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# A framework for examining women's economic empowerment in collective enterprises

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## About this working paper

This paper, *A framework for examining women's economic empowerment in collective enterprises*, examines the causal linkages between women's collective enterprise interventions and women's economic empowerment, as well as enterprise performance. This paper will be useful for decision-makers and practitioners in establishing monitoring and evaluation systems for similar projects. It can also be used by researchers in this field to develop research tools and identify key gaps in research.

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# **A framework for examining women's economic empowerment in collective enterprises**

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## **Abbreviations and acronyms**

SEWA	Self Employed Women's Association
SHG	Self-help group
SERP	Society for Elimination of Rural Poverty
ToC	Theory of change
WECs	Women's empowerment collectives
WEE	Women's economic empowerment

# 1. Introduction

Empowering women to control their economic lives is a critical means of achieving gender equality and a more equitable and just society. There is strong emphasis across national and global organizations on enhancing women's economic empowerment. One strategy espoused by several donor organizations is the promotion of women-owned businesses.

In 2020, 3ie launched a program entitled Swashakt: Empowering Indian Women's Collectives, which supports women-owned businesses by providing funding to nine organizations, including private and public partnerships, to establish or replicate models of women's collective rural enterprises in India. We define women's collective enterprises as a group of women gathered 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). We use the terms “WECs” and “collectives” interchangeably throughout this paper.

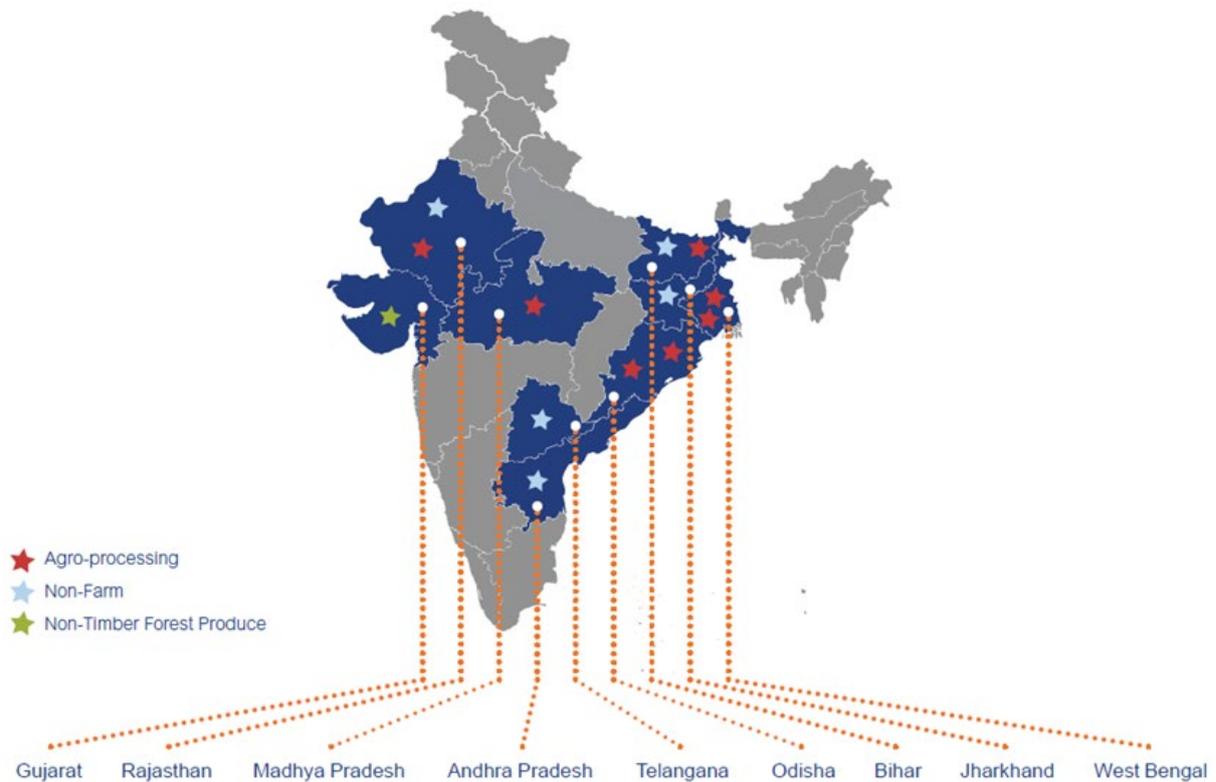
In subsequent sections, we discuss the pathways through which WECs can lead to women's economic empowerment. With this aim, 3ie sent out a call for proposals and through a process of expert reviews identified nine projects to set up and strengthen enterprises of WECs across nine Indian states (Figure 1). This program will generate rigorous evidence on what works, how, why, for whom and at what cost to make WECs an effective strategy to enhance women's economic empowerment.

The Swashakt program was launched at a critical time when decades of advancement towards women's empowerment was set back with the outbreak of COVID-19. Globally, between 2019 and 2020, women's employment declined by 4.2 per cent (representing a drop of 54 million jobs), while unpaid work has increased (ILO 2021). Women-owned businesses have also been affected disproportionately due to pre-existing gender biases, which deepened during the pandemic (Manolova et al. 2020; Torres et al. 2021)<sup>1</sup>. In this context, the study of the viability and sustainability of women's collective enterprises, and eventually potential for scale, becomes important.

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<sup>1</sup> Manolova and colleagues (2020) discuss how women's businesses were more vulnerable to COVID-19-related shocks, as these were of lower average age and size and concentrated in sectors badly hit by the pandemic. This, compounded with an increase in care work, disproportionately affected women's businesses. Torres and colleagues (2021) examined data from 49 countries to show that women's businesses were less likely to resume and reported lower sales than men's businesses after lockdown.

**Figure 1: Locations and sectors**



This paper provides a framework to examine the causal linkages between WEC interventions and women's economic empowerment, as well as enterprise performance. The goal of this paper is to: (1) understand potential mechanisms of change and enable the accurate assessment of these processes; and (2) identify women's economic empowerment and enterprise performance outcomes for the Swashakt program. This paper will be useful for decision makers and practitioners in establishing monitoring and evaluation systems for similar projects. It can also be used by researchers in this field to develop research tools and identify key gaps in research.

The paper first proposes hypothesized pathways through which WECs may enhance women's economic empowerment based on a review of theoretical literature. It then assesses whether existing empirical research supports the findings of the theoretical literature review, identifying any gaps. The empirical literature is restricted to collectives in South Asia and Africa, and highlights some examples of women's economic collectives in India. Based on the literature review, a framework is developed to identify important inputs, outputs, and outcomes of the Swashakt program. This framework is validated by inputs from practitioners, from those at the grassroot level to strategic decision makers, as well as academics, and is presented in the paper.

## **2. Collectives and women's economic empowerment: theoretical frameworks**

### **2.1 Frameworks for women's economic empowerment**

We open this section by considering some key definitions of women's economic empowerment (WEE). Despite its interest in WEE, the development discourse offers no single, all-encompassing definition. Once conflated with terms such as "women's development" or "women's welfare," WEE is now recognized as the transformation of unequal relations of power between women and men, social groups, state, markets and institutions (Kabeer 2012 p.65). Current feminists go beyond conceptualizing WEE as an individual process or outcome, but rather view it as a collective struggle to challenge and change the structural basis of unequal gender relations. Thus, the mobilization or collectivization of women is a critical component of WEE.

The role of collectivization in women's empowerment has been emphasized since the early 1990s. Rowlands (1997 p.13) interprets empowerment as "bringing people who are outside the decision-making process into it" and calls for collective action to participate in institutional decision-making through cooperation rather than competition. It has also been termed as "power with" – in other words, collective power gained from relationships of trust and reciprocity. While "power with" is similar to social capital, it relates to relationships of trust and reciprocity, whereas social capital may include these elements but focuses more on networks for leveraging relationships (Dulhunty 2021).

Batliwala (2007) states that development practitioners have used the collective action approach to organize women, raise consciousness and agency, and facilitate change. Empowerment is defined here as a shift in consciousness, or an understanding of prevalent, everyday structural inequalities and the ability to challenge them. It also means challenging notions of gender identities and relations. This can occur through trainings or by forming collectives with and exposure to different people, as well as a sense of solidarity and social capital (Ibid).

Kabeer (1999) analyses gender inequalities in the distribution of resources, responsibilities, and power that lead to inequalities in women's economic outcomes. According to Kabeer, economic growth alone cannot be relied upon to promote gender equality. This is because gender inequalities in wider society are reinforced by the state, institutions, and market forces, which often become "bearers" of gender biases, as they seldom have sufficient representation of women's voices.

Nurturing women's strength and collective identities is viewed as a means of increasing their participation in the development process. Kabeer (1999) presents several examples of grassroots organizations that have successfully organized women to demand and participate in "institutional power" and decision-making. According to Cornwall (2016), these writings suggest that empowerment is about changing power relations; it is relational, and a process. This also suggests that external actors play a pivotal role in the conception of empowerment. This approach examines empowerment in a more holistic fashion through multiple dimensions.

Another important conceptualization of achieving women's empowerment through development programs is proposed by Sara Longwe (2002), who sets out five hierarchical levels in this process (March 1999). At the lowest level are welfare-based programs that provide women with tangible benefits such as cash, food transfers and supplies, often decided by the development planner. Women are dependent recipients of these welfare programs. Such programs have "zero-level" empowerment.

The second level is "access," which is the first step toward empowerment. Included in this level are programs that provide women with increased access to resources such as finances, skills, state support and land, all of which enable women to improve their status relative to men. The third level is "conscientization," which makes women conscious of the existing norms and systems that bar them from opportunities.

The fourth level, and the one most relevant to this program, is "mobilization," which is a response to conscientization. It involves women coming together in solidarity and taking strategic and coordinated action to improve their status. The final level is "control," which is reached after action has been taken, and signifies that women have control over resources that are rightly theirs. Thus, collectivization plays an important part in enhancing women's empowerment.<sup>2</sup>

Mobilizing women to support each other can bring about shifts in their own limiting self-beliefs through sharing of experiences, learning, and training, and building solidarity to enhance their collective consciousness. Individual women are unlikely to be able to challenge existing systemic biases.<sup>3</sup> However, through collectivization, they can organize themselves to participate in social, economic, and political change. However, Cornwall (2016) notes that despite the importance that theoretical approaches to defining women's empowerment give to collectivization, development practices have not given it the attention it deserves.

WEE has always been a critical element in women's empowerment. By mapping economic processes and outcomes into the power framework of empowerment, Perezniето and Taylor (2014) suggest four important dimensions to consider:

- "Power within: the knowledge, individual capabilities, sense of entitlement, self-esteem, and self-belief to make changes in their lives, including learning skills to get a job or start an enterprise;
- Power to: economic decision-making power within their household, community, and local economy (including markets), not just in areas that are traditionally regarded as women's realm, but extending to areas that are traditionally regarded as men's realm;
- Power over: access to and control over financial, physical, and knowledge-based assets, including access to employment and income-generation activities; and
- Power with: the ability to organize with others to enhance economic activity and rights."

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<sup>2</sup> To read about the framework, refer to Sara Longwe's "Addressing rural gender issues: a framework for leadership and mobilisation" (2002) and Oxfam's "A guide to gender analysis frameworks" by March and colleagues (1999).

<sup>3</sup> Gram (2019) discusses the relationship between collective and individual empowerment, showing how individuals are empowered if their goals are aligned with the collective.

The four dimensions of WEE articulated above form the framework for its measurement within this program. We define WECs as formal or informal groups of women who come together to take part in a common economic activity – such as those registered as a company or cooperative, or informal clusters that access markets together – that draws on business principles and leverages social capital.

The Swashakt program aims to generate evidence on interventions that enhance the viability, sustainability, and returns of WECs, thereby promoting WEE. Nine projects are supported by the program for up to three years. The program will attempt to answer the following set of research questions:

1. Do WECs increase women’s empowerment? If so, what mechanisms explain the linkages between outputs, outcomes, and impact?
2. What are the barriers and enablers to the process of WEE through WECs?

Some [definitions of women’s empowerment](#) that have been adopted by development organizations are presented in Box 1. These have informed the power framework of WEE that has been adopted for the Swashakt program.

**Table 1: Definitions of women’s economic empowerment**

WEE definitions	
International Centre for Research on Women	The International Centre for Research on Women (2011) provided one of the earliest definitions and frameworks for measuring WEE: “A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions.” According to the Centre’s definition, WEE is composed of two inter-related elements – economic advancement and power and agency – with one leading to another and vice versa.
Bill & Melinda Gates Foundation	The Bill & Melinda Gates Foundation defines WEE as a “transformative process that helps women and girls move towards having the skills, resources, and opportunities needed to compete equitably in markets as well as the agency to control and benefit from economic gains” (Gates Foundation n.d.). The Foundation identifies three fundamental elements of WEE: access to income and economic assets, control of and benefit from economic gains, and power to make decisions.
UN Women	UN Women defines WEE as the ability to participate equally in existing markets; access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency, and meaningful participation in economic decision-making at all levels – from the household to international institutions.
The World Bank	The World Bank, under the initiative of Measures for Advancing Gender Equality, defines women’s empowerment as encompassing three dimensions: control over assets, goal setting and decision-making, and sense of control and efficacy.

WEE definitions	
USAID	USAID defines WEE along the three pillars of the Women’s Global Development and Prosperity Initiative framework: participation in the workforce (by advancing workforce development and vocational education); success as entrepreneurs (providing access to capital, markets, technical assistance and networks); and removing legal, regulatory and cultural barriers that constrain women from fully and freely participating in the economy.
Oxfam	Oxfam defines women’s empowerment is a process whereby women’s lives are transformed from a situation where they have limited power as a consequence of gendered barriers, to a situation where their power is equal to that of men. Women’s economic, social, personal and political empowerment is interconnected; positive change in one dimension of women’s lives is unsustainable without progress in the others.
CARE	CARE defines WEE as “the process by which women increase their right to economic resources and power to make decisions to benefit themselves, their families, and their communities. This requires equal access to and control over economic resources, assets, and opportunities, as well as long-term changes in social norms and economic structures that benefit women and men equally” (CARE 2020).

In the next section, we present the theoretical links between WEE and collective enterprise that are the focus of the Swashakt program.

## 2.2 Collective enterprises

Self-employment is the second largest sector employing women in South Asia and Africa, with agriculture being the largest. Women form 30 per cent of the non-agricultural labor force in low- and middle-income countries, and comprise 45 per cent of self-employed workers.<sup>4</sup> However, self-employment for women is mostly a subsistence activity rather than a strategy for higher income generation. With limited access to labor markets and formal employment, women opt for self-employment as a survival strategy, restricting themselves to small informal enterprises with minimal investments (Kabeer 2012; Hallward-Driemeir 2013).

Women are likely to run businesses in traditional sectors such as agriculture and retail that are marked by informality and low returns.<sup>5</sup> Basole and Chandy’s (2019) study of micro-enterprises in India found that women’s businesses in rural areas are concentrated within four industries: tobacco, retail, apparel, and textile. Even within these industries, the labor productivity and asset value of women’s businesses are less than half that of men’s.

<sup>4</sup> 10 per cent of women in Africa and South Asia and the Middle East are self-employed. The same figure is 30 per cent and 20 per cent for women in agriculture, respectively (Africa Competitiveness Report 2011).

<sup>5</sup> A report by Bain and colleagues (2019) regarding women’s entrepreneurship in India found that 16 per cent of women entrepreneurs are rural agripreneurs (farm-based business owners, focused on growing and selling agriculture products for profit) and 38 per cent are rural solopreneurs (rural, non-farm, home-based business owners). Less than 1 per cent of women’s businesses are at the scale stage.

A number of factors explain why women's enterprises operate at subsistence level, including:<sup>6</sup>

- (1) Lack of relevant education and skills to run and grow enterprises, including those related to business management principles, financial management, negotiations and bargaining;
- (2) Lack of access to finance with reasonable terms. In contexts where women rarely own collateral assets such as land and property, access to formal finance is further limited;
- (3) Limited access to markets due to limited information, access to entrepreneurial networks, and technology, and lesser ability to bargain with large-scale buyers. Additionally, in some contexts, social norms curb women's physical mobility and subsequent access to public spaces and markets; and
- (4) Lack of state support, including help needed with the complex and costly administrative, compliance and legal processes and requirements associated with setting up and growing enterprises. Women are constrained by these barriers more than men due their limited social networks, corruption, perceived threats of harassment, and discrimination.

WECs, by operating under the principles of collective action and collective bargaining, may alleviate the structural and systematic disadvantages faced by women's enterprises. As mentioned at the outset, we have taken a broad-based definition of WECs as a group of women who come together to engage in a common entrepreneurial activity. WECs do not include joint liability credit groups that do not engage in joint businesses or production.

These groups could be formal, such as cooperatives or registered companies, or informal producer groups held together by social norms or aggregation through a third party. The important components of WECs are self-governance by women and group access to resources, means of production, production, or markets. These groups may or may not follow principals of profit sharing.

There are several hypothesized ways through which WECs may improve women's businesses. WECs consolidate small-scale women producers so that they can take collective action to improve their position in the market and in relation to the state. Jones and colleagues (2012) studied women's agricultural collectives in Africa, finding that selling to producer-owned collectives led to women receiving higher-than-market prices. Small enterprises are not often of competitive quality and quantity. The same study examined another case wherein collective production of agricultural commodities improved the quality and volume of production, thereby enabling women producers to sell at higher value markets and obtain better prices. This was made possible by women farmers pooling resources to access better training, inputs, equipment, and finance.

Deka and colleagues (2020) and Gobezie (2013) point out that collectivism can also lead to lower reliance on middlemen and increased efficiency and profits for enterprises. In a study of three women's enterprise collectives in India, Barooah and colleagues (2020b) highlight three important benefits of collectivization.

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<sup>6</sup> Asian Development Bank (2018), World Bank Enterprise Survey India (2014), UNESCAP (2005)

First, collectives build solidarity and trust among women, which facilitates pooling and sharing of resources. Second, collectives can mobilize larger loans and government funding, as they often act as assurers of loans. Third, collectives bridge the gap between government regulatory institutions and women entrepreneurs.

Jones and colleagues (2012) studied collective enterprises across seven countries in Asia, Africa, and Latin America, and found that collectivization has enabled women entrepreneurs to share their knowledge in order to improve products, expand markets, and increase bargaining power: “Belonging to an organization gave many of the women access to information and marketing support, often making for better decisions about whom to sell their goods to, at what price and when, and giving them greater bargaining power to make demands.” The study found that pooling labor and costs helped women to achieve economies of scale in buying inputs, mitigate production risks, and handle large orders.

While the case for women’s collective enterprises exists, the success of such collectives in addressing the barriers faced by women’s enterprise depend on a number of factors, such as regulatory norms around collectives, the governance structure of the collective, business practices followed by the group, group cohesion, and dependence on external support or mentorship.

Moreover, interventions seeking to achieve economic empowerment through WECs are insufficient in transforming prevalent power dynamics. This is evidenced by various case studies showing that economic interventions alone are unable to impact power relations and dynamics. However, consciousness-raising is a critical means of transforming power dynamics, and can be carried out through gender sensitization trainings and gender-sensitive program design created by female members of the group who are cognizant of their own needs.

Importantly, consciousness-raising alongside mutual trust and camaraderie can go a long way in ensuring WEC sustainability and the empowerment of its members. Bronwyn and colleagues (2021) posit that empirical studies on the effectiveness of entrepreneurship for women’s empowerment reflect mixed results. They state that the concept of “power” and notions of “self” are important considerations when defining empowerment, as they are experienced differently among various individuals and contexts.

In the next section, we discuss findings from the literature on the causal linkage between collective enterprises and WEE.

**Table 2: Literature review methodology**

A desk review was conducted, wherein key articles and studies were identified for the various domains covered in this paper. Through the literature review process, theoretical approaches, evaluation studies, and research articles providing evidence of theoretical approaches were analyzed. This process also helped to identify knowledge gaps within the literature.

*Identification of literature*

Literature was identified using search engines such as Google, academic data bases such as Jstor and Sage, websites of existing women collectives, academia.edu, Google Scholar®, ProQuest®, and Scopus®, among others. Working papers and research articles by the World Bank, reports by NGOs, newspaper articles, and blogs by practitioners were also accessed.

The search terms were refined, updated, and paired based on the literature reviewed and its results. A bibliography of articles was scanned and pertinent articles were accessed further to refine the search. Articles and data used in the literature fall within a specific time frame, with the most recent available data used. This is particularly true for evaluation studies and research articles.

A separate excel sheet was created to log in the literature It was helpful to follow the work of social scientists and research scholars who have published research in this area of study. Websites of organizations or collectives (e.g. Self Employed Women’s Association [SEWA], Kudumbashree, Society for Elimination of Rural Poverty [SERP]) were helpful in providing the latest updates about their work, as were articles published in newspapers, online blogs, and evidence-based research.

Literature was segregated broadly according to the following thematic areas:

- Research studies and case studies of collectives that showed causal linkages between WEE and collectives (e.g. impact of peer groups, capacity building);
- Research studies on value-chain dynamics and their impact on WECs;
- Power relations and dynamics within these collectives and structural aspects that have an impact on women’s empowerment outcomes; and
- Research and evidence studies on making WECs and their economic enterprises scalable and sustainable.

Key words are significant for identification of pertinent literature (Table A3 in the appendix).

*Review and analysis*

The method and methodology sections of the research articles proved useful in deciding the quality of the research and whether it should be included in the literature review. The quality assessment also considered the sample sizes and methods followed in the research. Both quantitative and qualitative research studies were analyzed during the literature review.

The objectives and research questions underlined for the Swashakt program evaluations were continuously revisited while analyzing the literature. One of the main objectives of literature review was not only to triangulate the hypothesis for the study, but also to formulate and refine the proposed theory of change (ToC) for the project.

### 3. Causal linkages between WEE and WECs in the literature

In this section, we examine the literature linking WECs to WEE, relying on findings from counterfactual-based impact evaluations and systematic reviews.<sup>7</sup> Our search did not come across systematic reviews that specifically focused on WECs as interventions and economic empowerment as an outcome. Therefore, we relied on evidence from group livelihoods programs.

Group-based livelihoods programs are distinct from WECs because they include multiple interventions such as group credit, trainings, and institutional linkages. Livelihoods groups include microfinance groups, self-help groups (SHGs) and credit-savings groups. Some such group livelihood programs promote group enterprises. Thus, in this review, we are able to establish a causal linkage between economic livelihoods groups and WEE, but not between enterprise groups and WEE.

**WECs and “power over”** Recent systematic reviews have provided evidence that participation in groups that take up economic activities such as savings-credit groups and microfinance groups lead to higher incomes for women.<sup>8</sup> For example, Gopaldaswamy and colleagues (2016), in their meta-analysis of 26 studies of group-based microfinance interventions in South Asia, found small but positive impacts on assets, consumption, and income.

Gugerty and colleagues (2018) found that SHG participation improved savings rates and access to credit. Barooah and colleagues (2020a), in their review of group-based livelihood interventions for women, found significant positive impacts of such groups on women’s savings, consumption expenditure, and income-generating activities. However, none of the reviews can establish that improved savings and loans lead to higher incomes for women.<sup>9</sup>

**WECs and “power to”:** Brody and colleagues (2017), in their meta-analysis of 23 experimental and quasi-experimental studies, found that women’s SHGs have a significant and positive impact on women’s participation in decision-making and indices of WEE.<sup>10</sup> This is the only review that examines women’s psychological empowerment (“power within”), and it found no impact of SHGs on this dimension of empowerment. Gopaldaswamy and colleagues (2016) found evidence of small positive effects of microfinance groups on women’s decision-making, although the effect size varies at household and community levels.

**WECs and “power with”:** Some studies examine “power with” as women’s access to peer support, while others study women’s engagement with the community. The literature suggests that participation in collectives enhances women’s social interaction. Studies by Feigenberg and colleagues (2013) and Kumar and colleagues (2019), show that membership in collectives led to more social interaction among group members.

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<sup>7</sup> If an impact evaluation is included in a systematic review, we do not cite the study separately.

<sup>8</sup> Reviews of microfinance abound, but these often do not separate out the effects of group loans and individual loans. Early reviews (e.g. Duvendack et al. 2011; Vaessen et al. 2014; Banerjee et al. 2015; Stewart et al. 2010) found that microfinance programmes have no impact on dimensions of women’s empowerment. These systematic reviews attribute this lack of effect to the limited availability of high-quality evidence.

<sup>10</sup> The analysis pools various measures of WEE, ranging from economic decision-making to labor force participation.

Blattman and colleagues (2016) and Kochar and colleagues (2020) – in their studies of livelihood groups in Uganda and India – found that group membership is associated with better social support and community participation. Studies show that collectives enable women to access entitlements and social programs, but only when they are distinct components of the program (Prennushi and Gupta 2014; Christian et al. 2018; Desai and Joshi 2014; Kumar et al. 2019). A synthesis of women’s groups by Diaz-Martin and colleagues (2020) shows that economic groups for women’s empowerment play an important role in the development of their social capital.

**Unintended consequences of WECs:** Most studies reveal that WECs can play a pivotal role in augmenting women’s empowerment. However, participation in these collectives also leads to unintended consequences, which can have an adverse impact on the women involved. For instance, Hofmann and Marius-Gnanou (2007) point out that it is often men who benefit from loans taken out by their wives, and that high repayment rates do not constitute a reliable indicator of empowerment, as they do not reflect the stress women undergo to repay loans.

Kumar and colleagues (2021) also observed that SHG membership can have a negative impact on workloads, which might indicate trade-offs in time use. Their study also makes an important point about how collectivization and SHG membership do not impact other forms of empowerment that are driven by deep-seated gender norms, which are harder to shift, such as attitudes towards domestic violence and respect within the household.

With respect to domestic violence, the qualitative studies in the systematic review revealed that women reported an initial increase in disputes and violence after joining a collective, but eventually gained respect from their husbands and in-laws after they began contributing to the household income (Ibid).<sup>11</sup> Political forces also use collectives and try to influence the power dynamics within them, which in turn impacts relationships among members. Political penetration can also sometimes lead to collectives being “used” for certain interest groups – which can also lead to fractured relationships within collectives (Dulhunty 2021).

### **3.1 Examples of collectives in India**

In this section, we describe three case studies of WECs in India and evidence on their impact on women. The cases were purposively selected, as they have been influential in the policy agenda around promotion of WECs in India. SEWA, Kudumbashree and SERP have taken pivotal steps in collectivizing and empowering women over many decades. Over time, they have capacitated women’s collectives to initiate and sustain various entrepreneurship models.

Their scale is evident from the number of women associated with each. While SEWA has a membership of over 1.75 million women, Kudumbashree has 4.5 million, and SERP has approximately 7 million. Evidence generated from their work has led to policy changes and has provided impetus to the agenda of WEE. For instance, SEWA’s work and advocacy efforts have led to policies such as the 2004 National Policy for Urban Street Vendors and

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<sup>11</sup> Armendariz and Roome (2008), for example, argue that the promotion of women over men in microfinance initiatives is taking place in the absence of empirical evidence on its effects on the balance of power in households.

the 2008 Unorganized Workers Social Security Act (ILO 2018). The SERP model has also inspired the evolution of several important initiatives like the National Rural Livelihood Mission, and Aajeevika in Bihar (Sah 2016).

### **3.1.1 Case study of the Self Employed Women's Association**

#### *Genesis*

SEWA was founded as a registered trade union in Ahmedabad, Gujarat in 1972. Envisaged as an organization of poor, self-employed women workers, its goal is to achieve employment and self-reliance for its members. Although SEWA initiated its work in urban areas of Gujarat in the 1980s, it soon expanded its networks to rural parts of India. Today, SEWA is considered a movement of self-employed women in urban and rural India, not just a union, and is active in 19 states in India with a membership of over 1.75 million (SEWA n.d.). SEWA members are engaged in more than 65 different types of occupation (Bhatt 2015).

SEWA is a membership-based organization, and its members are organized into multiple structures including a trade union, several cooperatives, producer groups, service

organizations, networks, alliances, federations, and SHGs. Over the years, it has advocated for social security, income and food security, and better labor standards, whilst also facilitating access to social protection and capacity building through formal education and training for its members. SEWA develops social enterprises as a medium for empowering women.

#### *Activities undertaken*

Through its work, SEWA attempts to tackle some of the issues faced by women in the informal sector and to empower women to use their collective strength to demand better wages and better prices, access their rights, and improve their working conditions.

Alongside organizing women workers, SEWA also works to provide its members with financial and social support. It provides a range of services such as healthcare, childcare, and access to credit, water and housing, among other benefits (May 2010). Some of the major activities undertaken by SEWA are listed below:

- **Collectivization:** One of SEWA's primary activities is helping to unionize its members by trade into the SEWA union. The union then represents them, enables them to exercise their collective bargaining power, and thereby demand their rights and entitlements from their employers and the government. SEWA also mobilizes women into other local associations, including cooperatives, producer groups, savings and credit groups, and networks. All these associations are also represented in the SEWA union.
- **Financial and social support services:** In 1974, upon sensing the need for better access to financial services, SEWA set up the SEWA Cooperative Bank. The bank provided members with access to low-interest loans, the ability to open a savings account, and the opportunity to buy into various insurance schemes. The initiative played a major role in freeing women from moneylenders' high interest loans. SEWA has also been working to provide and strengthen preventative and curative healthcare for its members after realizing that they had very limited access to healthcare facilities. The Mahila Housing Trust set up by SEWA and its members tries to address the issue of housing in urban spaces by providing loans to purchase

a house or to expand or improve an existing house (WHO 2008). Similarly, several such institutions were established based on women's needs, including the SEWA Cooperative Federation, SEWA Social security, SEWA Marketing, and SEWA District Associations, among others.

- **Capacity building:** SEWA also focuses on empowering women by building their capacities. In doing so, they have launched several research institutions and educational and capacity-building institutions, including the SEWA Academy, SEWA ICT, and the SEWA Trade Facilitation Center. Its training programs equip women with technical skills required in their trades. Additionally, SEWA conducts capacity-building programs to build on women's managerial and leadership skills.
- **Advocacy:** Over the years, SEWA has been advocating for reforms to Indian labor laws in the informal sector on behalf of its members. To do this effectively, SEWA has set up research and communication units (May 2010), and has had significant influence on policy at the international level, particularly in shaping international conventions, such as the 1996 ILO Convention on Homework, No.177 (De Luca et al. 2013 pp.137–167). SEWA continues to advocate for the rights of its members, and its national level federation, SEWA Bharat, lobbies for reforms to policies regarding access to social security for self-employed and informal economy workers.

#### *Research evidence*

- **Increased income and entrepreneurship among women members:** A mixed methods case study conducted by WHO (2008) found that loans provided by the SEWA bank allowed women to invest in their businesses and use credit to pay off debts. One third of the members also reported an increase in the productive assets they owned. Two thirds of SEWA members also reported finding new types of employment opportunities, and three quarters of SEWA urban members reported that their employment and income was more regular than in the past.

Nearly 73 per cent of urban members reported an increase in wages and income, and 28 per cent of women had higher incomes after they sent their children to the ICDS-SEWA daycare center. The qualitative study highlights that much of the improvement in income- and employment-related outcomes could be attributed to the availability of childcare services and improved access to housing, electricity, and water. The women were able to devote more time to income-generating activities since a large part of their more immediate and essential needs were taken care of by SEWA facilities.

- **Increased overall awareness and confidence among members:** Gupta and Jha (2020) conducted a mixed-methods impact evaluation of SEWA's interventions in Jharkhand and West Bengal, and found that regular attendance of unit meetings played an important role in the empowerment of women. SEWA members who attended meetings regularly were more aware of their entitlements and of improved practices related to their trade. Most of these women reported that SEWA was the source of this information.

The study also reports that these women are more likely to be aware of their labor rights and the minimum wage. In addition, regular attendees were more confident in talking to their employers, contractors, or middlemen regarding wages,

work hours, working conditions, or any other work-related concerns. The findings also show that 95 per cent of women claim to have bank accounts, and those attending financial literacy trainings are more likely to make transactions and calculate interest on their loans, among other things.

Chen and colleagues' (2005) evaluation of the SEWA program had similar findings. They observed that 50–75% of members reported an increase in regularity and security of work, and 66–82% reported an increase in income. The study also found an increase in women's savings and self-confidence after attending trainings, and an increase in their household decision-making power.

### *Challenges*

Despite employing a holistic approach towards economic empowerment, the SEWA model has its own challenges. Some of these are listed below:

- WHO (2008) found that despite an increase in income, a very small percentage of women were able to move out of abject poverty. This implies that their earnings were below minimum wage and the increase in income could be attributed to longer working hours. In this situation, self-exploitation could be a cause for concern (Ibid).

Moreover, the authors observe that self-employed men had higher incomes, which is likely because they either sell a larger volume of the product or a different range of more profitable products. This shows that overcoming gender barriers in trade continues to be an issue.

- Gupta and Jha (2020) observed that most women indicated that men were responsible for key household decisions regarding finances and women's mobility. The women, despite earning income, lack agency within the household. They recommend that SEWA also conduct outreach and awareness sessions with husbands and other family members to overcome this constraint and thereby increase women's involvement in decision-making within the household (Ibid).

There have also been concerns about the sustainability of the SEWA model outside of Gujarat. Although a widely successful model within Gujarat, its journey has not been seamless in other parts of the country, which has often been attributed to regional or social cultural factors playing a role in its success (Roy and Karna 2015). A case in point is that Gujarat accounts for more than 50 per cent of SEWA's total membership, as per 2017 data.

### **3.1.2 Case study of Kudumbashree**

#### *Genesis*

Kudumbashree is the poverty eradication and women's empowerment program implemented by the State Poverty Eradication Mission of the Government of Kerala. The name Kudumbashree in Malayalam language means "prosperity of the family." It was set up in 1997 following the recommendations of a three-member task force appointed by the Kerala state government. Its formation was in the context of the devolution of powers to the Panchayati Raj Institutions in Kerala.

Kudumbashree has a three-tier structure for its women's community network, with neighborhood groups at the lowest level, area development societies at the middle level, and community development societies at the local government level. The Kudumbashree

network by 31 March 2021 had 2,90,723 neighborhood groups affiliated with 19,489 area development societies, and 1,064 community development societies – with a total membership of 45,44,834 women.

### *Activities undertaken*

Kudumbashree applies the capability approach to its work, which relies strongly on women's active involvement in planning and development processes, as well as political decision-making at the grassroots level (Venugopal et al. 2021).

Kudumbashree embraces a six-stage linear but overlapping approach to the empowerment process:

- **Stage I – New identity:** In this initial stage, by forming a group based on affinity, the women members get their first taste of confidence, which helps them in forging a new identity: that of a group member.
- **Stage II – Citizenship:** The group starts to carry out its first activities like savings and interloaning, thereby binding all the women in an initial transactional relationship based on self-defined group norms (e.g., attendance, membership) and transactional norms (e.g. rate of interest, terms of loans). The unique bond of the group is the seed of a full-fledged institution wherein every member believes herself to be a citizen.
- **Stage III – Economic development:** As the group's financial activities take off, members start deriving economic benefits, mainly from the expansion of existing livelihood activities or starting a new enterprise. Group cohesion also provides a choice of collective enterprises. Further, by this stage, women also begin to look beyond the group and show signs of awareness of their broader economic rights and entitlements, and about their families and larger social issues.
- **Stage IV – Human development:** While the process of economic development continues, the women now start taking community action on social issues and individuals begin to play a larger role in household decision-making. This contributes towards the expansion of their capabilities.
- **Stage V – Social development:** The social capital of the group has now matured to look beyond internal dynamics and the immediate neighborhood; it now starts influencing social agenda and discourse by building support groups and synergistic partnerships, and by proactively demanding its members' rights.
- **Stage VI – Political development:** In this final stage of the ladder of empowerment, women in SHGs and their institutions become autonomous, functionally and organically, whereby they seem capable of drawing up their own social and political agenda and acting upon it effectively. The last stage often results in a permanent transformation of the social-political landscape, where women are able to take strategic control of their life choices.

Economic and human development is critical to Kudumbashree's mission and, accordingly, much emphasis has been laid on skill development for entrepreneurship among women (Venugopal et al. 2021). Microenterprise promotion, particularly group-based enterprises, has been central to Kudumbashree's strategy to promote WEE. The state provides support for microenterprises all along the value chain – from access to finance, trainings, and procurement of inputs to marketing of outputs.

The microenterprises promoted by Kudumbashree are diverse, varying from canteens, tailoring, and food processing to construction and tourism. Kudumbashree promotes buying locally and catering to local markets. It has identified and trained local youth from the community work to provide continuous support to its microenterprises across the state. Group enterprises are further supported by linking them to public schemes for subsidized purchase of inputs. Kudumbashree enables enterprises to reach local markets by a number of marketing channels, and government procurement (Barooah et al. 2020b). Thus, the important role of the government in the expansion and effectiveness of Kudumbashree cannot be discounted.

### *Research evidence*

- **Increase in economic empowerment:** While rigorous impact evaluations of Kudumbashree are lacking, qualitative evidence on the program suggests that it has been able to increase women's income and productive assets. Oomen (2008) found that over 50 per cent of surveyed women report that membership in Kudumbashree has "fairly increased" their savings and ability to acquire loans, but not income. Siwal (2009) reports similar findings. Women in focus group discussions reported increases in savings and availability of credit. They perceived the main benefit of the program to be small increases in income, as most loans are taken for consumption purposes.
- **Convergence with government functioning:** Venugopalan and colleagues (2021) delve into the advantages and challenges associated with working across multiple actors on a massive scale such as that of Kudumbashree. Their study used a qualitative methodology including key informant interviews, analysis of project documents, newspapers, and academic articles for their research.

The study reveals that for an empowerment process to be implemented at scale, it is important that there is convergence between various government departments. Introducing elements like gender strategy for the implementation of various government schemes is an important contribution of a program like Kudumbashree. This kind of convergence in implementation can augment female empowerment through entrepreneurship, using development policies. However, the authors flag that this type of convergence and the role of multi-stakeholders are feasible in Kerala, but difficult in other states, as they will require restructuring of local governance systems and other stakeholders, since decentralization is a unique attribute of Kerala.

- **Increase in awareness, agency, and social capital:** Research by Kannan and Raveendran (2017 pp.11–17) reveals that a strong motivation for women to participate in the Kudumbashree program goes beyond economic empowerment to include awareness about personal rights and duties; availing themselves of government schemes and benefits; the possibility of participating in *panchayat* (village council) functions; improved self-esteem; and enhanced mobility.

Devika (2016) uses qualitative methodology to understand the impact of Kudumbashree on women's presence in politics. Three types of political authorities use leadership cadres among Kudumbashree to gain influence. These include political parties, the *panchayat*, and the Kudumbashree mission itself. The author posits that the mission does not have same influence for women,

and the site-specific dynamics have an impact on the kind of political influence the women wield.

Also, local political leaders have used the leadership cadre to augment political gains for themselves, sometimes by wielding unnecessary pressure. The men and their families do not take kindly to the autonomy, confidence and assertiveness gained by women as a result of economic and political gains and linkages. Therefore, women are subject to pressure from domestic, public, and work responsibilities.

### *Challenges*

Although the Kudumbashree model has been recognized for increasing women's skills and ensuring their empowerment through economic entrepreneurship, it is also fraught with several issues, including:

- A study by Antony and Padmasree (2019) in the Kasaragod district of Kerala reveals that “while the new firms entering the market in rural areas are large in number, only a few tend to survive over a longer period, and there is little knowledge of the attributes that lead to non-survival of these enterprises.” Their research found that “insufficient initial capital, non-availability of credit during operation, and problems of collateral security are the most important challenges faced by women microentrepreneurs under Kudumbashree in Kasaragod district” (Ibid).
- Scaling up the Kudumbashree model can be a challenge, as it is a governance model specific to Kerala. Kudumbashree has chalked out a plan of action for scaling up their process, which includes learning visits, deployment of a senior Kudumbashree cadre member in the state for 8–10 months to train SHG members as a mentor. A local resource group is created in every *panchayat* and mentors work with them, thus gaining buy-in from local communities towards the mobilization process (Dang et al. 2020). The evidence on this model of scaling is scant.

### **3.1.3 Case study of the Society for Elimination of Rural Poverty**

#### *Genesis*

SERP was established by the Government of Andhra Pradesh to implement poverty alleviation projects in partnership with NGOs and external funders. Having undergone several iterations since 1982, the project was upscaled and merged into one flagship program called Indira Kranthi Patham in 2005. Funded primarily by the World Bank, SERP works through a unique structure of community-based organizations such as SHGs, village organizations and *mandal samakhya*s (federations of village organizations below the district level). The primary purpose of these organizations is to mobilize poor rural women into groups for savings and loans. Currently, SERP has state-wide coverage in Andhra Pradesh and has mobilised 69,31,113 rural women into 6,52,440 SHGs, which have subsequently been federated into 26,753 village organizations, 656 *mandal samakhya*s and 13 *zila samakhya*s (district organizations).<sup>12</sup> The SERP model has inspired several other community-based organization programs in India, including Aajeevika (National Rural Livelihoods Mission).

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<sup>12</sup><https://www.serp.ap.gov.in/SHGAP/FrontServlet?requestType=CommonRH&actionVal=loadabotutus&randId=gF7SQJbw7IU84ho91P1p>

### *Activities undertaken*

The SERP model uses a three-tiered framework to achieve the objective of empowerment:

- 1. Social mobilization of rural women into SHGs:** It was posited that mobilizing women into SHGs was an appropriate route towards poverty alleviation since women would: (a) be more reliable in their repayments; (b) achieve improved access to financial services and acquire financial skills; and (c) build social capital and mobility through the groups and enter other activities.<sup>3</sup>
- 2. Skill development and capacity building:** In the early phase of the program, training was conducted by NGOs and mainly focused on understanding “gender” as a social construct and linkages with opportunity, power, and other social structures. In later stages, gender community-resource persons were identified from among the SHG members to facilitate the spread of the program and its values across communities. Topics included decision-making, livelihoods, health, control over resources, mobility, and the importance of collectivization.
- 3. Capital formation:** Mobilization also implied that women would be meeting frequently in groups for saving, lending, and repayment purposes. These meetings would also serve as a platform to encourage discussions on other social issues such as gender-based discrimination, and to create social capital for women through networks and peer learning.

### *Research evidence*

- **Increase in economic empowerment:** Deininger and Liu (2013) study the impacts of the initial years of the Indira Kranti Patham program using a matched difference-in-difference approach. They found that after two years of the program, household consumption expenditures increased, though there was no change in per capita income.
- **Increase in social capital:** Deininger and Liu (2013) report strong impacts on trust levels in the village and women’s greater control over their mobility and income.

Prennushi and Gupta (2014) conducted a study of 4,250 households across five districts in the state of Andhra Pradesh on indicators of women’s empowerment. Using panel data and a difference-in-difference methodology, the study found that women who were part of the SERP program displayed higher levels of confidence, autonomy, and mobility, compared to non-participants. They also found that the SERP program improved participants’ access to credit, enabling women to accumulate assets. Additionally, participants had a greater likelihood of benefiting from other government programs such as the Mahatma Gandhi National Rural Employment Guarantee Act.

Neither of these studies are able to disentangle the role of enterprise promotion in the observed impacts. A more recent study by Kolloju (2016) focuses exclusively on poverty reduction through bank linkage and the promotion of entrepreneurial activities for SHG women. Using primarily qualitative methods and a sample of 150 SHG women, the study found that 64 per cent of respondents used SHG loans for productive purposes – 32 per cent of whom utilized their loans for self-employment activities.

Respondents reported significant increases in their incomes from entrepreneurial activities. Kolloju points out that no members were involved in any group business ventures. This was because they lacked necessary skills and were unable to engage in meaningful business projects. Thus, the program must increase its focus on capacity-building initiatives for its members.

Empirical studies of the SERP model are few given its scale, reach, and emphasis on empowerment. Due to the key shift in policy perspective from a development approach to an empowerment approach, program authorities may benefit from wider application of mixed methods to evaluate the SERP model.

### **3.2 Key findings from the case studies**

1. All three case studies highlight the potential of enterprise promotion for WEE. Women report higher savings and access to loans due to group membership and engagement in entrepreneurial activities. However, none of the research studies are able to disentangle the role of group-based enterprises, given that these women's groups provide diverse sets of services to their members.
2. Improvements in savings and access to loans do not necessarily translate into higher incomes for women. Although women self-report incremental increases in income due to WEC membership, this is not supported empirically.
3. The main benefits of WECs have been improvements in women's agency and social capital. All three cases studies note that being part of an economic group increased women's confidence and status in the home. However, gender norms were more difficult to change, as noted in the case studies for Kudumbashree and SEWA.
4. The role of the government is critical in expanding women's economic collectives. Kudumbashree and SERP are spearheaded by the government, while SEWA remains a private endeavor. It is not surprising, therefore, that the reach of the former two is nearly four times that of the latter.

## **4. Gaps in the literature**

The methods used in the literature review included key word searches to identify quantitative and qualitative primary studies in journals, evaluation reports, and systematic reviews in low- and middle-income countries. This was followed by a snowball search for grey literature and reports. Thus, our search did not entail a systematic search of databases. Additionally, some articles were inaccessible in English. Due to this, the scope of articles covered in the literature review remained limited.

While the literature on women's livelihood groups is large, it is dominated by microfinance groups. It was unclear which groups were engaged in some form of collective enterprise. Thus, rigorous evidence on women's collective businesses is limited. The second type of livelihoods groups we were able to identify were farmer producer organizations and cooperatives. The literature on farmer producer groups rarely includes women's groups. There are some research studies on the challenges faced by the mixed-group farmer-producer organizations and cooperatives, but they are not always focused on the issues faced by women's collectives. Our findings are based primarily on studies concerning women's SHGs in India. These are important caveats to keep in mind in the review of the literature.

There are limited studies on issues influenced by deep-seated gender norms such as domestic violence, decision-making related to production and asset ownership, reproductive behavior, and family size. There is also dearth of literature and evidence studies that explore power dynamics within the collectives, and whether these collectives are inclusive.

The next limitation is related to the quality of the studies included in our review. Most of the primary studies use data from large-scale surveys, and even qualitative evaluations where researchers are not expected to delve much into their own standpoint or “location.” However, this is critical, as it recognizes that “an evaluator has experiences, sensitivities, awareness, and perspectives that lead to a particular standpoint” (Podems 2010). This process is called reflexivity, which is critical in both qualitative and feminist research. Reflexivity allows the researcher to examine their own standpoint, biases that may permeate the research process, the choice of methods and its implications. These are important factors that may impact the type of data produced during research, and are worth accounting for.

## 5. Stakeholder consultation

Our next step was to develop an initial ToC based on the desk-based literature review described in Section 2. Knowing the limitations of our literature review, we used findings from the in-depth examination of case studies described in Section 3 to inform the ToC. This initial ToC was complex and extensive, given the diversity of planned interventions by the projects supported by the Swashakt program. The nine funded projects fell into two categories: (1) one-year pilot projects with the objective of setting up and operationalizing collective women’s enterprises; and (2) three-year replication or scaling projects with the objective of expanding reach and moving collectives up the value chain. The interventions accordingly vary, as we describe below.

**Trainings:** Technical trainings related to production, quality control, and business management are components of all projects. While the one-year pilot projects focus on these basic trainings, the three-year pilots provide advanced trainings such as those to enhance critical gender consciousness, sales and marketing, digital financial services, and enterprise management systems.

Fostering women’s leadership in collectives is an important component of trainings for two projects. The duration also varies; while pilot project trainings are conducted for 1–3 months, three-year project training takes approximately 12–30 months. The delivery of trainings is mostly hands-on and experiential. Evidence on trainings is mixed, with findings driven by content, delivery, and quality.

Mckenzie and colleagues’ (2020) review of studies examining the impact of business trainings found that traditional enterprise trainings improve business practices and outcomes. They found a modest but significant improvement in firm sales and profits due to business trainings. They further emphasize the importance of specialized trainings for women, with well-designed gender components to improve their effectiveness.

A systematic review by Chinen and colleagues (2018) found that unless combined with cash transfers or life-skills trainings, business trainings are largely ineffective in improving women’s labor force participation. This contrasts with the finding within the same systematic review that vocational trainings have small, positive impacts on women’s employment and earnings.

**Infrastructure and use of technology:** Eight of the nine projects will establish common procurement, storage, and processing units. From common agro-processing units to weaving centers, Swashakt projects aim to enhance women’s access to productive assets and technology that they may otherwise lack. The difference between common processing

units of the pilot projects and the three-year projects lies in the scale of production, range of activities, and use of technology.

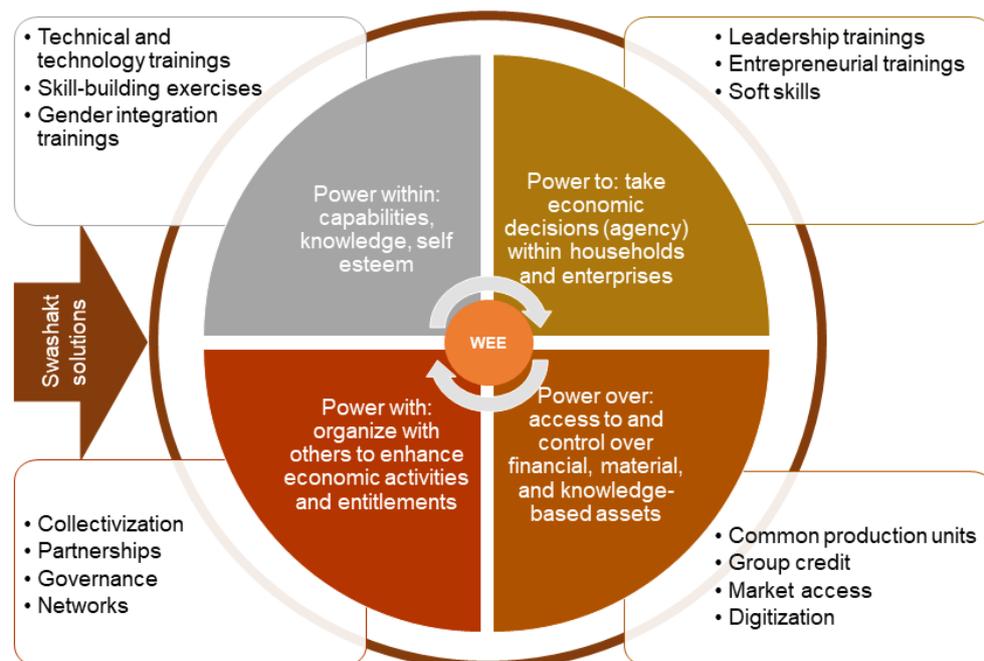
In three projects, the processing centers use advanced and safe production technology and serve as retail outlets. Such vertical integration of production processes may increase firm efficiency (Atalay et al. 2014), reduce costs (Acemoglu et al. 2010), or enable firms to compete in the market (Aghion et al. 2006). The benefits of advanced infrastructure and technology for women will depend on the quality of training provided as well as accessibility of the units (i.e. location, type of technology used).

**Institutional and market linkages:** The pilot projects target their sales to the local market. Four of the five three-year programs will target their sales at urban or global markets through online and physical retail platforms. Two projects will attempt to establish linkages with government procurement schemes. The input supply chains are primarily local. The projects will also attempt to promote the financial inclusion of women by helping them to set up business accounts. An important role played by implementing agencies is providing hand-holding support to women’s collectives to acquire legal clearance and licenses.

**Product innovations:** Innovative, high-end products targeted at global markets will be tested and implemented by all four of the five three-year projects. Two projects will focus on brand-building. Product innovations will be tested by one pilot project on a small scale.

Figure 2 maps interventions supported by the Swashakt program to the four dimensions of WEE. Such mapping is for illustration only, and we do not expect one-to-one mapping. For example, trainings may improve women’s “power within” as well as “power with” when delivered in a group setting. Similarly, providing market access may increase women’s power over production processes.

**Figure 2: Swashakt interventions and the four dimensions of WEE**



With regard to multi-layered interventions, a ToC was proposed to map the most relevant outputs and outcomes, which in turn can be systematically measured across the pilots and

three-year projects. To do this, we held a consultative workshop with experts and implementing partners working in the field to adapt the desk-based ToC to be reflective of the population in which Swashakt projects operate (namely, rural women in India) and the set of interventions supported by the program. A mutual consultative process, carried out while designing the ToC, helps to ensure that aspects which may be crucial for an implementor, even from their specific context, are not missed (Bonin et al. 2021).

The consultation workshop, hosted on 16 February 2021, was attended by all nine grantee teams of the program, as well as representatives from organizations such as the Bill & Melinda Gates Foundation, LEAD at Krea University, and the Evidence Collective on Women's Groups. The primary objectives of the consultation workshop were to:

1. Refine the ToC by mapping the relevant output and outcome to project interventions, keeping in mind the feasibility of achieving these in the project period;
2. Seek suggestions on output and outcome indicators to track across all nine projects, based on the ToC; and
3. Align these indicators with the output and outcome indicators that form the focus of the Bill & Melinda Gates Foundation's portfolio of women's empowerment projects and initiatives.

For ease of discussion and logistics, the 41 participants were divided into four groups, with each focused on one specific area of intervention of the ToC. The four categories of intervention were as follows:

1. Collectivization and capacity building through trainings;
2. Collectivization and investment in enterprise assets;
3. Collectivization and value chain development; and
4. Collectivization and market and institutional linkages.

Each group was moderated by two researchers from 3ie or LEAD at Krea University and supported by one notetaker. The workshop was structured so that after a brief presentation of the draft ToC, the four groups were transferred to virtual breakout rooms for two group activities.

The first session pertained to outcomes and outputs and the causal linkages indicated in the ToC, followed by deliberation on the assumptions made or that needed to be made. In this session, the baseline scenarios for pilot projects and the three-year projects were clearly different. For the former, the comparator case entailed women uninvolved in any productive activity or involved on an ad-hoc basis. For the latter, the baseline scenario entailed women already part of collectives and engaged in some form of production.

At the end of the first exercise, the outcomes and outputs that the group agreed were not central to the ToC were removed, and new, relevant ones were added. The second group activity used the outputs and outcomes agreed upon as essential by the group to come up with measurable and feasible indicators. Participants were first allotted a stipulated time to propose indicators for each output or outcome, following which they had to rate the indicators according to feasibility and relevance. After the group exercises, participants were transferred back to the main room where representatives (selected by the group members) from each group shared key learnings from their group activities.

The discussions of each group were transcribed. Outcomes were then compared based on their relative importance in the causal chain and the duration in which they are likely to

manifest. Arguments on the feasibility of measuring outcomes and methods that could be used to measure were carefully summarized. Key assumptions linking outputs, outcomes, and impact were modified by comparing the experiences of the implementation partners, while keeping the operating context in mind. The main learnings from the stakeholder workshop are summarized below.

## 5.1 Outcomes

The participants were unanimous that women's participation in entrepreneurial activities, their income from collective activities and other sources, and their ownership and control over productive assets (including financial assets and own savings) were important outcomes that would be targeted by all projects.

A considerable amount of time was spent discussing the domains of WEE that the projects were likely to influence. The group discussed the likelihood that projects can bring about changes in women's decision-making at personal, household, enterprise, and community levels during the project. With regard to the one-year pilot projects, improving women's roles in household decision-making and at the community level may be ambitious, given that these relationships are established by existing gender norms. However, the three-year project interventions include gender trainings to enable women to improve their bargaining position within the household and in the community.

Given the participatory nature of collective enterprises, all projects aim to increase women's participation in the decision-making process of the collective. Additionally, some women will be trained to take on managerial roles in the collectives. Thus, women's involvement in decision-making at the household, community, and enterprise levels, which was missing in our initial ToC, was added.

Given the focus of the three-year project interventions on skills, business, and soft-skill trainings, measuring changes in women's skills and confidence levels was emphasized. Participants suggested important indicators to measure women's empowerment such as nutrition, children's education levels, women's time use, improved attitudes towards entrepreneurship, and women's mobility. These were included in the research tools (Table A2, Appendix A).

An important discussion point concerned the contribution of collectivization to outcomes. Namely, how would the outputs and outcomes be different under WECs compared to interventions to individual enterprises? Participants pointed out to two critical aspects that differentiate WEC interventions from individual interventions, which may influence the magnitude and type of outputs and outcomes.

The first, which also appears as an intermediate outcome, is that WECs may improve women's social capital. Women entrepreneurs have limited entrepreneurial networks, which constrains their growth. WECs provide this critical support not only in the form of group support and cohesion, but also in terms of access to more information, markets, and resources networks.<sup>13</sup>

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<sup>13</sup> The uniqueness and importance of group cohesion has been highlighted by De Hoop and colleagues (2019). Our tools draw on their recommendations for measuring cohesion.

The second difference is in the quality of interventions that WECs are able to access compared to individual enterprises. Individual small enterprises may find it cost-prohibitive to invest in enhanced training solutions, common infrastructure, assets, and product innovations – especially those that involve advanced technological solutions. The pooling of resources enables WECs to access these at lower cost per capita. Thus, the difference lies in the strength of the linkage from interventions to outputs.

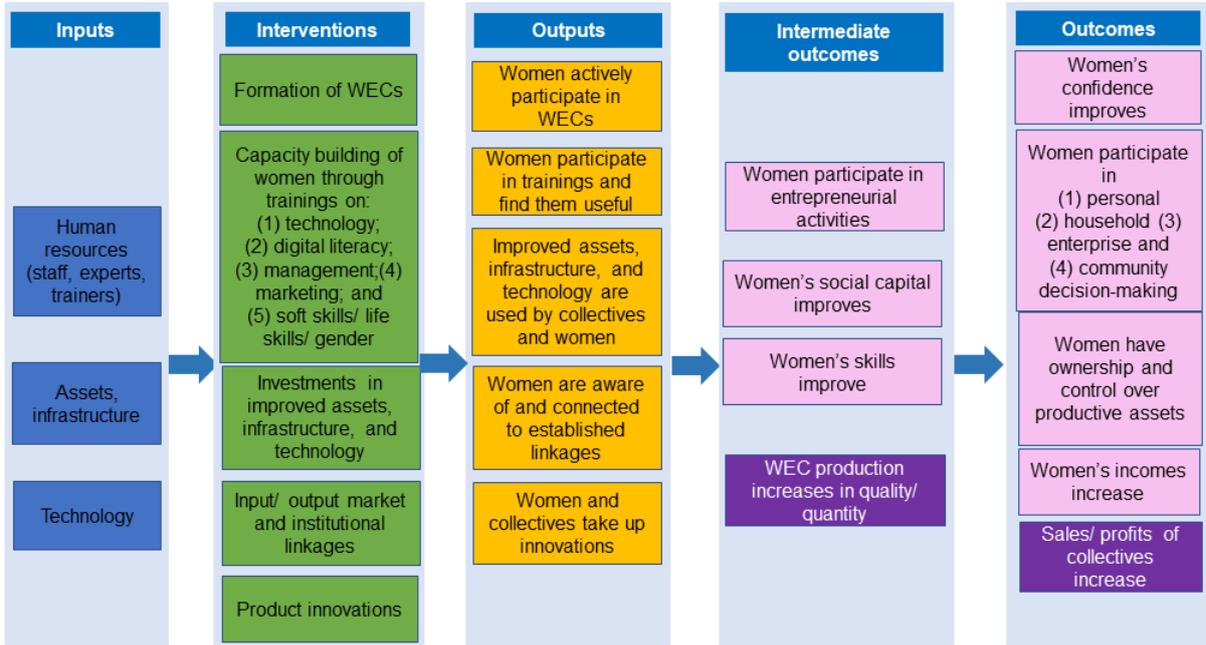
Sustainability of collective enterprises was another important project outcome that received much attention in the workshop. Participants felt that the common financial indicators of business sustainability would not be relevant to track, as these cannot be attained within three-years, considering the scale of the projects. Participants pointed out that COVID-19 had set back many existing businesses, and that the focus of the first year would be to rebuild the collectives. Based on these inputs, it was decided that the project would measure changes in collectives’ production, sales, and gross profits. The final ToC is depicted in Figure 2.

**5.2 Outcomes not under the purview of the study**

The study will not analyze the impact of these interventions on issues of domestic violence, or factors such as the impact of political bodies on WECs in great detail, as three years is not a sufficient time period to see an impact on these structural factors (although there is evidence that postulates that WEE sometimes has an impact on cases of violence as well as an increase in political influence).

The study also will not examine the impact of WEE on women’s health and nutrition outcomes or those of their family members, although this issue came up in the literature review and discussions during the stakeholder workshop. This is because 1–3 years is a short time to determine changes in nutrition or health outcomes. However, the study will examine the impact of empowerment on women’s decision-making ability within household pertaining to increases in expenditure, such as that on food for the children and family.

**Figure 3: Updated ToC after the stakeholder consultation**



## **6. Conclusions**

This paper provides a framework to examine the link between women's enterprise collectives and WEE in 3ie's Swashakt program. It uses existing theoretical literature, primary empirical studies, and a systematic review to develop an initial ToC for the program. These findings are triangulated during the stakeholder workshop, and a final ToC is proposed. Based on the ToC, a set of outcomes and outputs that will be uniformly measured across the studies over the project duration are proposed.

This framework allows the identification of a uniform set of outputs and outcomes. The final research tools will incorporate information specific to individual projects. Some important outcomes could not be included in our ToC, such as incidence of domestic violence and political participation of collectives. We suggest these as areas of future research.

## Appendix A

**Table A1: Swashakt program collective enterprise models**

Project	Partners	Product (sector)	Project duration	State	Components
Collectively run agro-processing enterprises in the Eastern Gangetic Plains	University of Birmingham with Sakhi Bihar and Centre for Development of Human Initiatives	Foxnuts ( <i>makhana</i> ), vermicompost (agro processing)	1 year	Bihar, West Bengal	Processing training, quality control, setting up processing units, connecting to local markets
Strengthening women's farmer-producer organization in tribal communities of Gujarat, India	Area networking and development initiatives and Gujarat Institute of Development Research, Ahmedabad (evaluation)	Mahua, tamarind and others (non-timber forest produce processing)	1 year	Gujarat	Setting up common processing units, processing and enterprise management training, connecting to local markets, testing new products
Swashakt: empowering women through collective-based approaches in Bihar, India	Institute of Livelihood Research and Training	Rural retail shops (non-farm)	1 year	Bihar	Collective storage and transportation facilities, enterprise management training, connecting to local markets
Women entrepreneurs' collectives	Network for Enterprise Enhancement and Development Support	Bamboo crafts (non-farm)	1 year	Jharkhand	Enterprise management training, quality control, connecting to local markets and government schemes
Scaling up the rural-urban distribution initiative, a SEWA women's collective enterprise model from Gujarat through National Rural Livelihoods Mission SHGs	IMAGO Global Grassroots and IDinsight (evaluation)	Local produce (agro processing)	3 years	Madhya Pradesh, Uttar Pradesh	Brand development, app-based procurement and sales management, connecting to local markets

Project	Partners	Product (sector)	Project duration	State	Components
Creating agency among women in weaving value-chain in India	Chitrika Foundation	Cotton handloom (non-farm)	3 years	Andhra Pradesh, Telangana	Product development, advanced production technology, connecting to finance, businesses, and consumers in urban and global markets through online and physical platforms
Crafts incubation hub, Rajasthan	URMUL Rural Health and Research Development Trust	Handloom and handicraft (non-farm)	3 years	Rajasthan	Product development, technology and enterprise management training, connecting to finance, businesses, and consumers in urban and global markets
Economic and empowerment impacts of millet processing and value addition enterprises of women SHGs in tribal areas of Odisha	Watershed Support Service and Activities Network and Natural Resources Institute, Greenwich (evaluation)	Millets (agro processing)	3 years	Odisha	Product and infrastructure development, processing, enterprise management and gender training, connecting to finance, businesses, and buyers in government, local, and urban markets
Gramyashakti: developing rural women's spice processing enterprises in three Indian states	ACCESS Development Services	Chilli, coriander, turmeric, pickles (agro processing)	3 years	Rajasthan, Odisha, West Bengal	Infrastructure and brand development, processing, enterprise management and gender training, connecting to finance, businesses, and buyers in local and global markets

**Table A2: Assessment indicators to measure program impact**

		<b>Indicators</b>
<b>Outputs</b>	Women's participation in WECs	Percentage of women in the sample who are part of the collective/program
	Women participate in trainings and find them useful	(1) Number of technical trainings held; (2) number of women who participate in technical, business management and/or leadership trainings; (3) feedback on training sessions
	Improved assets, infrastructure, and technology are used by collectives and women	Proportion of women who report using CFCs and advanced machinery
	Women are aware of and connected to established linkages	Proportion of women who access: (1) formal loans; (2) government enterprise schemes; (3) livelihoods trainings by other organizations
	Women and collectives take up innovations	Percentage of women who sell to Chitrika under governance of CFCs
<b>Outcomes</b>	Women participate in entrepreneurial activities	(1) Time spent by women in entrepreneurial activities; (2) reduction in domestic chores; (3) percentage of women who start new businesses
	Woman's social capital improves	Women are connected to a network of entrepreneurs, input providers and buyers
		Respondent participates in at least one community group
		Number of women who receive newspapers, watch television, use mobile phones
	Women's skills improve	Percentage of women/producers who meet production target on time
		Percentage of women who meet the quality standards for procurement by Chitrika
		Total sales, revenue, and profit from enterprise
		Self-efficacy of women in the workplace
	WEC production increases in quantity and quality	(1) Total production; (2) production per worker
		Change in prices of products
		Additional funding received, number of new buyers, number of new markets
		(1) Maintenance of records; (2) bookkeeping; (3) number of updates; (4) number of board meetings; (5) process of selection of board members

	<b>Indicators</b>
Women's income increases	Women's income
	(1) Proportion of women who are employed; (2) proportion of women employed in cultivation, wage employment and enterprises
	(1) Total member wages paid; (2) revenue, profit, generated per participant
Women's confidence improves	SES index
	Respondent can visit at least two locations once per week
	Respondent is comfortable engaging with market actors
	SRQ-20 index
	Amount saved in formal and informal sources
	Amount saved in formal and informal sources
	Ownership of assets/number of assets owned
Women's ownership and control over productive and financial assets increase	Amount saved in formal and informal sources
	Ownership of assets/number of assets owned
	(1) Respondent solely or jointly owns at least one large or two small assets; (2) respondent solely or jointly has at least one right to at least one XYZ asset that their household owns
	Respondent has at least some input in decisions about income or feels they can make decisions about income, not including minor household purchases
	Amount spent on health/education/home improvement
	(1) Total sales; (2) revenue; (3) profit
	Level of involvement in personal, household, enterprise, group, and community decision-making
Sales/profits of collectives increase	
Women's agency improves in: (1) personal; (2) household; (3) enterprise; and (4) community decision-making	

An indicative list of key words used for the literature review has been provided below. These terms were searched both independently and in different combinations to allow for a wider variety of results.

**Table A3: Keywords for literature review**

<b>Thematic area</b>	<b>Primary keywords</b>	<b>Secondary keywords</b>
Definition of WECs	Women empowerment, entrepreneurship, financial inclusion, SHGs, women groups	Gender analysis, power relations
Theory of collectives	Collective action, common pool resources, cooperatives, public goods, monitoring, equilibrium	Zero contribution thesis, rational individuals, reciprocity, trust, communication
Causal linkages between women empowerment and collectives	Women, collectives, empowerment, entrepreneurship, micro-entrepreneurship	Kudumbashree, SERP, SEWA, training, social networks, federations, cooperatives, farmer producer organizations
Value chain	Producer organization, women organization, value chain	Livelihoods, gender inequality
Power dynamics	Power dynamics, women collectives, SHG, gender	Intrahousehold, empowerment, political power

## **Appendix B**

### **Appendix B1: Limitations of the virtual stakeholder consultation workshop**

Due to Covid-19, the consultation was conducted virtually. Despite best efforts, there were some challenges, such as:

- Participants were not adept with the online platform and the workshop's Mural® tool, so they sometimes found it hard to navigate these and simultaneously brainstorm.
- A paucity of time may have acted as a limitation for participants to contribute their ideas.
- Connectivity was an issue as some participants, especially those from implementing organizations, joined the workshop from field locations which had poor internet connections.
- Online interactions don't offer space for rapport building wherein participants can interact informally over breaks or coffee and learn from each other's experiences or follow up on their inputs.

### **Appendix B2: Efforts to address some of the limitations**

The workshop reiterated the challenges with remote working, despite leveraging online forums in the best possible way. It was difficult to learn from each other in such a workshop, unlike those wherein people could interact with each other face to face during discussions, lunch, or other times, and learn from each other's experiences. It has become especially important in these times, since, during Covid-19 many organizations have had to adapt to new systems to sustain themselves. While some organizations were more adept to doing so, others felt inadequate in combating these new challenges. This was felt during the consultation, as well as in further interactions with the grantee organizations.

Thus, to ensure smooth implementation and collaborative learning, peer learning events are being organized once every two months. They aim to promote a culture of collaborative, iterative learning and problem-solving, wherein grantees can share and learn from each other on a regular basis. Through this platform, operational and implementation issues are discussed, as well as potential problem-solving approaches for the same.

Organizations are also encouraged to share and discuss best practices in the implementation process to facilitate learning from each other. One of the aims of this exercise (as well as a messaging group on WhatsApp®) is to help organizations identify mid-term and long-term solutions for operational challenges. Some organizations are operating in the same state, and thus are better suited to learn from each other's experiences, not only due to proximity of location, but similar sociocultural practices, demography, and topography.

In the first workshop, the discussion focused on challenges the organizations are facing, including with monitoring systems, and how are they navigating these. Some organizations discussed issues negotiating with various stakeholders in the market due to gender biases; others spoke of challenges due to paucity of product storage facilities.

A major issue emerged around the sustainability of these enterprises.

Thus, the theme for the second peer review meeting focused on fundraising and sustainability. In this workshop, project teams discussed their challenges regarding these issues, and some teams created a presentation on how they navigated the funders and sustained the enterprises even when funding stopped or declined. Experts were invited as speakers on the topic to answer some of the queries the organizations had, so that solutions can be provided for better implementation.

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