our confidence is higher in prospective cases because they are run as real-time experiments



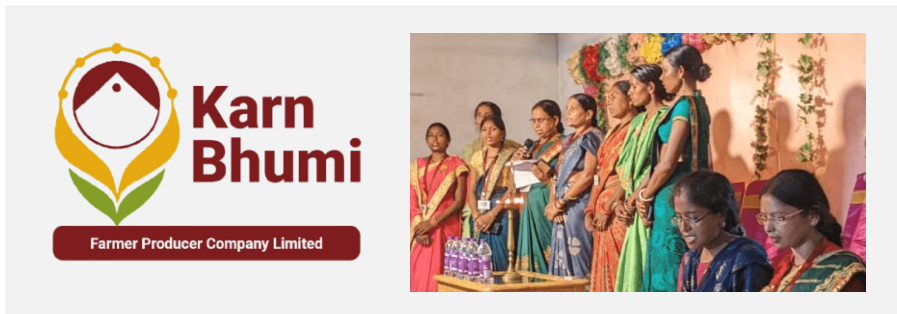
3.2

Business Development Support to Karn Bhumi for Output Marketing

SEWA Bharat



Karn Bhumi (KB) used WESS's Business Development Service to support its Output Marketing business of procuring and selling paddy



Sector	Agriculture
Location	Bihar
Year Founded	2018
Entity Type	Farmer Producer Organization
# of Members	780
Main Business Line	• <u>Inputs</u>: Selling high-quality farm inputs (seeds, fertilizers) to members • Output Marketing: Purchasing harvest for aggregated sale

- Output Marketing began in response to farmers' request for fairer returns on their harvest relative to middlemen offers
- The **primary outcome was social—to procure and sell larger volumes of harvest** to benefit more farmers
- The **secondary outcome was generating higher revenues** from this purchase and sale of the produce
- The main intervention of WESS was threefold
 - Facilitate KB's interaction with a technical expert for pre-planning
 - Assist in raising working capital
 - Support in paddy procurement and sales

Key Question

What is the confidence level that WESS' support to Karn Bhumi in output marketing for the paddy cycle (Aug 2022- Feb 2023) contributed to Karnbhumi procuring and selling higher quantities than in the previous cycle, in turn increasing its revenue?



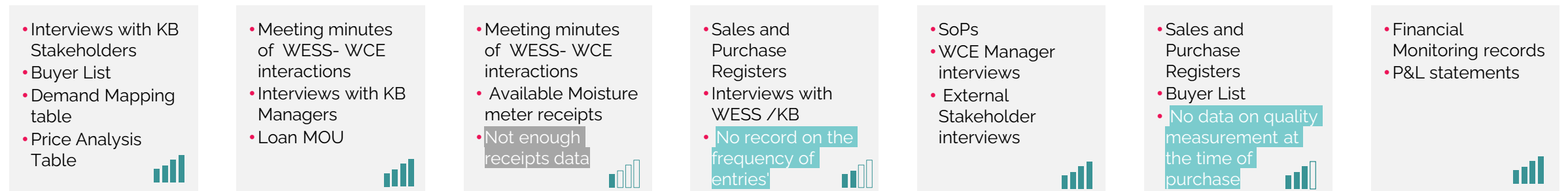
Confident in the causal mechanism for Business Development support to positively contribute to Karn Bhumi's Output Marketing service



Evidence → Indicator of the strength of logic to affirm/negate causal step



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



Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details

Evidence from a follow up implies a **high confidence that KB incorporated lessons from process tracing**, leading to new hypotheses to test

Takeaways from the Retrospective Process Tracing

High confidence that WESS Support led to improved outcomes for KB's Output Marketing

However, there were few potential areas for improvement

- While KB was able to achieve its sales and procurement targets, it did not generate a profit
 - KB procured at a pre-decided rate
 - As a result, it was not able to update prices in lieu of changing rates in market
- It was unclear if there was consistent use of moisture meters
- While sales and purchase registers exist, it was unclear if they are updated regularly

Follow Up for the next procurement cycle (Dec 23 – Jan 24)

KB was able to incorporate feedback to generate improvements in design

- KB was able to generate a profit
 - The selling price was set dynamically to ensure that KB does not sell at a loss
 - The volume remained high
 - The usage of weighing machine was fair and without fraudulent practices
- Moisture meters are now used- readings are carefully recorded and maintained
- Sales and purchase registers exist and are updated regularly. Similarly, data is regularly maintained around payments to farmers

However, other areas for improvement emerged

- SoPs for dynamic pricing not documented
- Profit margins are very slim

New Hypothesis to test

- Despite low margins, can output marketing help acquire customers for KB's input business, which has better margins?
- Will this experiment increase their procurement, enabling larger sales to state authorities and offering better margins to farmers?



3.3

Capacity Building Support to SEWA Bharat Women Collective Enterprises by SEWA Coop Fed WESS

SEWA Cooperative Federation

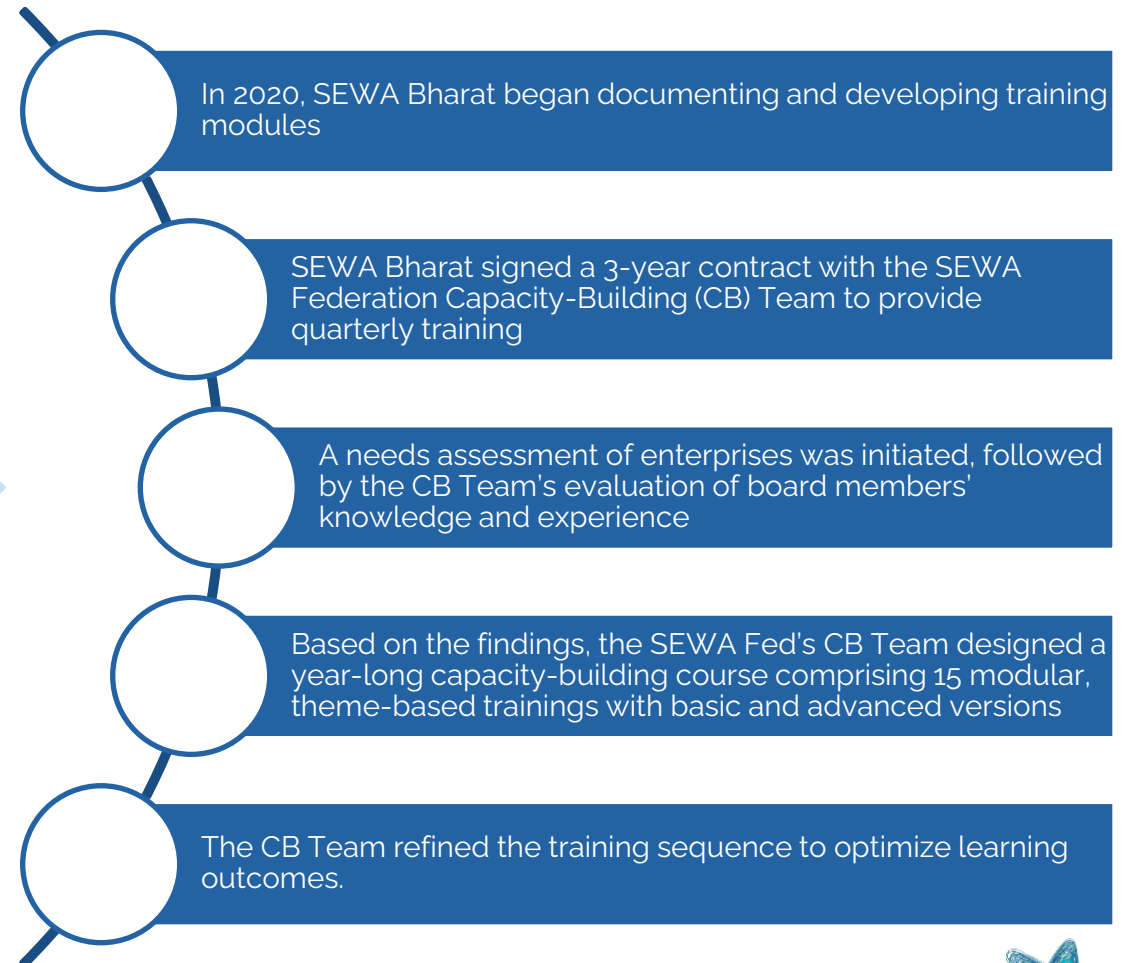
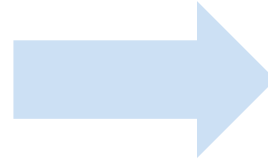


SEWA Cooperative Federation provided capacity-building support to SEWA Bharat enterprises to enhance governance, with the objective of also training new members in SEWA Bharat's capacity-building team

SEWA Bharat signed a 3-year contract with SEWA Cooperative Federation Capacity Building Team to provide quarterly trainings

Need for Capacity Building Service by SEWA Bharat

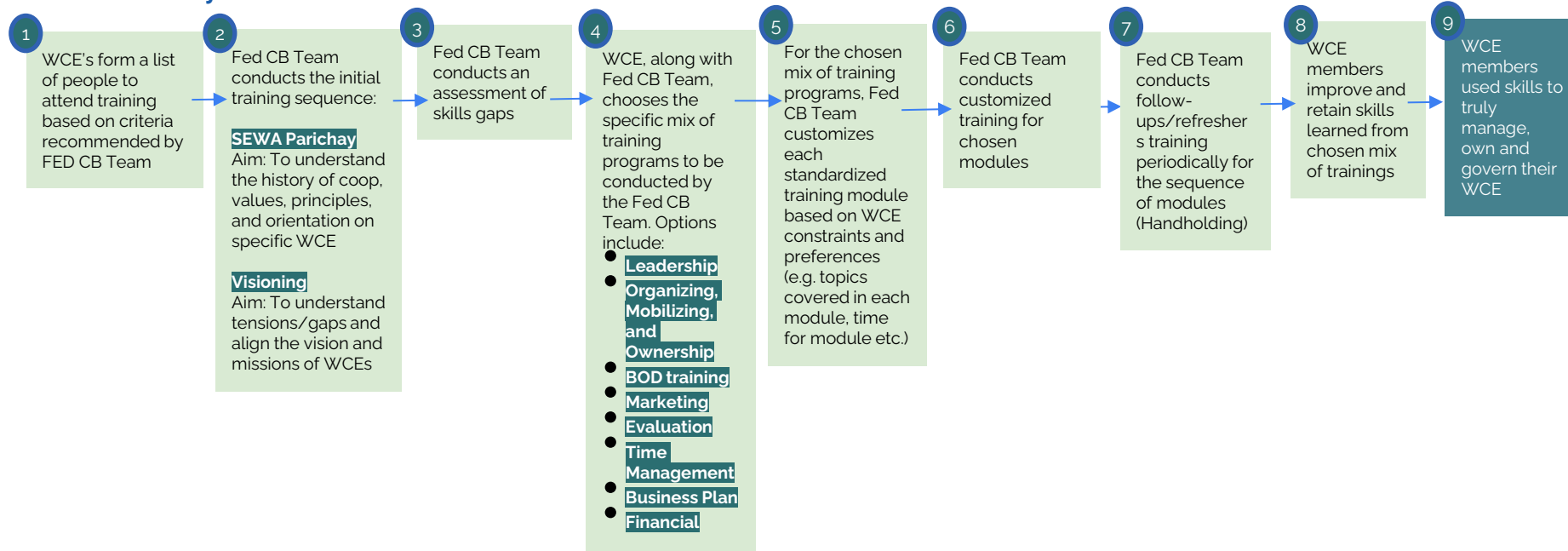
- There were **no standardized modules** for services
- New members at SEWA Bharat's Capacity Building **team would learn by observing members of SEWA Federation's Capacity Building team** while they trained board members of SEWA Bharat women collective enterprises



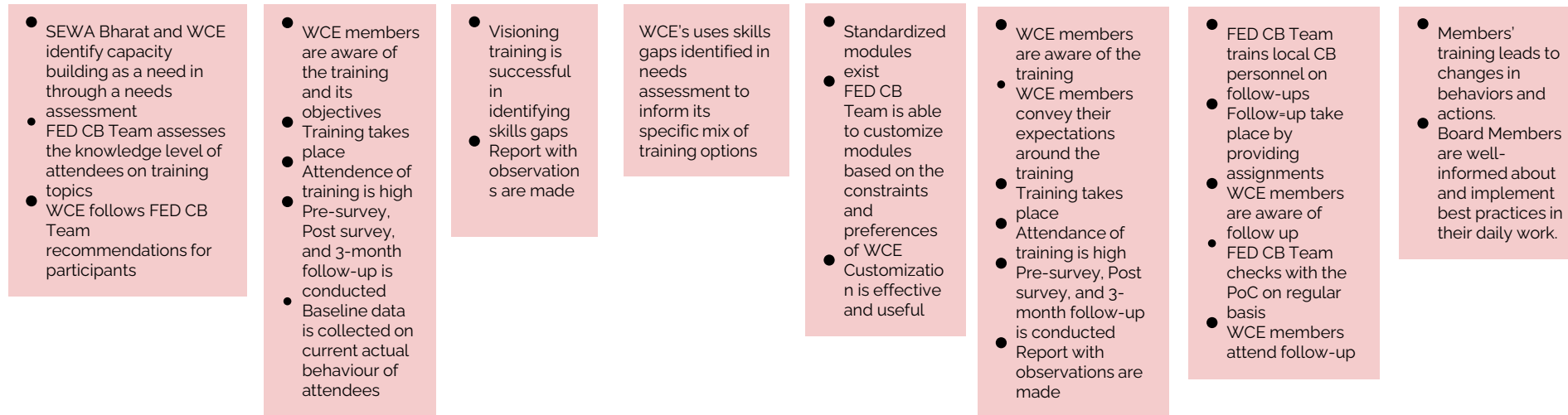
General Casual Pathway for the Capacity Building Module

For each Women Collective Enterprise (WCE)

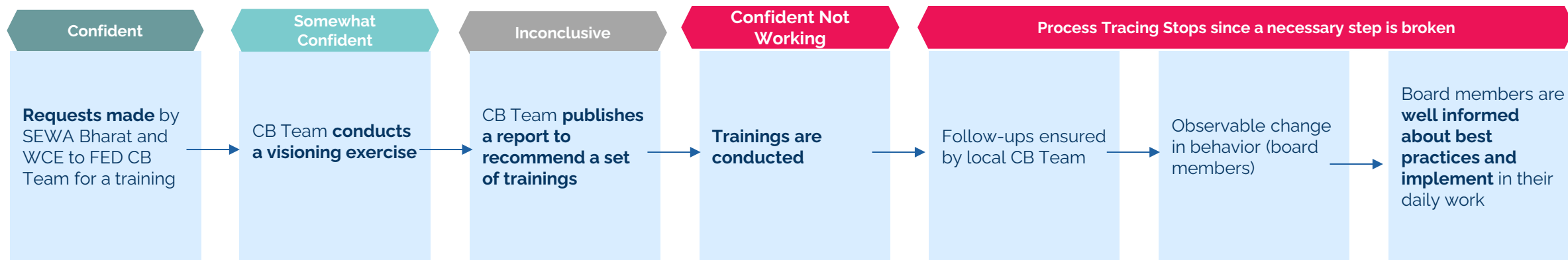
Causal Pathway



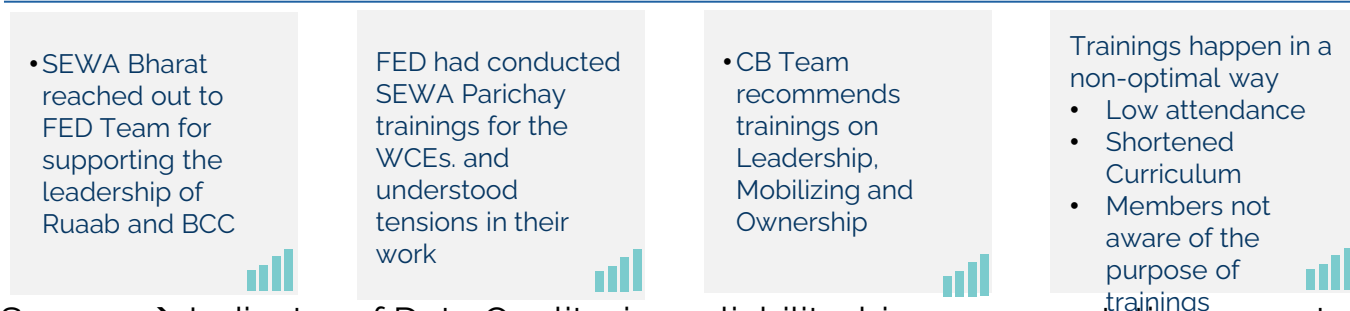
Testable Assumptions and Hypotheses



The implementation of the **capacity building module work** didn't happen as **desired**, thus **inconclusive** about any outcomes



Evidence → Indicator of the strength of logic to affirm/negate causal step



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



Note: Refer to Process Tracing Methodology in the [Technical Appendix](#) for further details



SEWA Cooperative Federation's Capacity Building Module was well developed with well defined stated procedures but wasn't **effectively implemented**

Takeaways from the Retrospective Process Tracing

Confident that FED Capacity Building Team had developed module for several needs of an WCE

- We observed SEWA Federation's Capacity Building team's **extensive work in designing and building the training modules**
- The team has **developed 15-18 modules** covering key topics such as leadership, ownership, member mobilization, communication skills, business planning, cooperative bylaws, WCE Board responsibilities, digital tools, marketing, and data management
- The team also **created a structured process outlining responsibilities for WCE Management, SEWA Bharat WESS, and SEWA Federation** to ensure optimal results
- Additionally, they designed **pre- and post-training tests** to assess participants' learning and outcomes effectively

Follow Up

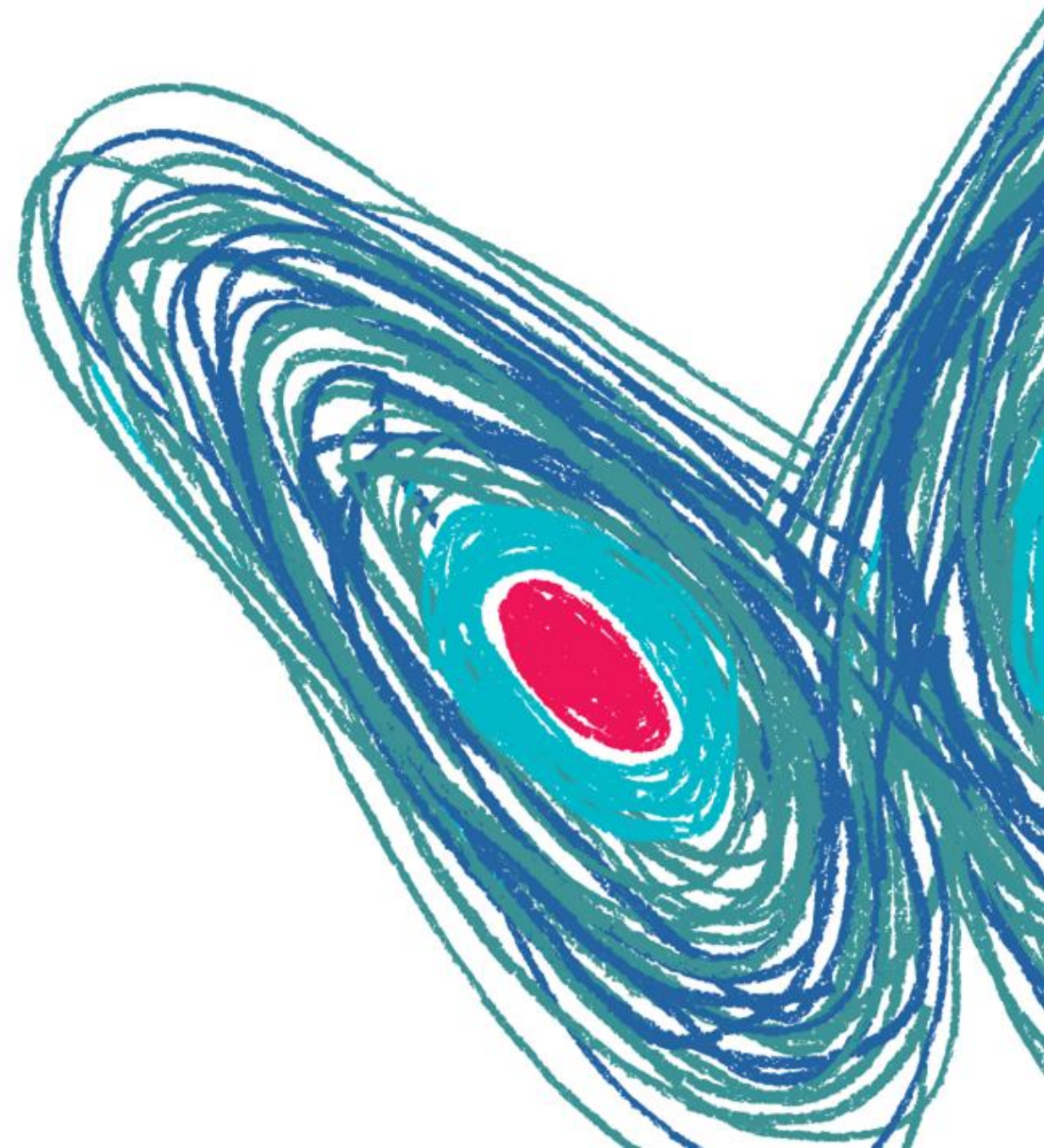
Not enough evidence to conclude that any change in board's capacity or behavior would come from the module-based trainings

- The training sessions observed **had low attendance from WCE management**, and the curriculum was shortened due to time constraints, resulting in deviations from the procedures originally outlined by SEWA Federations CB team
- WESS noted that **classroom trainings are challenging** as they are **perceived as a "push product" from WESS to the WCEs**, limiting their engagement and effectiveness
- To address this, **WESS is considering experimenting with video clips** that can be shared with members for on-demand and repeatable viewing, **reducing the need for continuous handholding** while enhancing accessibility and retention



4. Technical Appendix

Process Tracing Methodology



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An introduction to Process Tracing

- Process Tracing involves **testing each step of the theory of change**
- It investigates **causal mechanisms** using **logical-based tests**, that is, if-then assertions, or necessity and sufficiency assertions
 - Mathematically, this is derived from set theory on 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 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



Process Tracing Imago's Application in Adaptive Evaluation

- Initial **Theory of Change (ToC)** is built through
 - 1
 - System diagnostics workshops
 - Participatory engagement with implementation teams on the ideal process
 - This leads to **Theory Testing**: Each step of the causal chain and associated hypotheses are tested with evidence
 - 2
 - Each step in the ToC is assessed for necessity/sufficiency for the following step, and 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.
 - All evidence for each step of the causal chain are assessed together (to allow for triangulation). The evidence is based on two criteria
 - 3
 - 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 on overall view on this (**see next slide on process tracing tests**)
 - 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 on 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
 - 5
 - Formal Bayesian updating is not used, but we find it generates similar verdicts as the process above
 - 6 The verdicts on each causal step are used to form a **final verdict** on the presence of the entire causal mechanism (ToC)
 - 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



Process Tracing – Strength of logic tests to affirm/negate causal step

		Sufficient for Affirming Causal Inference	
		No	Yes
Necessary for Affirming Causal Inference	No	1. Straw-in-the-Wind a. Passing: Affirms relevance of hypothesis but does not confirm it. b. Failing: Hypothesis is not eliminated but is slightly weakened c. Implications for rival hypothesis Passing: <i>slightly</i> weakens them Failing: <i>slightly</i> strengthens them	2. Smoking Gun a. Passing: Confirms hypothesis b. Failing: Hypothesis is not eliminated but is somewhat weakened c. Implications for rival hypothesis Passing: <i>substantially</i> weakens them Failing: <i>somewhat</i> strengthens them
	Yes	3. Hoop a. Passing: Affirms relevance of hypothesis but does not confirm it. b. Failing: Eliminates hypothesis c. Implications for rival hypothesis Passing: <i>somewhat</i> weakens them Failing: <i>somewhat</i> strengthens them	4. Doubly Decisive a. Passing: Confirms hypothesis and eliminates others. b. Failing: Eliminates hypothesis c. Implications for rival hypothesis Passing: <i>eliminates</i> them Failing: <i>substantially</i> strengthens them



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
-  Directionality of the **evidence is mixed**, i.e., the result is less clear because all evidence may not point in the same direction
-  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**
-  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**

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



Process Tracing – Mapping Strength indicators for evidence and data quality onto confidence levels that each step is working and implies 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 	 OR 
Somewhat Confident	Result is mixed (i.e., for some it works, others it does not) AND sources are reliable and unbiased		 OR 
Inconclusive	Result is unclear OR sources may not be or are not reliable and unbiased		 OR 
Confident Not Working	Result is clearly negative (i.e., causal step is not working) AND sources are reliable and unbiased	 OR 	 OR 



FIND YOUR VOICE. SPREAD YOUR WINGS.
REIMAGINE THE FUTURE.

