Shreya Banerjee
Aastha Dang

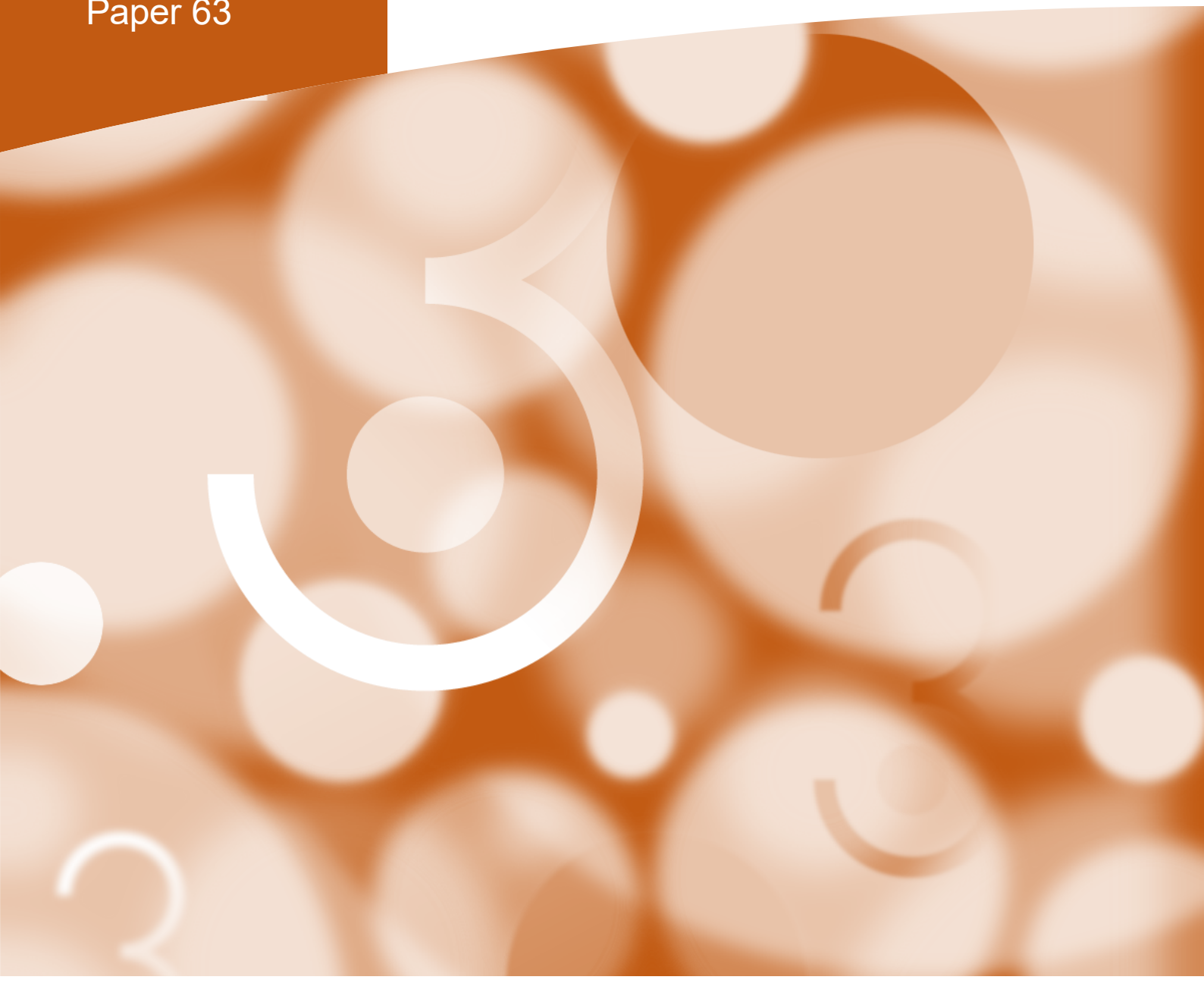
Setting up women's collective enterprises in rural India

Learnings from 3ie's Swashakt program

September 2024

Working Paper 63

Social protection



International Initiative for Impact Evaluation

About 3ie

The International Initiative for Impact Evaluation (3ie) develops evidence on how to effectively transform the lives of the poor in low- and middle-income countries. Established in 2008, we offer comprehensive support and a diversity of approaches to achieve development goals by producing, synthesizing and promoting the uptake of impact evaluation evidence. We work closely with governments, foundations, NGOs, development institutions and research organizations to address their decision-making needs. With offices in Washington DC, New Delhi and London and a global network of leading researchers, we offer deep expertise across our extensive menu of evaluation services.

3ie working papers

3ie working papers cover diverse content, ranging from methodological guidelines, discussion of findings and lessons learned from 3ie's research and policy initiatives to address the enduring challenges faced by development policymakers, program managers, practitioners, and researchers. Papers focusing on methods and technical guidance help advance understanding, design, and use of rigorous and appropriate evaluations and reviews. Papers in this series may also synthesize or draw on relevant findings from mixed-method impact evaluations and systematic reviews funded by 3ie, as well as other rigorous evidence to offer new analyses, findings, insights, and recommendations.

About this working paper

Setting up women's collective enterprises in rural India: Learnings from 3ie's Swashakt program is a synthesis of findings from four process evaluation studies—three conducted by 3ie and one by IDinsight. This working paper has been submitted as part of the Swashakt: Empowering Women's Collectives Evidence Program funded by the Bill & Melinda Gates Foundation.

The content of this working paper is the sole responsibility of the authors and does not represent the opinions of 3ie, its donors, or its board members. Any errors and omissions are also the sole responsibility of the authors. All affiliations of the authors listed in the title page are those that were in effect at the time the working paper was submitted.
Please direct all comments or queries to the corresponding author, Shreya Banerjee, at sbanerjee@3ieimpact.org

Suggested citation: Banerjee, Shreya, and Aastha Dang. 2024. *Setting up women's collective enterprises in rural India: Learnings from 3ie's Swashakt program*, Working Paper 63, New Delhi: International Initiative for Impact Evaluation (3ie). Available at: DOI http://doi.org/10.23846/WP0063

Technical editor: Neelakshi Mann
Managing editor: Tanvi Lal
Publications and web design: Akarsh Gupta
Production manager: Mallika Rao

© International Initiative for Impact Evaluation (3ie), 2024

Setting up women's collective enterprises in rural India: Learnings from 3ie's Swashakt program

Shreya Banerjee
International Initiative for Impact Evaluation (3ie)

Aastha Dang
3ie

Working paper 63

September 2024



Acknowledgements

We would like to thank Anjini Kochar, Neelakshi Mann, Bidisha Barooah, Chandan Jain, Divya Pandey, Fatema Patel, Sunetra Banerjee, and Jane Hammaker from the International Initiative for Impact Evaluation (3ie) for their guidance, interest, feedback, and contributions to the process evaluations. We would also like to thank the team at IDinsight for their work on the process evaluation of the IMAGO project. We are grateful to Anjani Kumar and Madhu Krishna from the Bill & Melinda Gates Foundation for their continued support, guidance, and input to the report.

Our sincere thanks to all those closely involved in the data collection and administrative process of this study – Monika Busam, Manusha Y, Nisha Rani, Shruti Negi, Aditya Sarangi, and Mansoor Ali Sait. We would also like to thank the communications team at 3ie, including Tanvi, Mallika Rao, Tanvi Lal, and Akarsh Gupta, who helped with reviewing and publishing this paper.

Most importantly, we extend our sincere thanks to Shiv Priya Singh and Rewant Jaipal from URMUL Trust, Vijaya Switha from the Chitrika Foundation, Puja Gour, Mayukh Hajra, and Divyanshu Pandey from ACCESS Development Services, and Gayatri Rao from IMAGO Global Grassroots for their time and invaluable insights. Thank you for sharing your stories with us. We have learned so much from each one of you.

Executive summary

In 2020, 3ie launched a program called *Swashakt: Empowering Indian Women's Collectives*, which aimed to generate evidence on interventions that enhance the viability, sustainability and returns for women's empowerment collectives (WECs), thereby promoting women's empowerment. Under Swashakt, 3ie funded the implementation of four pilot and five at-scale projects across 10 Indian states that support collectives and group-based models for women-led businesses. 3ie conducted qualitative process evaluations for three of these five scaled projects. These include projects implemented by ACCESS Development Services, Uttar Rajasthan Milk Union Limited (URMUL) Trust, and Chitrika Foundation. With support from 3ie, IDinsight performed a process evaluation study of a program implemented by IMAGO Global Grassroots and Self Employed Women's Association (SEWA). This report is a synthesis of findings from these four process evaluation studies.

The main objective of the process evaluations was to (1) document processes and glean lessons from the four implementation models, (2) identify enablers and barriers to setting up the collectives and project implementation, and (3) understand the impact of socio-economic and cultural context on implementation. This synthesis report aims to summarize the main findings from the four process evaluation studies, analyze and organize them thematically, and generate insights and recommendations that can be relevant for implementation partners, policymakers, researchers, and potential donors.

Findings show that the main objective of all four collectives was to become independent, self-sustaining, and profitable collective enterprises that can create employment opportunities for rural women, eventually leading an increase in their agency. As part of their program, the interventions provided assets alongside skill training. All four collectives tried to scale up their operations, improve market linkages, and transition from low- to high-value enterprises. Three of the four worked on targeting urban markets due to a small domestic village market. They did this by setting up retail and online stores, organizing exhibitions, identifying big buyers, expanding to new locations and adding members, and creating brand identities. However, they faced several challenges along the way: high costs associated with urban markets including packaging and shipping costs, specific demands from big buyers, acquiring working capital, and hiring qualified business and marketing professionals, among other things. Most implementation partners did not have a well-thought out long-term sustainability plan. Collectives were entirely dependent on organizations for procuring raw material and facilitating access to market linkages and capital even after the end of four years.

Aspects of the training programs that worked well and were useful to participants include exposure visits, monetary compensation provided to the participants for attending the longer term training sessions, and the additional information on government schemes and other social issues. Retention, ensuring utility and easy comprehension of the course content, suitable timing, and duration of training remained major challenges in the training programs' implementation.

Gender norms affected women's participation in training sessions and production activities. Domestic and childcare responsibilities, mobility constraints, and lack of support from family members were some reasons for attrition and constraints to their

participation. The enterprise activities at each step of the value chain were also gendered, with men hired as employees of the collective handling most managerial tasks like procuring raw material, marketing, accounting, and negotiating with buyers. In most cases, women remained wage workers responsible only the crafts or the agro-processing work, despite being shareholders of the enterprises.

Several recommendations emerge for more effective implementation. Some of them include making sure the training programs are gender responsive, allowing for flexible working arrangements for women, setting up childcare facilities in the village, greater attention on enterprise's profitability and sustainability, increased focus on gender norms and attitudes, and exposing women to all aspects of the production value chain.

Contents

Acknowledgements ..... **i**
Executive summary ..... **ii**
List of tables ..... **iv**
Abbreviations and acronyms ..... **v**
1. Introduction **1**
2. Methodology **3**
3. Program description **3**
3.1 ACCESS Development Services 3
3.2 Chitrika Foundation 4
3.3 URMUL Trust 4
3.4 IMAGO and SEWA (with support from State Rural Livelihood Mission) 4
4. Synthesis of findings **5**
4.1 Setting up women's collective enterprises 5
4.2 Implementation of training programs 10
4.3 Impact of social and gender norms on implementation 12
5. Discussion **13**
6. Recommendations **15**
Appendix A: Description of Programs **18**
References **22**

List of tables

Table 1: Themes and Sub-themes 3
Table 2: Processes undertaken to scale-up operations 7

Abbreviations and acronyms

CIG	Common Interest Group
CLF	Cluster-Level Federation
ERP	Enterprise Resources Planning
FIG	Farmer Interest Group
FPC	Farmer Producer Company
ILO	International Labour Organization
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act 2005
PC	Producer Company
RUDI	Rural Urban Distribution Initiative
SEWA	Self Employed Women's Association
SHG	Self-help group
SRLM	State Rural Livelihoods Mission
UT	URMUL Trust
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
URMUL	Uttar Rajasthan Milk Union Limited
WEC	Women's Empowerment Collective

1. Introduction

Empowering women to control their economic lives is a critical means of achieving gender equality and striving toward a just society. Around the world, organizations are focusing on enhancing women's empowerment for economic growth, particularly through the promotion of women-owned businesses. The role of collectivization in women's empowerment has been emphasized since the 1990s. Rowlands (1997:03) interprets women's empowerment as "bringing people who are outside the decision-making power into it." However, Naila Kabeer (1999) contends that economic growth alone cannot lead to gender equality because the larger society, including markets, state and its institutions, reinforce inequalities. Nurturing women's strength and collective identities can be a means of increasing their participation in the development process (ibid). Batliwala (2007) states that development practitioners have used the collective action approach to organize women, raise consciousness and agency, and facilitate change. Although, over the years, theoretical approaches have placed a lot of importance on the collectivization process for women's empowerment, development practices have not given it the attention it deserves (Cornwall 2016).

In 2020, 3ie launched a program called Swashakt: Empowering Indian Women's Collectives, which supports women-owned businesses by funding nine organizations, including private and public partnerships, to establish or replicate models of women's collective rural enterprises in India. The program defines women's collective enterprises as those where a group of women come together for a common entrepreneurial activity—such as production, procurement, or marketing—with formalized joint ownership of the business, or informal methods of pooling and sharing resources. These collectives may be registered as companies or cooperatives, or informal clusters such as producer groups. These rural women's group enterprises are viewed as vehicles for promoting women's economic empowerment and are, therefore, called women's empowerment collectives (WECs) (Dang et al. 2022).

3ie launched the Swashakt program at a critical time, when the outbreak of the COVID-19 pandemic set back decades of advancement toward women's empowerment (ibid). Globally, between 2019 and 2020, women's employment declined by 4.2 percent, (representing a drop of 54 million jobs), while unpaid work has increased (International Labour Organization [ILO] 2021). Preexisting gender biases, which further deepened during the pandemic, also disproportionately affected women-owned businesses (Manolova et al. 2020; Torres et al. 2021). In this context, it becomes important to study the viability and sustainability of women's collective enterprises, and eventually, their potential for scale.

The Swashakt program strives to generate evidence on interventions that enhance the viability, sustainability, and returns for WECs, thereby promoting women's empowerment. Under Swashakt, 3ie funded the implementation of four pilot and five at-scale projects across 10 Indian states that support collectives and group-based models for women-led businesses. These include farm, non-farm, and service enterprises operating in partnership with the government.

3ie conducted qualitative process evaluations for three of these five scaled projects. The main research questions the process evaluations respond to are:

1) What are the enablers and barriers for setting up women's collectives?
2) What are the enablers and barriers to project implementation?
3) How does overall context influence the project implementation, specifically its impact (and lack thereof)?

The first of the three studies 3ie conducted is a process evaluation of Chitrika Foundation's intervention in Andhra Pradesh and Telangana. Chitrika was formed in 2006 as an incubator of handloom and artisan enterprises. Under Swashakt, they are scaling up their existing producer companies to include 1,100 additional members. Simultaneously, they are providing skill development training to women weavers and working to improve market linkages for the producer companies.

The second study is a process evaluation of the Uttar Rajasthan Milk Union Limited (URMUL) Trust's work with women artisans in Western Rajasthan. For the last three decades, URMUL has worked to preserve the traditional crafts of western Rajasthan while using upskilling programs and better sales opportunities for products to address the challenges rural artisans face. As part of Swashakt, URMUL provides a range of interventions to craft collectives at different stages of maturity and plans to engage around 4,600 artisans across six districts in Rajasthan.

The third process evaluation 3ie conducted is of ACCESS Development Services' program, Gramyashakti. ACCESS Development Services is a national livelihoods support organization with 17 years of experience in promoting sustainable livelihoods in rural India. Under Gramyashakti, ACCESS organizes women into Farmer Producer Organizations that are federated to a Farmer Producer Company (FPC) that pursues group-based agro-processing activities. ACCESS also provides women with training programs, establishing common processing centers and creating market linkages.

With support from 3ie, IDinsight performed a process evaluation study of the Unnat/i social enterprise pilot centers, a program implemented by IMAGO Global Grassroots' program and Self Employed Women's Association (SEWA). Modelled after SEWA's Rural Urban Distribution Initiative (RUDI) in Gujarat, Unnat/i is an agro-processing enterprise that works to integrate the value chain from farmers to customers through the National Rural Livelihood Mission (NRLM) platform. The process evaluation IDinsight conducted aimed to answer two questions:

1) Implementation fidelity: What works well in the implementation of Unnat/i per the theory of change, and what aspects of implementation could improve?
2) Sustainability and scale-up: What are the enablers and barriers to program's sustainability and scale-up within the NRLM infrastructure?

This report is a synthesis of findings from the four aforementioned process evaluation studies—three conducted by 3ie and one by IDinsight. The objective of the synthesis report is to summarize the main findings from the four process evaluation studies, analyze and organize them thematically, and generate insights and recommendations that can be relevant for implementation partners, policymakers, researchers, and potential donors.

2. Methodology

The findings from the four process evaluations were translated and transcribed, coded, thematically analyzed, and presented as a report. These codes, when thematically analyzed, were grouped into few major themes—for example, context, which includes sociopolitical, economic, and gender context of the region; the overall project structure and model; implementation model, including value chain activities, production, and marketing process; and fidelity of the intervention.

For the synthesis report, the findings from each study, which were organized in the themes, were further analyzed to find both synergies and differences. Literature review, especially of women's empowerment through collectivization, entrepreneurship, and training among women was helpful in further synthesizing these findings and related recommendations. The table below provides the main themes and sub-themes.

Table 1: Themes and Sub-themes

Theme	Sub-theme	Guiding questions
Structure and function of the enterprise	Project description	Collectives set up for both farm and non-farm collectives
	Transitioning from low- to high-value enterprise	Process, especially barriers and facilitators in transitioning from low- to high-value enterprise
	Value chain activities	Gendered division of value chain
	Sustainability	Initiatives taken by various projects to embed sustainability in their work
Capacity building	Training sessions provided in farm and non-farm collectives	What are the barriers women face in attending and understanding the training sessions being provided?
Context	Social and gender norms	How did the social and gender norms in the region affect the project implementation?

3. Program description

This section gives a brief description of all four evaluated interventions. A more detailed description of the interventions can be found in Appendix A.

3.1 ACCESS Development Services

ACCESS Development Services tried to replicate an enhanced version of one of their previous interventions that worked on forming women-owned agro-processing producer companies. They worked to create a model that generates increased incomes for women, thereby empowering them economically to access higher value urban markets.

As part of the program, ACCESS mobilized women, set up FPCs, and provided three types of training to the women. The first was the enterprise development training, whose goal was to orient participants to the idea of women running an enterprise—to build an entrepreneurial mindset among women. The second one was a gender sensitization

training to introduce women to the concepts of gender stereotypes, gendered division of labor, and patriarchy. The third training was technical, conducted at the processing center in each district with multiple batches of women to teach them how to handle the equipment used in the production process. In addition, ACCESS was involved in facilitating market linkages and coordinating and managing production activities.

3.2 Chitrika Foundation

Chitrika's program hypothesizes that a combination of skills training, processing units, management, and marketing interventions will enhance the capacity of the women-led Producer Companies (PCs). In addition to mobilizing women and forming PCs owned by women weavers, Chitrika organized training programs for them. Their main training program was the Micro-MBA program, which aimed to develop competencies among women to start their own micro-enterprises, create competent leaders to steer the PCs, mobilize other women into the PCs, and create a cohort of trainers and experts who can upskill other members of the PC. They also provided various weaving-related technical and marketing training.

As part of the program, Chitrika also set up an advanced Enterprise Resources Planning (ERP) system to systematically track outputs. Additionally, they work to enhance existing and set up new online and offline marketing channels for products.

3.3 URMUL Trust

URMUL Trust has set up multiple Cooperative Societies across Western Rajasthan to decentralize their operations. Each Society has a set of village-level Common Interest Groups (CIGs) under them. As part of Swashakt, URMUL Trust mobilized women and set up new CIGs to scale up their operations.

They provided skill development training to CIG members based on their level of maturity; the three stages of CIGs were incubation, consolidation, and scale. The programs were largely focused on training women in crafts for skill enhancement and improving the quality of output, design, product innovation, and quality control. During the training sessions, URMUL Trust also raises awareness on the different government schemes available to the women, child marriage, and menstrual health, among other issues. URMUL Trust worked with the Cooperative Societies to facilitate market linkages for them. They also strived to link and integrate the value chains of different craft clusters to create a more diverse range of products using different crafts and increasing demand and scale of production.

3.4 IMAGO and SEWA (with support from State Rural Livelihood Mission)

This project strives to support the scaling up of RUDI, an innovative agro-processing social enterprise, through Self Help Groups (SHGs) under NRLM. IMAGO, SEWA, and the State Rural Livelihood Mission (SRLM) worked on identifying Cluster-Level Federations (CLFs), where the RUDI agro-processing centers could be set up. The goal was to assist the CLFs to take up revenue-generating activities, which in turn, could help them move toward economic stability.

IMAGO and SEWA conducted a training program for the Unnati Didis, whose role is to purchase finished products from the processing centers, sell them to the village community, and create new sales channels. They brought in external expert trainers to conduct technical training sessions on the ERP portal, which had been set up, as well as on business plan development. IMAGO trains the processing center team to analyze data and present them to CLF team. IMAGO and SEWA also provide business and handholding support to the PCs.

4. Synthesis of findings

This section discusses in detail the major findings culled from the four process evaluations. 3ie coded the findings from each study under various themes and sub-themes. We then further analyzed these themes and sub-themes to understand the major trends and patterns emerging from study of women collectives both in farm and non-farm collectives in various regions. While classifying the findings under various themes, we also highlighted the specific context where they occurred.

4.1 Setting up women's collective enterprises

In India, women's businesses in rural areas are concentrated in four industries—tobacco, retail, apparel, and textiles (Basole and Chandy 2019). Within these industries, asset value and productivity of female-owned firms are half or less than those owned by men (Basole and Chandy 2019). Women's enterprises continue to operate at a subsistence level due to multiple reasons: the lack of education and skills to run and grow enterprises, lack of access to finance with reasonable terms, limited access to markets due to paucity of information, lack of access to entrepreneurial networks and technology, social norms, and the lack of state support (Dang et al. 2022; Asian Development Bank 2018; World Bank Enterprise Survey India 2014; United Nations Economic and Social Commission for Asia and the Pacific [UNESCAP] 2005).

Evidence posits that women collectives can be beneficial in several ways. They can build solidarity and trust among women, which facilitates pooling and sharing of resources, helps mobilize larger loans and government funding, and bridges the gap between government regulatory institutions and women entrepreneurs (Barooah et al. 2020b). Collective enterprises can also lead to lower reliance on middleperson, increase collective bargaining power, and encourage peer learning to improve product quality (Deka et al. 2020; Jones et al. 2012; Gobezie 2013). In some cases, it also results in an increase in women's self-confidence and household decision-making power (Gupta and Jha 2020).

The collective enterprises set up under the Swashakt program comprised of both farm and non-farm collectives. The two non-farm collectives worked with women artisans. Chitrika Foundation works specifically with women weavers. Their model involves setting up district-level producer companies that are now being consolidated into one primary producer company. Women weavers pay share capital and are members of the company. The company receives orders from various buyers with support from Chitrika, and these orders are given to the members to complete. The women work from either their homes or a work shed Chitrika has set up and are paid per piece for their work.

URMUL Trust works with women artisans in Western Rajasthan. Their model is different from Chitrika's. They simultaneously set up both district-level Cooperative Societies and village-level CIGs. URMUL conducts training programs for the CIG members, informs them of the concept of minimum wages and the current wage rate in the market, and facilitates the process of setting a fixed wage rate for the CIG members. This ensures that the scope for big buyers' negotiation and bargaining for a lower price is reduced. On the other hand, cooperative societies have a defined organizational structure and comprise of a set of salaried employees who primarily work on designing, accounting, marketing, sales, and overall management of the value chain. The society receives orders from buyers, which are then passed down to the CIGs at the village level, who complete the order and are paid by the society. Sometimes, if an order requires work by multiple crafts (e.g., stitching and embroidery), orders are provided to multiple CIGs working on different crafts.

ACCESS Development Services, and IMAGO and SEWA set up or promoted the two farm collectives. ACCESS worked to set up village-level Farmer Interest Groups (FIGs) with women farmers in the village as members. The members met once a month as a group and ACCESS provided them with training on various subjects. These FIGs are federated into a district-level FPC; all the FIG members are both shareholders and members of the FPC. ACCESS simultaneously set up one processing center, where production activities take place. The FPC procures raw materials for production from the FIG members at the market rate, and the final products are sold through multiple sales channels ACCESS is currently identifying. The IMAGO and SEWA model is different. Under Swashakt, IMAGO and SEWA aimed to scale up RUDI, an agro-processing social enterprise, through SHGs under the NRLM. As part of the intervention, IMAGO, SEWA, and the RLM identify CLFs and set up the RUDI processing center with the required infrastructure for packaging and processing. The CLF functionaries identify FPOs to procure raw materials, as well as SHG members to recruit the PC team. These women are hired to conduct production activities (processing of raw materials and packaging) and are paid a daily wage for their work. CLF members are selected as Unnat Preraks, whose role is to lead the mobilization of SHG members at the village level as Unnati Didis. The selected Unnati Didis purchase the finished products made at the processing centers and sell them in the villages. Their role comprises of building new networks and channels to sell products in the community, including *kirana* shops or schools.

The main objective of all four collectives was to become independent, self-sustaining, and profitable enterprises that can create employment opportunities for rural women, and eventually, lead to an increase in their agency. Furthermore, as part of their program, all four interventions provided assets alongside skills training. Examples of similar interventions that combine providing assets with intensive skills training and promotion of savings include the BRAC ultra-poor program in Bangladesh and "Targeting the hard-core poor" program in Bardhan, in rural West Bengal, India (Kraay and McKenzie 2014).

4.1.1 Transitioning from low- to high-value enterprises

Findings from process evaluations reveal that the primary focus of both the farm and non-farm collectives was transitioning from low- to high-value enterprises. It is crucial for small, low-technology enterprises to have access to a significant amount of capital to transition to high-value enterprises (Banerjee and Newman 1993). Moreover, the high costs required to transition to high productivity technologies and enterprises can be

justified only if the market is large enough (Murphy et al. 1989). Thus, having access to capital and a large market is key for small enterprises to scale up.

The women's enterprises set up under Swashakt attempted to address these concerns and transition in different ways. All four collectives tried to scale up their operations and improve market linkages, but three worked on targeting urban markets due to a small domestic village market. In contrast, the Unnat/i processing centers IMAGO and SEWA set up aimed to strengthen and organize the intra-rural economy. Some significant processes they helmed have been elucidated in the table below.

Table 2: Processes undertaken to scale-up operations

Farm		Non-Farm	
ACCESS	**IMAGO/SEWA**	**URMUL**	**Chitrika**
• The main objective of FPO's being ACCESS set up was to create a single-brand identity for their spices and sell them under one brand to cater to urban premium product market. • Focus was on premium packaging and marketing of products both online and in urban retail stores.	• IMAGO/SEWA work with Madhya Pradesh SRLM and Uttar Pradesh SRLM who support them during implementation (for raw material procurement, sales, etc.). • Multiple sales channels are being initiated to expand the market size, like retail sales directly from the center, schools, shops and other businesses, and job work. The Unnat/I Didis are trained to build sales channels in their communities.	• Addition of more artisans and craft clusters • Various craft clusters are integrated to create a diverse range of products. • Identifying and working with big buyers like IKEA; Selling products online to reach urban customers. • Creation of single, unified brand identity for their products. • Exhibitions in cities like Mumbai, Delhi, and Bangalore to increase sales and reach urban customers.	• Addition of more women weavers and expansion to new locations. • Consolidation of three producer companies into one to improve ease of doing business and financing opportunities and increase sales. • Setting up of a retail store in Hyderabad and creation of a single-brand entity for all their products.

However, there were challenges during this process of scaling up operations and targeting urban markets. For instance, ACCESS found that the costs associated with premium markets were extremely high due to expensive shelf rentals, high packaging costs, shipping costs, and listing fees. The marketing team at ACCESS also mentioned that they did not have the budget to compete with brands like Catch and MDH, which are well established brands with economies of scale. These were challenges they had not foreseen prior to implementation, which led to delays during the implementation. To

mitigate these challenges, ACCESS decided to diversify their sales channel and target local village-level markets in addition to premium ones. Both the ACCESS and the URMUL team mentioned that they struggled to hire adequately skilled marketing and business professionals to support them with preparing a business plan, making the enterprises profitable, and scaling up operations. This could be due to the organization's cost or budget constraints for hiring skilled individuals for this purpose.

Further, organizations like URMUL and Chitrika tried to work with big buyers like IKEA and others as part of their intervention. However, the URMUL team shared that they faced some challenges in this regard. They mentioned that big buyers like IKEA had specific requirements for working conditions where production activities take place, such as having work sheds with creches. In some cases, URMUL struggled to meet these requirements. Despite feeling strongly that having a work shed can secure standardization of processes and work supervision and lead to overall improvement in the quality of products and work efficiency, they had a hard time acquiring the capital to set up work sheds in all their clusters. Currently, most women continue to work from their homes to fulfil the orders they receive. Notwithstanding, given the social norms in Rajasthan, working from home is also convenient for women.

Chitrika currently has one work shed in the district of Narayanpet, where women weavers come together for work regularly. They are setting up work sheds in other districts. The work sheds are meant to improve the weavers' overall well-being, productivity, and work quality. According to the Chitrika staff, setting up work sheds with optimum working conditions for production can lead to better product quality and increase in efficiency, as well as have a positive impact on the women weavers' social capital.

The Chitrika team, however, mentioned that it may not be possible for them to set up work sheds in areas like East Godavari, where land and rent rates are extremely high. A large part of the working capital for the PCs comes from Chitrika's own pool of funds accumulated through consulting and other activities or from loans. So far, Chitrika has relied on loans for working capital from institutions like NABKISAN, Friends of Women's World Banking, and the ACCESS Livelihoods Development Finance, which works to mobilize finance for such collectives and lends money directly to the PCs. They noted that it was difficult to acquire working capital loans from mainstream banks because they require collateral, which PCs do not have.

Thus, findings show that the organizations faced several challenges while taking positive steps toward building market linkages and scaling up operations. Building the physical infrastructure to facilitate production is a crucial aspect of setting up collective enterprises. Acquiring working capital through loans to build this infrastructure was an aspect they struggled with during the program.

4.1.2 Sustainability

Findings showed that implementers did not have a major focus on the sustainability of the women's enterprises. They took only minor steps to promote sustainability. URMUL and IMAGO involved local individuals to conduct the training sessions. Each CIG URMUL set up had a local, village-level leader or representative who was called the *vyawasthapak*. URMUL Trust conducted separate training sessions for the

vyawasthapaks, whom the CIG members elected. The *vyawasthapak* was usually the most active, influential and knowledgeable person in the CIG and her role was primarily to negotiate with intermediaries, take orders from buyers, and allocate work among the CIG members. She also had to make sure orders were completed on time so the buyers could collect the final products. This was URMUL's way of getting local women artisans to take ownership of the work and gain exposure to production operations. Chitrika and IMAGO also involved local individuals to mobilize and recruit women into the PCs. The Board of Directors and the community mobilizers working on setting the ACCESS FPCs were all local women.

However, as mentioned earlier, having access to capital, a larger market in terms of purchasing power, and sustained enterprise profitability are essential in scaling up and financially sustaining an enterprise. During the data collection period, all the collective enterprises were heavily dependent on the implementation organizations for procuring raw material, receiving orders, and facilitating access to market linkages and capital. The enterprises had not reached a stage where they were able to function independently from the facilitating organizations. In addition, they did not make adequate profits. Given the current dependence, it might be crucial for the organizations to take more concrete steps to secure long-term sustainability of the enterprises. However, one must also keep in mind that given the duration of the program and the challenges faced, it is possible that setting up profitable, sustainable, women-run enterprises might have to be a longer term endeavor for implementers.

4.1.3 Gender roles in the value chain

As noted earlier, because the collectives were in a nascent stage, the implementing organizations conducted many of the managerial and operational activities. Aside from these activities, the activities the women members and employees of the collective enterprises performed at each step of setting up the value chain were gendered. Men from the villages, who were usually hired as employees of the enterprises, handled most of the managerial tasks, marketing, accounting, sourcing of raw materials, and identifying and negotiating with buyers. Women were primarily responsible for doing the crafts work or the agro-processing activities. Most women essentially remained wage workers, despite being shareholders of the enterprises. One can assume that this gendered division of roles existed because men in the villages had a higher education level and more experience working with clients or in marketing and accounting due to gender norms prevalent in society. Local women did not have the same experience and knowledge, and the time and costs associated with training women members to conduct the same tasks would have been high. Chitrika made efforts to change this dynamic by providing women with training on activities men traditionally do. Their micro-MBA program was designed to develop competencies among women to start their own micro-enterprises and create competent leaders to steer the producer companies. ACCESS also had their enterprise development training that aimed to develop an entrepreneurial mindset among women, as well as a gender sensitization training that intended to introduce women to the idea of gender roles and gendered division of work.

Even within the value chain activities of some crafts, engendering of roles was evident. For example, in Andhra Pradesh and Telangana, men were primarily involved in the pre-loom activities and women in the weaving activities on the loom. In contrast, in Rajasthan, men traditionally did the weaving and women were involved only in the

spinning of the yarn. URMUL tried to involve women in weaving activities for production by training them, but the process was not bereft of challenges due to the prevailing social and gender norms in the region.

4.2 Implementation of training programs

Research shows that women-run enterprises do not perform as well as those run by men (Klapper and Parker 2011). A study that used data from several Latin American countries found that women-run firms have lower sales, assets, and profits (Bruhn 2009). This can be explained by women's constrained access to traditional financing, skills, education, and overall autonomy.

All four organizations provided multiple kinds of training programs to the women participants to address these skill constraints. Evidence indicates that technical training, which increases both women's skills and their knowledge of the overall business ecosystem, can facilitate their participation in entrepreneurship (McKenzie and Woodruff 2014; Chinen et al. 2017). The main objective for upskilling the women was to equip them to work in the crafts or agro-processing sector with the required technical and basic managerial skills to independently run an enterprise. This section describes what worked well during the implementation of training, the different challenges implementers faced, and other factors that affected implementation.

Findings show that some women had trouble understanding certain aspects of the training content; this was more evident in subjects like agro-processing, marketing, and business development, which women were unfamiliar with. Assessing the knowledge and education level of participants prior to designing the curriculum can be critical in designing content that is easy to comprehend. For example, as part of their enterprise development training, ACCESS had initially planned to equip women with enterprise-building and management skills. However, feedback from field teams revealed the need for a more basic training. Based on this assessment, they simplified the training curriculum and implemented it with the objective of orienting the participants to the idea of women running an enterprise—to build an entrepreneurial mindset among women. The training aimed to motivate women, build leadership capacity among them, and inculcate a sense of belief that women can run businesses and become entrepreneurs, as reported by the trainer. The trainer said, "For the enterprise development training, we tried including content in the form of stories to make it easier for the women to follow."

Further, adapting the course curriculum during the training based on the women's response or their ability to understand the content is crucial. A program manager from Chitrika spoke about the difficulties they faced when trying to implement longer term training programs for adult women who had not been in a classroom setting for many years:

> The women would not be able to focus for long periods. We made changes to the program content in the first few days of training and incorporated more icebreakers, activities, and exposure visits to make it easier for them to learn.

Ensuring retention of the course content was another challenge for implementers. Retention among participants depends on the frequency of the refresher training. The organizations implemented refresher programs, but the frequency and number of these

programs may not have been sufficient to ensure retention given the extent of gap in the women's soft and technical skills. Further, time and resource constraints limit organizations. Ensuring retention was less of a challenge for the crafts training, possibly because women were able to use these skills frequently and immediately after the training.

As part of the training programs, some of the organizations shared additional information with the participants and conducted exposure visits. During their training sessions, URMUL raised awareness on various topics, such as menstrual health and child marriage prevalence in the area. They also shared information on the different government health facilities accessible to women, educational facilities in the area, and other government schemes that are available, including pension, loans, artisan cards, free education, and employment. Chitrika and URMUL also conducted exposure visits for the women. Some participants mentioned that going to exhibitions or stores where their products were sold was very useful for them. A woman participant from Chitrika's program reported:

> It [the exposure visit] helped us perceive the value of our own work and also [sic] observe how marketing and sales activities were taking place.

Findings also showed that in some project locations, the opportunity cost for participating in the training program was high for women. Women who worked as agricultural laborers, Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA) workers, or tea garden workers were apprehensive about losing out on their daily income to participate in training sessions. In the case of ACCESS and IMAGO, the training programs were also not directly related to women's current occupations, which meant there were no immediate returns or rewards for them. Many women artisans were involved in both agricultural and non-agricultural activities to earn income. During the fieldwork in URMUL, the team realized that participation in training and production activities falls significantly in peak agricultural seasons due to short-term migration. The women either work as agricultural laborers or travel with their families to their local homestead, which is usually on or near their farmland. This shows that the opportunity costs of a woman's time might vary across seasons. Further, if production is not consistent and year-round, it might make it difficult to deal with urban or global clients of the collectives. Finally, the opportunity costs of a woman's time can also vary with the occupational engagement of her husband; for example, male migration affects them.

Because immediate rewards or returns on training are not likely, it might be beneficial for organizations to consider providing monetary compensation to participants for attending the training. It can incentivize women who would otherwise earn a daily income and prevent chances of attrition. Of the four organizations, Chitrika was the only one providing a stipend or a monetary compensation to the women for attending their longer term MBA program in Hyderabad; women greatly appreciated this.

In terms of the location of the training, apart from Chitrika, who conducted their longer term micro-MBA program in the city of Hyderabad, organizations conducted most of their sessions at the village level and a few at the district level. The shorter duration village-level training sessions were easier for women to attend. Attending the district-level training proved to be a challenge for women in some areas, especially if the implementing organization did not arrange transportation, which was the case for the

district-level training sessions ACCESS organized. The longer term training Chitrika organized was understandably difficult for some women to attend given their household and occupational responsibilities. However, Chitrika tried to mitigate these issues by providing transport and accommodation and, as mentioned earlier, they supplied monetary compensation. An overarching finding was that aside from the distance to the training center, gender norms proved to be a significant factor that prevented many women from participating in training sessions and increased attrition rates. This is described in the following section.

4.3 Impact of social and gender norms on implementation

The study aimed to understand how the external context affected the implementation process. Findings showed that patriarchal gender norms in the country posed a significant challenge to women's participation in the program in most project locations across all four studies. Women were bound by rigid gender norms that limit their mobility, freedom, and agency to a large extent. The burden of domestic responsibilities and childcare falls primarily on women, which makes it hard for them to participate in the program. Family members of participants are usually not supportive of them attending training sessions or participating in income-generating opportunities outside the home. They often need to consult with male family members before attending meetings or training programs.

Findings indicate that gender norms were more restrictive in the states of Rajasthan, Uttar Pradesh, and Madhya Pradesh. In Alwar, a district in Rajasthan that is one of URMUL's project locations, women engaged in stitching reported harassment from men for leaving their homes for work. This highlights the prevailing belief that women should stay at home and fulfil their domestic duties, as mentioned in a focus group discussion during fieldwork. In Bikaner, another URMUL's field site, many women cited community fears of women eloping with boys of other caste groups as a reason for restricting their mobility. Field staff also reported that fear of domestic violence discouraged women from participating in the program.

The study of the Unnat/I centers in Madhya Pradesh and Uttar Pradesh shows that sustained participation of Didis remains a challenge. Women drop out for various reasons, including economic concerns, burdens of household and care work, restrictions on mobility, and worries about finding customers. A few Unnat/I Didis shared that other women in the village displayed resentment toward their progress and refused to buy their products. They tackled this issue by selling products in villages other than their own. This shows that in addition to affecting women's participation, patriarchal norms also have an impact on product demand.

For the Gramyashakti project, gender norms in Uttar Dinajpur in West Bengal and Kota in Rajasthan were far more stringent than in the other two districts, Alipurduar in West Bengal and Kandhamal in Odisha. Findings indicate that during the mobilization and training phase, the primary challenge the implementation team faced in these two districts was low attendance of women in village-level meetings and training sessions due to competing demands on their time, fear of losing out on daily wages to attend meetings, or lack of support from family members. Women traditionally do not work outside their homes in these two districts. In Uttar Dinajpur, women spoke about the stigma they faced from the society if they work outside their homes.

> I'm going out every day, everyone in the village will start talking about this – where does this woman go every day, what is she doing? The culture and mindset are like this. For this reason, a lot of times, women from the village cannot go anywhere. — A woman in Uttar Dinajpur

In Kota, women cannot leave their house without the permission of their husbands. In the rare instances when they do, it is only when their husbands or relatives accompany them. Wherever they go, they always cover their faces with a *ghoongat*.

For the Gramyashakti project, women's participation was higher in Alipurduar in West Bengal and Kandhamal in Odisha. Gender norms were far more relaxed and liberal—women traditionally go to tea gardens or agricultural farms to work and do not face as many restrictions when it comes to their mobility. Similarly, patriarchal norms did not pose as much of a challenge for women participating in Chitrika Foundation's intervention in Andhra Pradesh and Telangana. Although variations and exceptions by district exist, women in these areas were not as bound by rigid gender norms as in the other states. However, they are still largely responsible for childcare and household chores. This proved to be a barrier to participation in Chitrika's micro-MBA program, which required participants to stay in Hyderabad for a prolonged period. The implementation team reported that, due to these constraints, some participants dropped out half-way through the training.

Implementing organizations employed various strategies to mitigate these challenges. ACCESS conducted a gender sensitization training in the hope that it will motivate women and their households to overcome these challenges and participate in their program. URMUL enabled women to work on orders from their homes. This is an advantage for many women who are burdened with childcare and household responsibilities or generally have limited mobility due to gender norms in the area. Implementation partners like ACCESS and URMUL also consulted the women participants and tried to organize the training sessions at a time and day that was convenient for them. Chitrika provided the women with reimbursements for their travel as well as wages for the time lost during trainings to facilitate their attendance in training sessions.

5. Discussion

This synthesis report brings forth key learnings from the implementation of both farm and non-farm interventions under the Swashakt program. It clearly highlights the barriers to training programs organizations facilitate, how the collectives are transitioning from low- to high-value enterprises, and the inhibiting role the gender and social norms play. It is worth noting that in the quest for an increased customer base, while the focus of farm collectives (i.e., ACCESS and IMAGO) was on business to consumer operations, non-farm collectives like Chitrika and URMUL centered on business-to-business operations. A possible reason for this were storage issues farm collectives with shorter shelf life faced.

Collectivization is the one of the key mechanisms for envisaging both enterprise sustainability and economic empowerment of women. However, there are other merits collectivization offers, inklings of which were seen across the Swashakt projects. Labor pooling is an advantage of the collective approach because it helps address idiosyncratic variation in opportunity costs or labor availability. For instance, for some women who

were part of the Chitrika and URMUL projects, agricultural and MGNREGA work took precedence over crafts work due to higher returns during some months in a year; availability of labor made sure the collective members largely met the production targets. However, this inelasticity of labor supply due to the varying priorities of women can become a challenge, especially when dealing with global clients with large orders. These are some challenges organizations need to address before deciding the market, scale, and sustainability of the enterprises. The opportunity cost of a woman's time not only varied across season but was also contingent on the livelihood of the husband or other male income-earning members of the family.

Another aspect worth noting, especially among the non-farm collectives, was the caste-based nature of the work. Entry into "traditional" non-agricultural activities, like weaving or spinning, is frequently caste-based. Over the years, only individuals from specific caste groups have practiced certain crafts and have, therefore, developed the specialized set of required skills. Project implementers usually restrict their intervention to only members of these castes because the costs of training other caste groups in developing skills is high and compounded by the related social barriers. This affects the economics of the project because the target population for the intervention in a village may be really small—10 households or fewer. It requires working in village clusters to achieve economies of scale, but villages within a cluster may still be relatively far apart. Additionally, the number of villages that need to be covered to ensure an optimal size depends on the distribution of the target caste across villages, which may result in the need to target a relatively large number of villages. This applies only to "traditional" activities that are defined by caste. Many of the newer activities, within an industry, do not face the same restriction. For example, with the URMUL project, the spinning of wool is considered a "low" occupation only some castes practice. In contrast, stitching and working with stitching machines is a new occupation that is not affiliated with any caste.

The changing aspirations among young women, especially in caste-based occupations, was noticeable. There is a perception that crafts such as embroidery and weaving are not a viable source of income, which has resulted in the current generation of women being less interested in learning traditional crafts. Many women in Sri Ganganagar in Rajasthan said their daughters would prioritize education and aspire to get jobs rather than pursue crafts. In Jaisalmer, young women do not aspire to learn *mukka* embroidery because of low perceived value relative to the health costs of such a labor-intensive process. There is also less demand among the younger generation to wear *mukka*-embroidered clothes because they are not always in sync with current fashion trends they want to emulate. These perceptions pose challenges to sustaining interest and participation in traditional crafts. Even in Narayanpet in Telangana, younger family members preferred to migrate to Hyderabad and work as delivery agents in the platform economy or as beauticians than follow weaving as a profession. This is due to both changing aspirations and the challenges the advent of the power loom poses. Power looms have led to declining profit margins in the weaving sector, because they can both produce textiles at a faster rate and compete with handloom products in terms of cost and efficiency. According to one staff member from Chitrika, the production cycle for most products is relatively long, making it difficult to scale-up production to meet demand.

6. Recommendations

1) **Increased focus on marketing, business management, and sustainability of the enterprises**

   Findings show that many of the organizations may have successfully conducted the training modules, but struggled to make the collective enterprises profitable, sustainable, and independently functional entities. To achieve this, it might be crucial for implementing partners to budget for and hire skilled individuals with business and marketing background prior to the design phase of an intervention. They should also conduct a market survey prior to creating the implementation design, which ought to contain a built-in business plan or model for the enterprise. Ideally, there should be adequate planning for acquiring working capital to set up the physical infrastructure given that this is something organizations struggle with.

   Even though all four organizations worked on forming market linkages and setting up a profitable value chain, there was limited focus on training the women participants on independently managing these processes to ensure the enterprises' long-term sustainability. It might be beneficial for organizations to provide women participants with more training sessions on marketing, soft skills, business management, and accounting. Bloom et al. (2013) also suggest that training programs for basic operation, such as inventory and quality control can be helpful.

2) **Exposure of women to all aspects of the value chain**

   The enterprise activities at each step of the value chain were gendered, with men hired as employees of the collectives handling most managerial tasks, such as procuring raw material, marketing, accounting, and negotiating with buyers. Women continued to work as wage workers responsible only for the crafts or agro-processing work, despite being shareholders of the enterprises. To empower women, it might be important to train or even expose them to all activities of the value chain. Some organizations are doing this through exposure visits and programs like Chitrika's micro-MBA.

3) **Conducting gender-responsive training programs**

   The location, content, delivery, timing, and frequency of the training are crucial. Conducting needs assessments prior to designing the training programs is important to gauge the participants' skills, knowledge level, and specific needs. Findings show that sharing content in the form of stories and visual presentation enhances learning, as does incorporating exposure visits and other practical components in addition to theory. Implementers should work on making the training sessions gender-responsive by making sure that the training timing, duration and location are suitable for the women prevent attrition. Additionally, organizing training programs primarily at the village level coupled with less frequent, shorter district- or city-level training programs might be ideal for increased participation. Providing transport facilities, refreshments, and accommodation when applicable is also important. Ensuring retention of content was another challenge implementers faced. Because conducting large-scale, frequent refresher training sessions is costly, it might be useful for implementers

to conduct training-of-trainer sessions for local artisans or farmers who can take things forward and be available to local women in case questions or issues arise.

4) **Providing compensation for wage loss during training programs**
Most program participants belonged to low-income households, where daily wages are critical for everyday expenses. Many artisans shared their concerns about losing their daily income to attend training. To prevent attrition, implementers could consider providing participants with some compensation that is proportionate to the wages they lost to attend the training. They could also conduct sessions with participants to help them understand the long-term advantages of attending these sessions, including improved skills, better employment opportunities and possibility of higher wages, which can motivate and incentivize them to attend the training.

5) **Allowing for flexible working arrangements**
Setting up a work shed with optimum working conditions for production can lead to improved quality of products and women weavers' efficiency. Having access to a work shed where women can come together and work can be an empowering process, resulting in better overall social capital of the women. It also leads to women's exposure to all aspects of the value chain, end-to-end, which is not possible when they work from home. However, leaving their homes and coming to a work shed daily might be a challenge for some women, given the restrictive gender norms in society and women's domestic burdens. Implementers could consider allowing for flexible working arrangements for women participants.

6) **Setting up childcare facilities in the village**
Given the benefits of women working from work sheds and the challenges in doing so that the women reported, it might be beneficial for implementers to set up village-level creches. This would benefit several women who cannot go to the work shed on a regular basis due to childcare responsibilities and the lack of a support system at home. The creche could also be an informal arrangement, where a trusted woman in the village would be paid to care for the children for a certain duration or a rotational role women participants play.

7) **More focus on changing gender norms and attitudes**
Providing assets and training on business know-how might not be sufficient when restrictive gender norms already constrain women (Jayachandran 2021). For increased effectiveness, it might be beneficial for implementers to design interventions that address societal norms that hinder women's agency in society and focus on skilling women. Implementers could conduct awareness and gender-sensitization sessions not only with women participants but also with their family members. Research indicates that community awareness, especially with the help of influential members from the community, can lead to changes in social norms (Cornwall 2016; Quisumbing et al. 2022). Organizations could design these sessions with the aim of directly changing individuals' and community beliefs and attitudes around gender norms. While shifting cultural norms around women's work is not easy and takes time, it is essential for levelling the playing field for women in the labor market (Jayachandran 2020).

8) Mentoring by local women leaders

Research shows that being mentored by local role models or women who had previously undergone training and become successful improves women's business outcomes (Lafortune et al. 2018; Brooks et al. 2019). While none of the four implementers incorporated mentoring programs, URMUL and IMAGO had local women leaders conduct the training programs. URMUL had local women artisans conducting some of their crafts training sessions. IMAGO had local Community Resource Persons, who are local women, conducting training in the SHG program. In addition to involving local women in training, it might be beneficial for implementers to occasionally have successful women artisans, leaders or entrepreneurs as part of group meetings.

Appendix A: Description of Programs

ACCESS Development Services

ACCESS Development Services is replicating an enhanced version of one of their previous interventions that worked on forming women-owned agro-processing producer companies. In this model, they work to create a model that generates higher incomes for women, thereby empowering them economically to access higher value urban markets.

1. Setting up FPCs and organizing women in FIGs: ACCESS organizes women into groups of 15 to 20 to form FIGs that pursue group-based agro-processing activities. These groups are federated into a larger FPC, which is women-owned and -operated. The women are all shareholders of the company. ACCESS provides assets to set up the agro-processing centers, where women members are paid a daily wage to perform production activities.
2. Training programs:
    a) Enterprise Development Training: The objective was to orient participants to the idea of women running an enterprise—to build an entrepreneurial mindset among women. The training aimed to motivate women, build leadership capacity among them, and inculcate a sense of belief that women can run businesses and become entrepreneurs. This was a three-day training that took place in all four districts at the village level. The training sessions were conducted in batches of two to three villages together.
    b) Gender sensitization: ACCESS conducted a gender sensitization training led by an external gender expert. The training was conducted at the village level in four sessions spread across a year. It aimed to introduce women to the concept of gender stereotypes, gendered division of labor, and patriarchy; help them understand what it means to challenge and overcome these barriers; and introduce the concept of gender equality.
    c) Technical training: The technical training sessions were conducted at the processing center in each district with multiple batches of women to teach them how to handle the equipment used in the production process. ACCESS had an in-house trainer conducting these sessions in the four districts.

Facilitating market linkages: Currently, ACCESS is heavily involved in coordinating and managing production activities. ACCESS has a marketing and sales team that identifies sales channels, receives orders, informs the FPC team about the required quantity of the raw material that must be procured from members and coordinates all activities during the production process. They presently target both premium and local markets with different packaging styles. In addition to identifying sales and marketing channels, they also work on branding and packaging for the final products. They aim to do this through their newly registered brand, StirNSpike, which is envisaged as a competitive, commercially packaged spices brand for urban online and offline markets. It is important to note that the PC was at a very nascent stage when data collection took place. The role of ACCESS was critical in facilitating the envisaged processes.

Chitrika Foundation

Chitrika Foundation was formed as an incubator of handloom and artisan enterprises. Their program hypothesizes that a combination of skills training, processing units and management and marketing interventions will enhance the capacity of women-led PCs.

1. Setting up PCs: Chitrika Foundation works to set up PCs that are owned by women weavers in Andhra Pradesh and Telangana. They mobilize women weavers at the village level to become members and shareholders of the PC. Each PC has a Board of Directors elected by the members. Their role is essentially to run the PC according to the organization's goals and jointly developed vision.
2. Training programs:
    a) Managerial skill enhancement through a micro-MBA program: The program had multi-pronged objectives that included developing competencies among women to start their own micro-enterprises, creating competent leaders to steer the PCs, mobilizing other women into the PCs, and creating a cohort of teachers, trainers, and experts who can upskill other members of the PC. The MBA training program was delivered to 100 selected women members.
    b) Enhancement of other technical skills: Chitrika trains women on different weaving techniques, quality assurance, and value addition activities, such as garmenting, printing, tasseling, upcycling, and finishing of a product.
    c) Marketing: Chitrika will also conduct training on marketing, including exposure visits, and soft technology such as sending emails and using WhatsApp and Google.
3. Improved accounting and business management system: Chitrika facilitates the setup of an advanced ERP at the collective level to systematically track enterprise outputs. The creation of such a one-stop facility for weavers is likely to reduce dependencies on intermediaries for inputs and provide learning opportunities among weavers.
4. Improved market linkages: Chitrika works to enhance existing or set up new online and offline marketing channels for their products. They have also recently set up a retail store in Hyderabad called Creyo, which is another important avenue for sales. Chitrika plays a significant role in taking orders from buyers, sales and branding.

URMUL Trust

The project seeks to address the challenges marginalized rural artisans face by providing skilling programs and better sales channels for their products through the Cooperative Societies they set up.

1. Set up Cooperative Societies and village-level CIGs: URMUL Trust has already set up multiple Cooperative Societies across Western Rajasthan to decentralize their operations. The Societies are independent, legally registered entities that manage production operations independently of URMUL. URMUL also sets up village-level CIGs—each Cooperative Society has a set of CIGs under them. CIGs are a group of women in a village that functions as a production unit specializing in a particular craft.

2. Training programs: URMUL Trust provides skill development training to CIG members based on their level of maturity; the three stages of CIGs are incubation, consolidation, and scale.
    a) Incubation stage: URMUL usually hires skilled artisans in the community to conduct these training sessions that are primarily aimed at training women in crafts for skill enhancement and improving the quality of output. They also provide training on product innovation and quality control, as well as exposure visits.
    b) Consolidation and scale: The training for women at the scale and consolidation stages include refresher training for crafts work, as well as training on design, product innovation, quality checking, standardization of products, and exposure visits. The trainers are either from the artisan community or external experts who receive training-of-trainers from URMUL.
    c) During their training on crafts, marketing, and design, URMUL raises awareness among women on various issues, including menstrual health, the different government health facilities accessible to women, educational facilities available, and government schemes, including pension, loans, artisan cards, free education, employment, etc.
3. Market linkages: URMUL Trust works with the Cooperative Societies to facilitate market linkages for them. They work to integrate and link the value chains of different craft clusters to create a more diverse range of products using different crafts and increasing demand and scale of production. Further, URMUL Trust is setting up Marugandha Crafts and Agri Food Private Limited, a registered company, to create a single, uniform brand identity for the craft products of Western Rajasthan. This is envisaged as a platform through which all the products the cooperative societies make will reach the market.
4. Handholding support: URMUL Trust provides the initial handholding for the Cooperative Societies—training, forming networks, branding, design and marketing support, etc. This support is usually provided for two or two-and-a half years on average. Subsequently, they shift their focus to facilitating market linkages and conducting occasional training programs.

IMAGO and SEWA (with support from SRLM)

The project aims to support the scaling up of RUDI, an innovative agro-processing social enterprise, through SHGs under the NRLM.

1. Identify CLFs and set up RUDI processing centers: IMAGO, SEWA, and SRLM identify CLFs where the RUDI agro-processing centers will be set up. The aim is to help the CLFs take up revenue-generating activities, which in turn, will help them move toward economic stability. The CLF functionaries mobilize SHG members to recruit the PC team.
2. Training programs:
    a) IMAGO and SEWA conduct a training program for the Unnati Didis, whose role is to purchase finished products from the PC, sell them to the village community and create new sales channels.
    b) For long-term sustainability, the PC team selects Master Trainers from among the Didis. IMAGO and SEWA train the Master Trainers to provide support to

the Unnati Didis for product basket, identifying sales routes, assessing demand and improving sales.

c) IMAGO brings in external expert trainers to conduct technical training on the ERP portal and business plan development.

d) IMAGO trains the PC team to analyze data and present business data to CLF team; simultaneously, they build the capacity of CLF officers to take business decisions based on data.

3. Technology:
   a) ERP portal is set up.
   b) A mobile application is introduced – women use it for tracking demand generated and fulfilment.
4. Business and handholding support: IMAGO/SEWA develop business standards that are implementable and scalable for packaging, processing and business processes. They bring in external agencies to set quality standards. IMAGO/SEWA support the Unnati Didis in their work and provide other kinds of handholding support to make sure operations run smoothly.
5. Partnership building: IMAGO/SEWA also work to build a partnership with SRLM and the CLF functionaries and to increase a sense of ownership of the PC among them.

References

Banerjee, A.V. and A.F. Newman. 1993. “Occupational Choice and the Process of Development.” *Journal of political economy*, *101*(2), pp.274-298.

Barooah, B., R. Narayanan, and S. Balakrishnan. 2020. “The Current and Potential Role of Self-help Group Federations in India.”

Basole, A. and V. Chandy. 2019. “Microenterprises in India: A Multidimensional Analysis.”

Batliwala, S. 2007. “Taking the Power Out of Empowerment–An Experiential Account.” *Development in practice*, *17*(4-5), pp.557-565.

Bloom, N., B. Eifert, A. Mahajan, D. McKenzie, and J. Roberts. 2013. “Does Management Matter? Evidence from India.” *The Quarterly journal of economics*, *128*(1), pp.1-51.

Brooks, W., K. Donovan, T.R. Johnson. 2018. “Mentors or Teachers? Microenterprise Training in Kenya.” *American Economic Journal: Applied Economics*, *10*(4), pp.196-221.

Bruhn, M. 2009. “Female-Owned Firms in Latin America: Characteristics, Performance, and Obstacles to Growth.” *World Bank Policy Research Working Paper*, (5122).

Chinen, M., T. de Hoop, L. Alcázar, M. Balarin, and J. Sennett. 2017. “Vocational and Business Training to Improve Women's Labour Market Outcomes in Low- and Middle-Income Countries: A Systematic Review.” *Campbell Systematic Reviews,* Vol 13, pp 1-195. doi:https://doi.org/10.4073/csr.2017.16.

Cornwall, A. 2016. “Women's Empowerment: What works?” *Journal of International Development*, *28*(3), pp.342-359.

Dang, A., B. Barooah, K. Kejriwal, R. Aggarwal, and S. Banerjee. 2022. “A Framework for Examining Women’s Economic Empowerment in Collective Enterprises.”

Deka, N., K. Goswami, A.S. Thakur, and P.B.S. Bhadoria. 2020. “Are Farmer Producer Companies Ready to Behave as Business Entities? Insights from the vegetable-based farmer companies in West Bengal, India.” *International Journal of Agricultural Sustainability*, *18*(6), pp.521-536.

Gobezie, G. 2013. “Promoting Empowerment of Women and Gender Equality through Integrated Microfinance, Value-chain Support and Gender Capacity Building.” *Oxfam-Novib’s Women Empowerment*.

Gupta, A. and K. Jha Kingra. 2020. “Strengthening Socio-Economic Rights of Women in the Informal Economy: The SEWA Approach in West Bengal and Jharkhand.” New Delhi: IWWAGE.

ILO. 2021. “Building Forward Fairer: Women’s Right to Work and at Work at the Core of the COVID-19 Recovery.”

Jayachandran, S. 2021. “Microentrepreneurship in Developing Countries.” *Handbook of labor, human resources and population economics*, pp.1-31.

Jones, E., S. Smith, and C. Wills. 2012. “Women Producers and the Benefits of Collective Forms of Enterprise.” *Gender & Development*, *20*(1), pp.13-32.

Kabeer, N. 1999. “Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment.” *Development and change*, *30*(3), pp.435-464.

Klapper, L.F. and S.C. Parker. 2011. “Gender and the Business Environment for New Firm Creation.” *The World Bank Research Observer*, *26*(2), pp.237-257.

Kraay, A. and D. McKenzie. 2014. “Do Poverty Traps Exist? Assessing the Evidence.” *Journal of Economic Perspectives*, *28*(3), pp.127-148.

Lafortune, J., J. Riutort, and J. Tessada. 2018. “Role Models or Individual Consulting: The Impact of Personalizing Micro-Entrepreneurship Training.” *American Economic Journal: Applied Economics*, *10*(4), pp.222-245.

Manolova, T.S., C.G. Brush, L.F. Edelman, and A. Elam. 2020. “<? covid19?> Pivoting to Stay the Course: How Women Entrepreneurs Take Advantage of Opportunities Created by the COVID-19 Pandemic.” *International Small Business Journal*, *38*(6), pp.481-491.

McKenzie, D. and C. Woodruff. 2014. “What Are We Learning from Business Training and Entrepreneurship Evaluations Around the Developing World?” *The World Bank Research Observer*, *29*(1), pp.48-82.

Murphy, K.M., A. Shleifer, and R.W. Vishny. 1989. “Industrialization and the Big Push.” *Journal of political economy*, *97*(5), pp.1003-1026.

Quisumbing, A., R. Meinzen-Dick, and H. Malapit. 2022. “Measuring Women’s Empowerment and Gender Equality through the Lens of Induced Innovation.” In *Agricultural Development in Asia and Africa: Essays in Honor of Keijiro Otsuka*, pp. 343-355. Singapore: Springer Nature Singapore.

Rowlands, J. 1997. “Questioning Empowerment: Working with Women in Honduras.” Oxfam.

Torres, J., F. Maduko, I. Gaddis, L. Iacovone, and K. Beegle. 2023. “The Impact of the COVID-19 Pandemic on Women-Led Businesses.” *The World Bank Research Observer*, *38*(1), pp.36-72.

UNESCAP. 2017. “Fostering Women's Entrepreneurship in ASEAN: Transforming Prospects, Transforming Societies.”

Working Paper Series

International Initiative for Impact Evaluation
Unit no. 306, 3rd Floor, Rectangle-1
D-4, Saket District Centre
New Delhi – 110017
India

3ie@3ieimpact.org
Tel: +91 11 4989 4444



www.3ieimpact.org