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# Key learnings from one-year pilot studies under Swashakt

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Working  
Paper 65

**Social protection**



International  
Initiative for  
Impact Evaluation

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## About this working paper

Key learnings from one-year pilot studies under Swashakt is a synthesis of learnings from the five pilot projects that were implemented in the states of Bihar, Gujarat, Jharkhand, and West Bengal. 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, Sujatha Srinivasan, at [sujatha.srinivasan@ifmr.ac.in](mailto:sujatha.srinivasan@ifmr.ac.in)

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# Key learnings from one-year pilot studies under Swashakt

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## Acronyms

AOCAOP	Association of Persons
ANANDI	Area Networking and Development Initiatives
BMGF	Bill & Melinda Gates Foundation
B2B	Business to Business
B2C	Business to Consumers
BPL	Below Poverty Line
BILRT	Bihar Institute of Livelihood Research Training
CDHI	Centre for Development of Human Initiatives
FPC	Farmer Producer Company
GIDR	Gujarat Institute of Development Research
ILRT	Institute of Livelihood Research Training
3ie	International Initiative for Impact Evaluation
(ICAR)	Indian Council of Agricultural Research
NABARD	National Bank for Agriculture and Rural Development
NEEDS	Network for Enterprise Enhancement and Development Support
NRLM	National Rural Livelihoods Mission
NGO	Non-Governmental Organization
NTFP	Non-Timber Forest Products
RASKUM	Ratanmahal Mahila Sajiv Khet Utpadak Mandali Farmer Producer Company Limited
RRS	Rural Retail Shops
SOP	Standard Operating Procedure
TRIFED	Tribal Co-operative Marketing Federation of India
UBKV	Uttara Bangal Krishi Vishwavidyalaya Agricultural University
UoB	University of Birmingham

# 1. Introduction

Based on ILOSTAT data, the rate of female labour force participation (FLFP) in India stood at 37 percent in 2023, below the global FLFPR of 47 percent. Despite improvements in women's education, falling fertility rates and improved economic growth during the last few decades, individual and household characteristics as well as restrictive social norms are frequently cited as reasons that hamper women's access to economic resources and market work. At the same time, demand-side actions around financial inclusion, infrastructure development and labour market policies such as rural employment programs have had positive effects on female labour force participation. Recognizing the lack of employment opportunities for rural women in non-agriculture sectors, the Government of India has launched several programs and initiatives, such as the National Rural Livelihoods Mission, to support and enhance women's livelihoods and their economic and social empowerment, particularly through women's collectivization and collective-based enterprises. Guided by the principles of collective action and collective bargaining, collective enterprises enable resource pooling and sharing, and can address existing structural constraints that prevent the growth of rural enterprises such as high cost of capital and operations, weak access, and bargaining power with larger-scale market partners.

Despite growing interest in leveraging collective enterprise models to advance women's socio-economic status, there is scarce rigorous evidence on what works to enhance the viability and impact of these programs. Existing literature on women's livelihoods is predominantly focused on collectives such as microfinance groups, farmer producer organizations and cooperatives. The literature on microfinance groups does examine the links to women's empowerment but with reference to access and utility of individual and group microfinance loans (Gopalaswamy, Babu, & Dash, 2016). This literature provides limited evidence on women's collective enterprises or businesses. Likewise, the literature on farmer producer organizations and cooperatives is limited to mixed-group organizations and does not necessarily examine the challenges faced by women's collectives (Deka, Goswami, Thakur, & Bhadoria, 2020) (Nikam, Singh, Ashok, & Kumar, 2019).

To address these gaps in evidence and tenable informed and gender-responsive design thinking in the women's livelihoods promotion sector and policies in this area, 3ie, with funding support from the Bill & Melinda Gates Foundation, launched the Swashakt evidence program in February 2020. Based on the proposals received from implementing organizations across India, ten projects proposed by nine organizations were selected for funding. Selected projects fell into three categories that enable the analysis of factors affecting i) *setting up* of women's collective enterprises; (ii) *scale-up* of interventions known to have worked in some other context (iii) *examination of the implementation and impacts of value-chain development and novel marketing strategies*. In terms of scale, five of these projects were at a pilot stage and five had some proof of concept to test at a higher scale.

The five pilot projects were implemented in the states of Bihar, Gujarat, Jharkhand and West Bengal. The projects supported collective-based businesses focused on retail and the production of farm-based inputs, farm-based value-added products, and non-farm products. Specific project interventions included:

- 1) Formation/strengthening of women's collectives;
- 2) Capacity building of collective members through technical/business/digital literacy training;
- 3) Product innovations to improve value proposition as necessary for market access and scale;
- 4) Input or output market linkages for materials procurement, scale and sustainability, and
- 5) Investments in improved assets (technology and infrastructure).

3ie partnered with LEAD at Krea University to monitor all projects and assess the viability of the pilots. LEAD used mixed methods to understand the models of the collective enterprises developed by the pilot projects and assess the viability of the collectives and the feasibility, acceptability and relevance of the interventions through them. The pilot reviews were guided by the following research questions and sought to inform the potential of the projects to scale-up and generate improved and sustainable incomes for participating women:

- 1) What are the enablers and barriers to setting up women's collective enterprises?
- 2) What is the model of the collective and is it scalable or replicable?

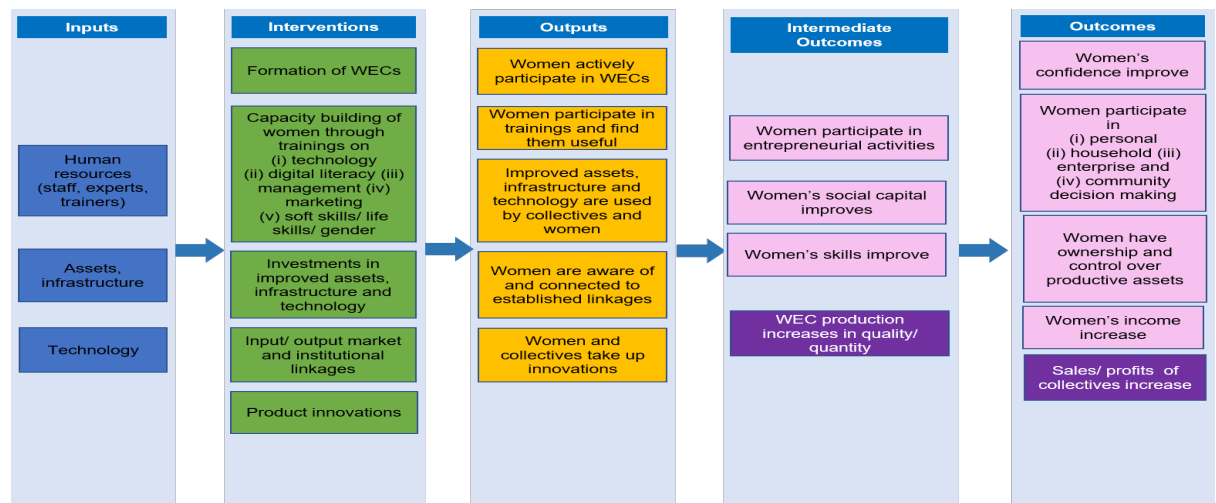
As these projects implemented comparable multi-layered interventions leading to similar outputs and outcomes, there was an opportunity to better understand factors influencing the set-up of women's collective enterprise support models across different geographic contexts and business areas. This paper synthesizes findings and key lessons from the review of five pilot projects (see Appendix A).

## **2. Overview of pilot collective enterprise models**

The collective enterprise models piloted through this program predominantly involved non-farm activities, including processing of Non-Timber Forest Produce (NTFP), services (rural retail), craft and one agro-processing activity (makhana processing). Operating as collective entities, all models had the same underlying economic structure. In their legal form, the pilot models included a Farmer Producer Company (FPC), an Association of Persons (AOP) and unregistered producer groups. Similar to farm-based collectivization, these models are guided by the economic ideology that collectives can realize economies of scale and improved bargaining power by aggregating demand for inputs and aggregating outputs from a large pool of producers. The theory of change underlying the projects supported by the Swashakt program is as below:



**Figure 1: Key learnings from one-year pilot studies under Swashakt**



Even as models were designed to realize similar outcomes, their implementation contexts and experiences were mixed and led them to achieve mixed progress against stated outcomes. This section details the business model underlying each of the five projects piloted under the Swashakt program and outlines the main outcomes of each (see Table 1 below).

**Table 1: Overview of Swashakt collective enterprise support models**

Project	Implementing Organization(s)	Product	States	Program target	Baseline indicators (2021)	Outcome indicators (2022)
Collectively run agro-processing enterprises in the Eastern Gangetic Plains – CDHI	University of Birmingham with Centre for Development of Human Initiatives (CDHI)	Vermicompost and other organic farm inputs & pesticides	West Bengal	<ul style="list-style-type: none"> <li>210 women beneficiaries</li> <li>210 farmer beneficiaries in enterprise and technical training. Leadership training - 105.</li> <li>INR 14 lakh as the target for total sales</li> </ul>	<ul style="list-style-type: none"> <li>19 women members</li> <li>Trainings (technical - 11/enterprise -0/leadership - 15)</li> <li>Total sales - INR 1.32 lakh</li> </ul>	<ul style="list-style-type: none"> <li>277 women members</li> <li>Trainings (enterprise -61/technical-52/leadership-29)</li> <li>Sales worth INR 16.1 lakh done by producer groups</li> </ul>
Collectively run agro-processing enterprises in the Eastern Gangetic Plains - SAKHI	University of Birmingham with Sakhi Bihar	Processing prickly water lily seeds (Makhana)	Bihar	<ul style="list-style-type: none"> <li>60 women members</li> <li>60 farmers in business management, leadership and technical trainings</li> <li>INR 4 lakhs as the target for total sales</li> </ul>	<ul style="list-style-type: none"> <li>30 women members</li> <li>Trainings (technical - 30/business management -30/leadership - 30)</li> <li>Total sales - INR 45,000.</li> </ul>	<ul style="list-style-type: none"> <li>65 households reached</li> <li>Trainings (enterprise - 30/technical-43/leadership-30)</li> <li>Sales – INR 8.9 lakhs</li> </ul>
Strengthening Women Farmer Producer Organization in Tribal Communities of Gujarat, India	ANANDI	Processing NTFP such as Mahua flowers and tamarind	Gujarat	<ul style="list-style-type: none"> <li>1500 women members</li> <li>Trainings target (technical - 100/ marketing - 40/ business management - 200) to be provided to women members</li> <li>Sales worth INR 2.2 lakh targeted by women collectives</li> </ul>	<ul style="list-style-type: none"> <li>429 women members</li> <li>Trainings (technical - 10/ marketing - 0/ business management - 50) provided to women members</li> <li>Sales worth INR 50,000 by women collectives</li> </ul>	<ul style="list-style-type: none"> <li>1137 women members became part of the program</li> <li>Trainings (technical - 432/ marketing - 32/ business management - 260) provided to women members</li> <li>Sales worth INR 19.5 lakh by women collectives</li> </ul>
Empowering women through collective-based approaches in Bihar state of India	Institute of Livelihood Research and Training (ILRT)	Rural Retail Shops	Bihar	<ul style="list-style-type: none"> <li>360 women kirana store owners targeted as part of the program</li> <li>227 target for business plan, book records, digital payments training.</li> <li>Sales worth INR 27 lakh targeted for Gramin Bazaars</li> </ul>	<ul style="list-style-type: none"> <li>229 women kirana store owners</li> <li>Business plan - 0, book records - 0, digital payments training - 0.</li> <li>Sales worth INR 26 lakh by Gramin Bazaars</li> </ul>	<ul style="list-style-type: none"> <li>284 women kirana store owners became part of the program</li> <li>228 trained in both business management and leadership training.</li> <li>Sales worth INR 4.13 crore by Gramin Bazaars</li> </ul>
Women's Bamboo Entrepreneurs Collective	NEEDS	Bamboo crafts	Jharkhand	<ul style="list-style-type: none"> <li>1000 women bamboo artisans targeted</li> <li>targeted total sales - not mentioned</li> </ul>	<ul style="list-style-type: none"> <li>567 women bamboo artisans</li> <li>No total sales</li> </ul>	<ul style="list-style-type: none"> <li>1030 women bamboo artisans became part of the program</li> <li>20 mentors identified and trained for supporting women bamboo artisans</li> </ul>

## **2.1 Collective enterprise in retail in Bihar, supported by BASIX-ILRT**

BASIX-ILRT designed and implemented this project in nine blocks of Bihar in partnership with the Bihar Rural Livelihoods Promotion Society (BRLPS or JEEViKA). The project builds on JEEViKA's Gramin Bazaar project that aggregates SHG women who own *kirana* or local grocery shops in an administrative block into a formal registered association that runs Rural Retail Shops (RRS) (branded as Gramin Bazaar).

Early studies undertaken by JEEViKA showed that the business performance of *kirana* stores were impeded by issues such as lack of business management skills among store owners, lack of business planning, poor inventory management, bargaining power with suppliers and poor access to finance. With the objective of improving *kirana* businesses and access to good quality products and services at reasonable prices to the rural consumers, JEEViKA introduced the hub-and-spoke Gramin Bazaar distribution model. Here, the RRS acts as the centralized hub facilitating common procurement of products and services at competitive prices based on demand aggregation from *kirana* stores who are the spokes in this model. There are two-fold benefits to *kirana* store members – improved margins on product purchases for their own business and a modest return as shareholders on the profits earned through the RRS.

Even in the early stages of project implementation by JEEViKA, the implementing partners identified gaps such as:

- RRS not being the first-choice supplier for *kirana* stores as their products were not competitively priced or of the desired quality
- Low purchases by *kirana* stores caused inventory ageing at RRS
- Poor inventory management practices at RRS and an inactive board and weak management within RRS all compounded the issue to make the model infeasible

JEEViKA, therefore, entered into a partnership with BASIX-ILRT for technical support to address these gaps at the *kirana* store and RRS levels and improve business and socioeconomic outcomes for women engaged in these enterprises as part of the Swashakt pilot project.

## **2.2 Collective enterprise in Bamboo crafts in Jharkhand, supported by NEEDS**

As the demand for eco-friendly products in national and international markets increases, there is growing recognition and support for bamboo crafts in Jharkhand through government initiatives such as the National Bamboo Mission, Jharkraft and TRIFED. NEEDS, a local NGO, implemented this project to mobilize women's economic collectives around bamboo craft in Deoghar district.

At project inception, NEEDS had collectivized 400 bamboo female artisans in one bamboo production cluster. Through this project, the producer base was expanded to include another 1000 artisans via additional clusters in the Deoghar district. According to the implementing partner, existing collectives were unable to leverage the favourable policy context and achieve scale due to lack of collective vision, value proposition and innovation, poor business planning and business processing, and weak value chain and market linkages. Under the Swashakt program, 3ie extended funding support to NEEDS

to help address these gaps and establish a viable business model for women's collectives engaged in bamboo craft and enable overall socioeconomic empowerment of these women.

## **2.3 Collective enterprises, supported by the University of Birmingham**

### ***2.3.1 Makhana product collective implemented by Sakhi in Bihar***

Makhana is the seed of the prickly water lily plant and has a growing demand in urban markets owing to its high nutritional value. In Bihar, Makhana is a niche product from the Mithila region and its production has been a traditional occupation among local communities. However, interest in Makhana cultivation and processing as a livelihood opportunity has declined among these communities mainly because it is labour intensive, and the seeds are prone to frequent losses from floods. The University of Birmingham (UoB) collaborated with Sakhi, a Bihar-based NGO with a long history of establishing fisheries collectives in the state, to set up a collective enterprise to revive Makhana production and processing among these communities. As most of the collectivized members are landless sharecroppers, the enterprise was intended to focus on processing Makhana seed purchased from the market.

Under the Swashakt program, 3ie extended funding to this collaboration to help establish a viable business model for this collective enterprise engaged in makhana processing. The collective was established in the Madhubani district of Bihar, with members collectivized from select villages within the Andhrathari block.

### ***2.3.2 Bio-inputs collective implemented by CDHI in West Bengal***

In the past decade, the markets for organic food production have been growing, driven by a combination of increased health awareness and purchasing power of consumers and the environmental sustainability of organic farming practices. As a result, the market potential for organic inputs, which enable management of soil nutrient and pests in organic farming, has seen an increase as well. The sector has also attracted strong policy attention and government support across organic input production, organic farming and related market development. In West Bengal, the farmer collectives mobilized by UoB and local NGO CDHI explored the profitability potential of producing organic pesticides including neem oil, neem cake, compost fertilizer, azolla and processing *Trichoderma* and *pseudomonas*. The project design involved accessing the local government farmer welfare center and agricultural university for technical training in bio-inputs production and seek external support to add value through standardization, packaging, branding, marketing. Under the Swashakt program, 3ie extended funding for this collaboration to help establish a viable business model for this collective enterprise engaged in bio inputs production in two villages in Coochbehar and Alipurduar districts in West Bengal.

## **2.4 Collective enterprise in processing NTFP in Gujarat, supported by ANANDI**

This project involved testing a collective business model for aggregating and marketing NTFP in the tribal districts of Panchmahals and Dahod in Gujarat. These districts, located in the eastern region of the state, have a forest cover of approximately 23% of the total geographical area. The forested regions are rich habitats of diverse plant

varieties and sources of a variety of non-timber products. Therefore, local communities across these regions are largely forest dependent and collect, process and sell a wide variety of NTFPs in the local market as an important source of seasonal income. Based on learning from the work carried out by ANANDI in these communities for over two decades, this project was conceived to formalize the livelihoods opportunities for women in these regions by aggregating collection and marketing of NTFP in larger markets. Although women in this region have experience dealing with the local NTFP traders for a long time, their bargaining power was limited. The producer company envisioned through this project was expected to shift this market dynamic such that participating women are equipped with adequate market information to negotiate better pricing arrangements. To this end, the project helped incorporate the Ratanmahal Mahila Sajiv Khet Utpadak Mandali Farmer Producer Company Limited (RASKUM) in July 2021 with a share capital of Rs.1,00,000 and ten promoters.

### 3. Methods

#### 3.1 Review of pilot models using a common framework

This section outlines the method adopted by LEAD for reviewing four of the five pilot projects. Gujarat Institute of Development Research (GIDR) reviewed the ANANDI project. To answer the research questions, LEAD’s pilot reviews examined the design and implementation of each project and the supply and demand side factors influencing the supported business models. The reviews also sought to describe the project designs in detail, outline the implementation processes, identify enabling factors (such as capacity building initiatives undertaken by the implementing partners) and barriers (such as a potential lack of group cohesion) to setting up women’s collective enterprises. In examining the business model underlying each of the projects, the reviews noted the quality of their value chains, market linkages and demand for their value proposition as well as early indication of their potential for scale and profitability.

The reviews were tailored to answer the following sub- questions, mapped to eight themes (Table 2). The review themes were developed based on literature search and consultations with experts (practitioners, lenders, and researchers) in this domain. The detailed common review framework is enclosed in Appendix A. Given the heterogeneity across the projects and underlying business models, the framework questions were adapted according to project context. But where possible, common metrics were also collected to facilitate cross-project analysis.

**Table 2: Research themes and questions**

Themes	Research question
Structural factors	<ul style="list-style-type: none"> <li>What are the natural and human resources, and demographic considerations (such as ethnic/caste composition) that influence project success?</li> </ul>
Institutional factors	<ul style="list-style-type: none"> <li>Are there formal and informal institutional rules and practices that will facilitate or hinder collectives from growing?</li> </ul>
Governance and Management of collectives	<ul style="list-style-type: none"> <li>To what extent are operations of Board and Management formalized?</li> <li>What is the level of cohesion between Board members?</li> </ul>

Themes	Research question
	<ul style="list-style-type: none"> <li>● How competent is the Board and Management?</li> <li>● What is the level of dependence of Board and Management on the implementing partners/promoting organisations?</li> </ul>
Business and Operation	<ul style="list-style-type: none"> <li>● What is the type, level and adequacy of technical support (trainings and incubation support by implementing partners) extended to members and management?</li> <li>● How robust is the project's value proposition?</li> <li>● How robust is the project's assessment of value chain and market opportunity?</li> <li>● What is the quality and adequacy of partnerships (value chain/market/other)?</li> </ul>
Process and Systems	<ul style="list-style-type: none"> <li>● How robust are the existing processes and systems around? <ul style="list-style-type: none"> <li>○ regular business operations</li> <li>○ statutory requirements</li> </ul> </li> </ul>
Financial performance and sustainability	<ul style="list-style-type: none"> <li>● Is the enterprise on a positive trajectory in terms of scale and profitability?</li> <li>● What mechanisms are in place/being considered for business expansion and technical support beyond project period?</li> </ul>
Group interactions	<ul style="list-style-type: none"> <li>● What is the proposed value chain of the collective business?</li> <li>● How to gender norms influence women's interactions with VC members?</li> </ul>
Group cohesion	<ul style="list-style-type: none"> <li>● To what extent do members demonstrate group cohesion?</li> <li>● To what extent are members aware of and committed to enterprise goals?</li> </ul>

Both qualitative and quantitative evidence were gathered to address the key review questions, using primary and secondary data collection methods, which involved in-depth interviews, focus group discussions, surveys and review of policy and project documents. Detailed interview protocols, survey instruments, and contextual study notes were developed to guide the discussion with the different categories of project stakeholders. Key stakeholders included the implementing partner and their key staff, women involved in the collective enterprise, policy partners, value chain and market partners and experts in this domain. This study drew on purposive sampling techniques for stakeholder selection such that a wider understanding of the project and business model could be developed. Interview transcripts and field notes were transcribed for analysis to trace emerging patterns from reported data.

Data was analyzed as it was collected to ensure that any gaps in findings and emergent themes were addressed in each subsequent round of fieldwork. Emerging findings around review themes and categories were extensively discussed among the team to ensure high inter-rater reliability before they were indexed in Microsoft Excel and finalized as a part of the analytical framework. Data gathered through various sources were triangulated to establish the broader narrative and analysis.

The set of reviews was approved by the Ethics Committee at the Institute for Financial Management and Research, Chennai, India.

## **3.2 Thematic synthesis of evidence from pilot reviews**

This report aims to aggregate evidence from the individual pilot reviews to provide an overall understanding of the enablers and barriers to setting up women's collective enterprises and early indicators of the scalability and replicability of the business models underlying each pilot project. To this end, the report builds on the thematic analysis approach employed in individual reviews, using the same coding frames and analytic themes that were applied to the individual reviews to extract and aggregate primary evidence from each of the pilot reviews.

As noted earlier, the analytic framework and themes for the pilot reviews were developed at study outset and applied to each review in order to systematically gather and present evidence relating to the factors influencing the set-up of women's collective enterprises. In this phase, the study seeks to go beyond individual review results to identify patterns and synthesize findings across studies, and present narrative descriptions of each theme based on the aggregated results. The analysis process will involve comparison of thematic evidence within and between reviews, with the aim of capturing similarities and differences within between projects where possible.

## **4. Results**

### **4.1 Structural factors**

Across all projects, structural factors were reviewed based on evidence around whether economic systems were favourable for the product or service being piloted, the availability of natural and human resources, the endemic nature of the product or service as well as demographic considerations in the project areas. Overall, the reviews found mixed evidence around these structural determinants and the extent to which they are enabling to the set-up of these business models.

#### **4.1.1 Considerations around natural resources**

Across all projects, the product or service being piloted are easily available in the local context and natural and human resources necessary for routine business operations are available in project areas. For example, Jharkhand's collective model is focused on the production of bamboo products. Bamboo is widely available in the state and is used by local communities as food and fuel as well as in housing, household utilities and tribal crafts. The state has a number of bamboo clusters, and as a result, enabling structural factors for this collective enterprise model include a wide base of skilled artisans in bamboo work, availability of raw material and strong local demand for bamboo products. Likewise, the Gramin Bazaar business model in Bihar is focused on food and grocery retail, which is among the fastest growing economic sectors both in India and Bihar. A number of indicators in Bihar's economy are favorable to the food and grocery retail sector, such as the state's positive economic growth, high population density, rising rural consumption rates and strong consumer goods growth rate and well-established food processing and dairy industries -. (Ganguli & Saha, 2016) (IMARC, 2021) (Nielsen, 2015)

The makhana collective model promoted by UoB-Sakhi in Bihar also benefits from the fact that makhana is endemic to Bihar. The region's geographical and agro-climatic

features are favorable for makhana cultivation and households in the project areas have been traditionally involved in the makhana value chain in varying capacities. Likewise, the collective model promoted in Gujarat which is focused on NTFP is served well by the high forest cover in the region, widespread availability of a variety of forest produce and the historical involvement of local households in the collection of these produce both for consumption and sale. In West Bengal, the bio-inputs collective model benefits from the state's strong agrarian economy and factors such as depleting soil nutrients owing to high fertilizer use in the state, consequent policy interest in organic farming practices and related areas such as bio-inputs production. (Shukla, Behera, Prakash, & et.al, 2021) (NABARD, 2012) Across all projects, these structural factors have been particularly helpful in mobilizing the necessary inputs for setting up these models. As households in these project areas have always engaged in activities relating to these inputs and understood the alignment between the core collective activity and this structural context, local women were also willing to be collectivized around collective enterprise models dealing in these inputs.

That said, across all projects, while the presence of economic systems facilitates the setting-up of these collective models, continued operations at small scale suffers from some common structural challenges, such as:

- inconsistent availability and quality of raw material
- seasonality and price volatility of inputs
- weak value chain and market linkages
- cost of transportation and storage of raw materials and finished goods
- lack of advanced technical knowledge and facilities for materials processing and production
- absence of quality standards around raw materials as well as finished goods
- lack of understanding of demand and preferences outside of local markets.

In the context of the bamboo model, production is impacted by seasonality, quality and pricing. Seasonality not only impacts the availability of inputs but also their processing and storage. For new collectives with limited infrastructure and capital, production is slowed during monsoons due to the lack of proper dry working space and storage for raw bamboo shoots, processed bamboo slivers and finished products. Currently, the women reportedly store and work with the bamboo in their own homes, which suffer significant flooding and water damage during the monsoons. The seasonality of bamboo work also means that it is often supplemented by agricultural work. Makhana production again is a seasonal activity which has implications both on its quality and pricing. This is further exacerbated by the low shelf-life of makhana seeds and lack of proper storage facilities for the seeds and finished products. Price volatility is a challenge in the NTFP model as well, with price varying nearly on a daily basis for mahua flowers. This renders it difficult for members to keep track of these changes and exposing them to exploitation by traders. How implementing partners and members attempted to overcome these challenges are discussed in Section 4.4.

#### **4.1.2 Considerations around human resources**

Across all projects, yet another structural consideration that carries implications both on the set-up and scale of these models relates to the socioeconomic and demographic characteristics of participating women. Almost all women members across projects have



very limited formal education, have no formal business understanding or training or entrepreneurship experience and come from households belonging to the BPL category. Despite their prior engagement in activities related to the collective, experiences from across projects suggest that members require considerable technical training in order to cater to external markets with requisite product quality and efficiency. Implementing partners are addressing capacity gaps through technical and business trainings and technical hand-holding.

At this point in time, these trainings have helped equip members with basic technical skills to operate on a pilot scale and continue catering to local markets. Few entrepreneurial members have been able to engage in the models more meaningfully including in market-facing activities. However, in order to reach high value markets necessary for improved collective profitability, there needs to be sustained time and resources invested into skill building, marketing and branding combined with a clear assessment of target markets and risks. These models will likely also require professional resources to help achieve scale but the availability of such resources for engagement in these models and project areas is yet to be explored. Implementing partners note the pilot duration was too short to realize meaningful progress on this front. Gaps in members' technical and managerial capabilities and vital role of implementing partners in bridging these are further discussed in section 4.3.

Yet another consideration within production-oriented models is whether collective labour alongside other inputs is adequate to reach higher-value markets or whether mechanization needs to happen and at what levels. If the latter, the purpose and mechanics behind a large collective labour pool for such business models may warrant rethink.

#### ***4.1.3 Considerations around capital***

In addition to appropriate natural and human resources, for collective models to successfully reach high-value markets, they require a reasonable degree of capitalization and working capital to meet business costs associated with machinery and raw materials purchases, transportation and storage, wages, and value addition through marketing and branding. To this end, collective organizations can help lower the cost of external capital as well as mobilize internal capital by pooling resources from members for such business investments. In addition, through their ability to aggregate demand and supply, collective organizations are in a position to negotiate better financial terms with input and output vendors.

Within these pilot contexts, the low socioeconomic profile of collective members precludes the possibility of any own investments or external borrowing for starting an enterprise (such as for asset purchases) or even of working capital necessary for day-to-day business operations. As a result, start-up investments have been borne entirely by project implementers. For example, an institutional grant from state-sponsored JEEViKA was instrumental in covering the costs for setting up the Gramin Bazaar collective model. In the context of the makhana and bio-inputs collectives, costs associated with fixed assets and working capital needed for pilot-scale operations were borne by the project. During this period, the collectives did not achieve economies of scale for inputs and outputs primarily due to low processing capacity both in terms of labour (low membership base) and machinery (low capital investments). While implementing partners across

projects underscore that the pilot duration was too short to realize these collectivization benefits, these implementation experiences and pilot results also raise broader questions around whether collectivization alone is sufficient to address prevailing constraints around natural, human and financial resources required for scale.

## **4.2 Institutional factors**

Institutional factors were reviewed based on how formal and informal institutional rules and practices such as registration of collective enterprise and corresponding documentation requirements enabled the set-up of these models and the extent to which these models were able to attract support from the government and other public and private sector actors.

At the end of the pilot period, among the five collective models piloted under the Swashakt program, only the Gramin Bazaar retail model in Bihar and the NTFP model in Gujarat were formally registered as business entities, an Association of Persons (AOP) and a Farmer Producer Company respectively. In both instances, business registration processes were enabled by the implementing partners (BASIX-ILRT and ANANDI, respectively) upon collectivization of members for engagement in this business model.

In the instance of the bamboo collective in Jharkhand, while the collective is yet to be registered as a company, the producer groups within individual clusters have collectivized and have their own bank accounts. But most women who were interviewed reported experiencing challenges in setting up the bank accounts for the producer groups, including long commute to and wait times at the bank and the complex registration procedures required by the bank, all of which reportedly delayed acquiring bank accounts for the producer groups: In the case of the NTFP model in Gujarat, registration as a business entity was one of the major challenges in setting up the collective. The documentation requirements, particularly from office bearers, are vast and include Aadhar card, election card, bank passbook, and utility bills in the member's name and in this instance, certifications from the State Forest Department that members are forest-dependent. Members find it time-consuming and cumbersome to fulfil these requirements and, in some instances, are forced to opt out of the collective as they are unable to fulfil them satisfactorily. The implementing partners promoting the enterprises also found the predominance of English-language documentation to be problematic. Across all projects, the role of the implementing partner in helping overcome such institutional barriers is evident. This support has included identifying the registration formalities and documentation requirements, gathering these documents from all members and helping members procure missing documents and liaising with the relevant government departments on behalf of the collective members in completing the registration process.

Among the pilot projects, only the Gramin Bazaar project had institutional support from the Government of Bihar's JEEVIKA initiative. This institutional affiliation has been beneficial to the project in many ways: it has enabled financial support for business start-up as well as formal and informal business partnerships with public and private sector entities. It has enabled access to technical handholding support for business set-up, business planning and operations and market assessments and linkages. Participating members were willing to be collectivized around this business idea owing to their trust in

and the social capital accrued by JEEViKA in the project areas. That said, the affiliation has also presented some operational challenges, particularly in the form of stringent administrative rules and processes that are imposed on the Gramin Bazaar which have tended to constrain business decisions and operations. For instance, Standard Operating Procedures (SOPs) lay out extensive guidelines on all aspects of setting up and day to day operations of the Gramin Bazaar. These need to be strictly adhered to and any deviations based on improved market understanding invoke multiple consultations at various administrative levels and a protracted government approval process. While these institutional practices ensure that the collective enterprises operate with necessary checks and balances, they may also delay important business decisions and constrain business operations and performance.

With the support from implementing partners, other pilot projects have been able to establish meaningful partnerships with government and non-governmental organizations for technical training and capacity building of participating members. In the makhana project, this is evidenced in a partnership with Indian Council of Agricultural Research (ICAR), an autonomous organization under the Department of Agricultural Research and Education, Ministry of Agriculture and Farmers Welfare, Government of India. ICAR is a leading national agency in makhana-related research and has helped impart technical trainings and exposure visits around makhana cultivation, manual and mechanized processing and quality control to members of this collective. The bio-inputs model in West Bengal benefited from a partnership with entities like Uttara Bangal Krishi Vishwavidyalaya Agricultural University (UBKV) and the Vivekananda Institute of Biotechnology, with the former providing trainings on bio-input production and the latter enabling procurement of raw materials for the bio-inputs, bio-input samples testing and providing an ingredient certificate for the product. The NTFP collective model in Gujarat particularly benefitted from a collaboration with MS University of Baroda which enabled mapping of local varieties of vegetables and value addition, with the Indian Institute of Hotel Management for product innovation and value addition, and from exposure visits to other collective enterprises.

Beyond such technical partnerships, none of the pilot projects have been able to forge meaningful partnerships with the public or private sector to advance business operations. Implementing partners across all projects report having reached out to relevant state department agencies for supporting these collective models. But despite the apparent favorable institutional context in terms of government policies and schemes and outreach by implementing partners to relevant government departments, projects were unable to forge collaborations with the official system within the pilot project period. State officials relevant to these project contexts could not be reached to help understand the reasons for the same.

### **4.3 Governance and management**

The review examined governance and management in terms of the level of formalization, the competencies of and cohesion among office bearers and their level of dependence on external support entities like the implementing partners.

As noted earlier, only Bihar's Gramin Bazaar model and Gujarat's NTFP model have been registered as formal business entities at the end of the pilot period. The remaining

projects remain unregistered for reasons including low membership base and a still-evolving business model. All projects, irrespective of their registration as a formal business entity, had an elected board constituted from among the membership. While the process to elect the Board was not formalized in all projects, selection was mostly done by consensus, depending on member interest, experience in the collective business area and capabilities to hold office. But overall, we found that the level of formalization of governance mechanisms varied across the collective models.

For example, as the Gramin Bazaar model was promoted by state-owned JEEViKA, it was subject to the same transparency and public accountability obligations as any other government entity. Upon registration of the collective model, detailed SOPs applied, outlining the expected governance mechanisms, business policies, processes and practices to be followed by the Gramin Bazaar. The SOP guides every aspect of the Gramin Bazaar such as fixed assets, running capital, number of members, share capital, type of bank account required, start-up and ongoing statutory compliance requirements. It also includes clear guidelines on the roles, responsibilities, and selection process for Gramin Bazaar office-bearers as well as guidelines on member meetings. Office bearers typically included the positions of President, Secretary and Treasurer, with the addition of a Procurement Committee in the Gramin Bazaar project. That said, our review suggested that most members and even office-bearers were not well-versed with the latest SOP. This could be attributed to the fact that SOP had undergone multiple iterations since its first release to reflect changing project realities and members were not aware of or did not keep up with these changes. As rules and regulations were still evolving, our observations of Board meetings could not determine how a typical Gramin Bazaar may function in time vis-à-vis the rules and regulations delineated in the SOP.

The remaining projects did not appear to have SOPs guiding their governance and management. Implementing partners said they aim to produce SOPs once the collective models are registered formally as business entities. Nevertheless, barring a couple of projects, the others had mechanisms in place to convene regular member meetings. But more often, members and even office-bearers did not lead these meetings or drive the strategic and operational discussions concerning the collective model, deferring instead to the guidance of the implementing partner representatives. In some projects like Bihar's Gramin Bazaar collective and the makhana collective, discussions also suggested that the office-bearers were unaware of governance functions and the full scope of their responsibilities.

The exceptions in terms of member engagement in the collective appeared to be West Bengal's bio-inputs and Gujarat's NTFP models, where member attendance and participation were reportedly high at collective meetings. Office-bearers were not only aware of their full scope of responsibilities but were also taking an active interest and ownership in strategic business decisions and activities. The members too demonstrated a higher level of empowerment as evidenced through indicators such as improved confidence and participation in entrepreneurial activities. This could potentially be because of the implementing partners' longstanding experience of working with these communities on livelihoods and empowerment activities as well as the members' prior experience of working together in other collectives anchored by the same implementing partner.

That said, across all projects, discussions with members and partners strongly underscore the significant gaps in capacities among collective members and leaders in the management of a business organization. At this stage, all projects are quite dependent on external assistance such as from the implementing partners for crucial activities right from developing a business plan to assessing demand, establishing market linkages, vendor negotiations, risk assessment and planning and for overall troubleshooting. While members and leaders do share their inputs for business planning, their lack of critical business skills, competencies and experience will likely hamper their ability to drive collective operations forward and grow the business meaningfully. During the pilot period, the training focuses on building the technical skills necessary for collective operations, whether it is the processing and production of makhana, bio-inputs, NTFP, or bamboo products. Even in terms of technical training, there was demand across projects for continued technical handholding through training recaps, retraining and advanced skill-building for the collective to advance beyond the pilot stage and operate at scale.

These gaps in internal governance systems and management capabilities do not appear to have had a material impact on participating women members in this pilot phase. However, once the collectives are formally registered, these gaps in systems and capabilities could likely place shareholding women at risk of mismanagement and regulatory and fiduciary negligence. While external support can help adhere to good governance and management practices, more must be done to address these issues at hand.

#### **4.4 Business operations**

Under this dimension, the review examined to what extent aspects like business planning, market assessments, value chain partnerships, member technical/business capacities, investments that influence business operations could be addressed at project set-up.

Three out of the five pilot projects (the Gramin Bazaar and makhana models in Bihar and the bio-inputs model in West Bengal) had developed business plans during the pilot phase. The planning process was driven by the implementing partners with inputs from collective members. In two of these projects, the overall business strategy and revenue model remained consistent with the plan during the pilot phase. Whereas in the third, the revenue model was not implemented as originally planned. In the case of Gujarat's NTFP model, developing a viable business plan emerged as one of the major challenges during the pilot period. This was reportedly due to the diversity of products which vary in their seasonality, availability, quality, availability/access/capacity of markets and a potential for value addition

Overall, despite the presence of business strategies and plans, all projects encountered a number of operational challenges during the course of the pilot which resulted in the projects constantly adapting business strategies and activities to respond to ground realities. For instance, the Gramin Bazaar was originally intended to operate as both a business- and consumer-facing (B2B and B2C) model. The B2B model involving sale of Gramin Bazaar products to member *kirana* stores and B2C model involving sale to direct customers (store walk-ins) including non-members. However, the B2C approach

reportedly led to product shortages and lower profit margins for participating members. As a result, the SOPs were modified to disallow B2C sales and ensure Gramin Bazaars operate only as a B2B model, with institutional sales being the second line of business. In the makhana collective, the planned model of selling processed makhana in external markets could not be tested as some makhana seed suppliers offered to buy back processed makhana and members also elected to be compensated for their labor contributions by retaining a share of the processed makhana (for their own consumption or independent sale in local markets). In the bamboo collective, the bamboo products made by members could not be sold in outside markets reportedly due to quality and finishing issues. Collective members reported a lack of demand for value-added bamboo products in the local rural markets. In this project, as in others like the bio-inputs, NTFP and makhana collectives, any market outreach was limited to local markets during the pilot period and initial plans, if any, to access regional and national markets did not materialize.

Business operations was also impacted by the upstream availability, pricing and quality of inputs and downstream availability and access to markets. A key constraint in most production-oriented models has also been the low membership base during the pilot period which limits the processing capacity of the collective. These collectives have, therefore, not been in a position to commit to larger orders with buyers and sellers and are yet to realize benefits of economies of scale derived from collectivization. Beyond labor requirements fulfilled by the membership base, processing capacity also relates to fixed assets necessary for processing and production at higher volumes. Across all projects, increasing capital investments was not feasible during the pilot period, constraining business expansion.

For example, in the Gramin Bazaar retail model where an important upstream value chain activity is inventory planning, the collective has successfully forged contracts with distributors of several established FMCG brands of private companies. The government affiliation allowed these partnerships to materialize quickly during the pilot period. But in general, the food and grocery retail business is influenced by the nature of demand and demographic considerations such as household income and spending propensity, consumer preferences and aspirations. Member interactions suggest that rural retail demand is shaped by low prices rather than product quality or branding. These consumer preferences in turn influence the purchasing patterns of women members at the Gramin Bazaar. While members do have a sense of local demand based on purchasing patterns, finding the appropriate balance between product demand and supply emerged as a challenge, with implications on business expansion and profitability

Yet another constraint on business operations has been the logistics and costs associated with transporting and storing inputs and finished products. Across all models, these costs have been borne by the project. Members have attempted to limit it through strategies such as aggregating their transport needs and storing inputs and finished products in their homes or a common area owned by a member. Clearly, these are not sustainable approaches when the collectives graduate from the pilot phase into business expansion and scale.

Where inputs were seasonal, business operations were also impacted by their availability, pricing and quality outside the growing seasons. These models also need to

explore ways to engage the collective outside the season, possibly by diversifying into other product lines. The continued operations of the collective also becomes important for maintaining business perception and prospects once these models are established as formal business entities. The NTFP and bio-inputs collective models have explored this approach of diversifying product lines to varying levels of maturity during the pilot period.

Apart from these factors, the review also found that the technical skill-levels of members carried implications on business operations and product quality. Particularly in models involving complex production processes such as bio-inputs or innovative bamboo products, member interactions revealed a demand for further technical handholding through trainings and exposure visits.

Overall, this review suggests that pilot performance may not be indicative of actual collective operations. During the pilot period, members were still being mobilized and trained, production volumes and capital investments were low and there were challenges around raw materials procurement. Implementing partners from a few projects also noted that the pilot duration was too short to realize meaningful progress and performance and felt positive that membership activity and scale of operations would increase over time.

#### **4.5 Process and systems**

The review examined this dimension based on the types of processes and systems that existed around routine business operations and fulfilment of statutory requirements.

Business processes and systems are yet to be formalized in the bamboo, makhana, bio-inputs models, which are unregistered business entities. Across most projects, member training covered aspects like book-keeping and record keeping of inventory, meeting minutes and other records critical to their business. But the review found mixed evidence around the application of these practices.

The Gramin Bazaar model had the most improved practices. Most of the registers/records were digitized, some are still physically maintained - cash books, cheques issued registers, fixed asset registers being the most common. Minutes of the meetings and attendance records are maintained. As a registered promoted by the state-sponsored JEEViKA, Gramin Bazaars' statutory requirements are anchored by government functionaries at the block and district levels. At the time of the review, the project had not completed an entire statutory compliance and documentation cycle as laid down in the project SOP. The office-bearers and members were largely unaware of these requirements.

In terms of routine business processes and systems, within the Gramin Bazar retail model, inventory management is critical for business performance. Here, store managers, who were hired externally for this purpose and not drawn from the membership base, were trained and well-versed in inventory management practices such as expiry management, spot checks, and first manufactured first out principles. But the review also revealed that processes and capacities around aspects like inventory planning and product expiry needed improvement. Most store managers are familiar with electronic point of sale systems used for customer billing. But one drawback that emerged on this system was that purchases by walk-in (B2C) customers, though prohibited by the SOP, were often processed under member accounts, inflating member sales figures.

Among other projects, members in the bio-inputs model too, maintain records of meeting minutes and attendance, transaction records on purchases and sales and labour contributions by members. In this model, the financial and inventory records are maintained manually as members are not well-versed in maintaining digital records. The implementing partner reports that the bio-inputs being produced by the collective will meet quality standards as the technical training has been imparted by state agricultural universities and extension agencies who have the relevant expertise in this area. The collective does not yet have authorization or trade licence for its products; it is expected that the collective will apply for these certifications in the scale-up phase of the project.

The implementing partner of the bamboo collective has provided member groups with templated record books, but recordkeeping practices are not followed yet as product sales have not begun. Similarly, the need for financial audits, insurance cover, and statutory filings has not yet arisen. The collective does not have an established inventory management system either, with women members storing the value-added products in their own homes or disposing of them in case of damage by exposure to the elements.

In Bihar's makhana collective, the implementing partner has been sourcing and managing inventory of inputs including tracking the distribution of makhana seeds to individual members and collection of processed makhana. The implementing partner also maintains digital records of trainings, meetings, and financial transactions. Here, members do not maintain any systematic written records relying instead on mental notes or rough records of paper to keep track of the quantity of makhana seeds being collected and processed. Members and office-bearers are expected to be trained in book-keeping, record-keeping and other statutory requirements if any during the 'project's next phase. The collective has also not secured any product quality certifications (for example, from the Food Safety and Standards Association of India) thus far, nor has the model explored the requirements around this. The model will need to secure these certifications upon registration and sales through formal channels.

The review suggests that business processes and systems are still evolving across projects. Where systems exist, the role of the implementing partners has been critical in developing and maintaining these systems. Awareness and engagement of the members with these areas have been limited.

#### **4.6 Financial performance**

Financial performance was assessed based on indicators and strategies being pursued relating to financial growth and business expansion. At inception, all projects had set financial targets to be achieved at the end of the pilot period. The Gramin Bazaar, bio-inputs and makhana projects had also developed business plans early in the project period which included projections on sales, revenues and profits to be realized upon pilot closure. While the projects have strived to meet these targets and plans, the complex operating context meant that projects had to adapt their strategies and activities to evolve the business models. Key assumptions underlying financial and non-financial projections needed revisiting across all projects. Financial performance could not be reviewed for two of the five projects. While the project reviewer did not assess financial performance for the NTFP enterprise in Gujarat, the implementing partner did not provide the necessary financial records or analysis for the bamboo enterprise model in Jharkhand.



In the Gramin Bazar model, the financial plan hinged on assumptions around membership size, member purchase quantity and frequency at the Bazaar. However, increasing membership and the frequency and volume of their purchases emerged as a challenge during implementation. Upon pilot closure, each Gramin Bazaar has approximately 30-40 members (as against the 100 members reportedly required for financial break-even). Members interactions suggest various reasons to explain the weak purchasing behavior – product unavailability, products costing the same or more than at other vendors, distance to the Bazaar, other vendors offering delivery and favorable credit terms (both of which are unavailable at Gramin Bazaar).

In the bio-inputs model, overall sales and profits exceeded the pilot projections but profit margins on each product line was reportedly lower than anticipated. The products were sold at below market prices despite the high-quality standards being followed in production and a high reported demand for organic inputs in the region. Implementing partners attributed this to a few reasons: 1) raw materials suppliers and buyers of finished products are willing to offer favourable prices only on large transaction sizes, 2) the collective is unable to fulfil vendor preferences for large transaction sizes owing to low processing capacity, 3) increasing processing capacity vis-à-vis membership base and production infrastructure is time and resource intensive, and 4) products attract higher prices if they are marketed, branded and packaged well.

In the makhana model, key financial assumptions in the business plan are – 1) members engaged in processing activity will be remunerated (processing charge of INR 1,500 per quintal); 2) profits will accrue to members based on sale of processed makhana – did not materialize in practice. This was mainly because makhana seed suppliers and collective members preferred the barter system, whereby members retain a proportion of the processed makhana in exchange for their labour contributions and suppliers take back the remaining processed makhana. The implementing partner retained the profit generated for use in the next phase of the project and reported that the members were informed about the overall profit generated and its intended use. Overall, across projects, the financial performance during the pilot period may not be indicative of actual collective performance owing to the factors discussed throughout this report. Business strategies and plans had to be adapted in response to the complex external context and internal constraints.

#### **4.7 Group cohesion and empowerment**

The review examined this dimension based on indicators like the growth and strength of collective membership, demonstrated commitment to collective enterprise goals and reported empowerment outcomes.

Overall, there was mixed evidence within and across projects around the various indicators of group cohesion. While the membership base was relatively small in some projects and growing, project monitoring data suggested that all projects met the targets for the number of members enrolled in the collective. That said, their activity and participation in collective operations and decision-making and overall group cohesion varied widely across projects. In particular, the bio-inputs and NTFP collective models demonstrated a high level of group cohesion and commitment to enterprise goals as evidenced in the fact that most members attend meetings regularly and participate

actively in deliberations around business operations. Members report a confidence in the office-bearers, while the office-bearers themselves were aware of their responsibilities and demonstrate strong interest and ownership in the project. In the bio-inputs model, members report a high degree of transparency and open communication in the functioning of the collective. They are also aware of business transactions and performance but their knowledge in these aspects is limited to their own group.

In the NTFP model, the office bearers demonstrated a good understanding of the business model and its value proposition. They also believed that active engagement in collective activities including in aggregating forest produce, organic farming, vermicompost making and experience gained in the process led them to be elected as founding directors of the FPC. Over the course of the pilot, they demonstrated an increasing willingness to assume responsibility for the decisions around enterprise strategies and activities. At a member level, while they have actively engaged in NTFP collection and dealt with local trader for a long time, yet, not all of them are familiar with the enterprise model or the benefits that can accrue from it. Overall, in both models, the longstanding engagement of the implementing partner with these communities on various empowerment activities has been a critical factor in mobilizing women around this collective model and enabling their active engagement and leadership. In the NTFP model, the review team also attributes the positive group interactions and strong group cohesion to the fact that members come from tribal communities that adhere to the principles of sharing and reciprocity.

In contrast, group cohesion did not appear as strong in the Gramin Bazaar model. Most members do not attend meetings or participate in the model actively. They understand the value proposition of this business model, but this knowledge does not appear to have improved their participation in business operations or their purchasing patterns at the Bazaar which is the model's primary revenue stream and essential for its profitability. Members did not report confidence in office bearers while office bearers themselves were not fully aware of their responsibilities or showed ownership in the model. That said, nested within the existing collectives' ecosystem, this model has been able to build on the trust and rapport that has been created through JEEViKA's community mobilization efforts over the past several years. Women (and their families) seem to trust the Gramin Bazaar model because of its linkage to JEEViKA. Women *kirana* store owners who joined the model believed that they could buy their choice of products for the *kirana* stores at reasonable prices from the Gramin Bazaar. They also believe that the model will provide them with improved income with a low investment and by extension, low risk. Positive group interactions were also evidenced in the fact that members who live near each other reportedly help each other out during product shortages and also coordinate their purchases at the Gramin Bazaar to reduce transportation costs.

Across most projects, members have engaged in other collective structures linked to the government's rural livelihood program previously (self help groups, village organizations and cluster level federations) thereby gaining knowledge and experiences around collective functioning and related roles and responsibilities (e.g. book-keeping, inventory management, meeting tracking). But this study found mixed evidence regarding the extent to which members were able to apply this knowledge in the current context. Collective members and leaders were able to utilize this transferred knowledge for added value in the bio-inputs and NTFP models, but this was not observed in the Gramin Bazaar or makhana models.

In terms of empowerment outcomes vis-à-vis women's engagement in market-facing activities, within the Gramin Bazaar model, the length of the value chain is short, and the members' contribution to this chain is especially limited since most vendor agreements and negotiations are led and guided by JEEViKA/ and the implementing partner at the time of review. Few respondents (members and secondary respondents) report some improvement in soft skills and business knowledge among the members. However, they did not report any significant changes in their empowerment indicators such as participation in entrepreneurial or market-facing activities that could be exclusively attributed to their membership in the Gramin Bazaar. It should be noted here that by being a part of women's collectives in general, some of these women did mention an increase in self-confidence and autonomy in the household.

In the bio-inputs model, the women members are active mainly in the production stage while male members in the collective primarily lead external interactions including engagement with vendors and other stakeholders. That said, for the most part, all members, irrespective of gender, report improvement in soft skills, business knowledge and self-confidence by being a part of this collective enterprise. Positive group dynamics are also evidenced in the fact that business decisions are taken collectively, and members operate with a shared understanding and flexibility around contributions relating to labour, raw materials and cash. In the rare instance of disputes or disagreements, these are discussed openly and resolved immediately to the mutual satisfaction of concerned members.

In the makhana model, members did not report any significant changes in their group interactions or empowerment indicators (such as self-confidence, autonomy in the household) that could be attributed to their membership in the collective.

Overall, at this point in time, women members are yet to realize profits from the models which could be a key determinant of group cohesion, ownership and overall buy-in from members for these collective models.

## **5. Discussion**

### **5.1 Enablers and barriers to setting up collective enterprises**

Broadly, this review found that factors such as socioeconomic profile (low levels of literacy, household income and formal occupations), business knowledge and acumen of collective members, access to capital, robustness of business planning, the maturity of value chains, the sense of group cohesion and ownership, quality of implementing partner/promoter, and an enabling ecosystem all carry important implications on the set-up, operations and scalability of such an enterprise.

#### ***5.1.1 Role of implementing partners in community mobilization and technical support***

An important first step in the set-up of a collective enterprise is the mobilization of women around a common business idea and model. Across all pilot projects, a key enabler of this interventional component is the engagement of local NGOs for project implementation. These NGO partners have been successful in mobilizing the targeted number of rural women in each of the pilots owing to their strong community ties, having

worked with rural women on collective initiatives in study districts over the past several years. In the Gramin Bazaar pilot in Bihar, which is nested within the existing collectives' ecosystem, the mobilization efforts of the NGO partner further benefited from JEEViKA's longstanding community engagement work in the study districts. Across all projects, collective members indicate trust and rapport with field level functionaries of the implementing partners. In the Gramin Bazaar pilot, women (and their families) trust the model because of its linkage to JEEViKA. In Gujarat, the local NGO ANANDI's engagement with the community on livelihoods and empowerment activities for almost 25 years had helped create ground conditions for the mobilization of local women and their leadership in the RASKUM NTFP model.

The role of a local implementing partner has been enabling the pilot models in other tangible ways. They have helped drive collective activities forward, build member capacities, and extend technical support. In addition to relevant technical capabilities, setting up and successfully operating an enterprise requires business competencies including in basic management and governance and in advanced areas like identification and assessment of business opportunities and driving business strategy. Across all projects, members' low levels of literacy and lack of technical and business knowledge and access to enabling networks present strong barriers to set-up and scale of the collective enterprises, whereby women members are unable to conceive, plan, and develop the business opportunity. There are also complex regulatory and statutory requirements to be fulfilled both at set-up and on an ongoing basis by enterprises operating as a business entity. This is a significant barrier for any microentrepreneur, and more so for women shareholders and leaders in collective enterprises who often lack the knowledge, time and resources to comply with these requirements. The role of implementing partners has been vital in all these areas: partners helped develop business strategy and plans, fulfil collective registration and regulatory requirements (e.g., Gramin Bazaar pilot, RASKUM pilot), linked collectives to relevant value chain actors for input purchases and to technical partners who can help build member capacities. Beyond business strategy and planning, implementing partners have also played a vital role in operations and financial management for collectives.

### ***5.1.2 Implementing partner capacities***

The capacities of the implementing partner can be a strong determinant in the evolution of such collective models. This review framework was not designed to assess implementing partner capacities. However, progress across all projects suggests that the nature and quality of implementing partners' support indeed influences collective outcomes. In the NEEDS and Sakhi pilots, this is evidenced in the gaps in business planning as well as in the FPO or value chain or institutional engagement. While the extent to which some of these gaps could have identified and planned for in advance is uncertain, a key lesson could be that such complex livelihoods interventions could benefit from a more grounded contextual understanding and robust planning and preparation prior to mobilizing communities around a collective enterprise opportunity.

It is also worth noting that members' capabilities will take time to build, warranting continued technical support from external partners as well as continuous education to reinforce their technical and business skills.

### **5.1.3 Policy and institutional support**

Institutional support, including favorable government policies and schemes, can be an enabler for setting up and scale such collective interventions that take place in complex contexts and involve members who experience considerable socioeconomic barriers to improved livelihoods. Across all pilot projects, favorable policies and schemes exist for the chosen enterprise opportunity both at the national and state levels in India. In the NEEDS, Sakhi and CDHI pilots, this institutional support and partnerships have not materialized for various reasons during the pilot period. In the Gramin Bazaar pilot, being part of the JEEViKA ecosystem has enabled robust institutional linkages with the public and private sector. It has also enabled access to initial capital as well as technical support for business strategy, operations, financial management and governance and regulatory compliance, all of which are critical at start-up and on an on-going basis.

At the same time, promoted by a government entity, the Gramin Bazaar model is also constrained by stringent administrative rules and processes (for example, procurement restrictions, emphasis on administrative approvals for business decisions which often take time) which prevent it from adapting business strategies quickly in response to market demands. While the policy and regulatory environment for NTFP commercialization is favorable, this has not translated into a favorable institutional environment and ecosystem. The RASKUM model's experiences with government entities have been mixed, with positive collaborations with TRIFED, as well as with non-government partners like MS University of Baroda (mapping of local varieties of vegetables, value addition), other FPOs (exposure visits, training in governance issues) and Indian Institute of Hotel Management (product innovation, value addition).

### **5.1.4 Capacities of participating women**

Beyond limitations in business capacities, the low economic profile of participating women across projects mean that they are unlikely to have savings for investing into the collective. Even in the Gramin Bazaar pilot, where joining members indicated willingness to meet the relatively low share capital requirements, almost half of registered members were unable to pay this amount fully at the time of the review. The pooled share capital, even if it were paid in full, is inadequate to cover major start-up costs like stock purchases, rental payments and staff salaries. To this end, considerations by JEEViKA such as the substantive start-up grant and flexible payment terms for share capital have helped eliminate a significant entry barrier for rural women who are interested in starting an enterprise but lack the financial means to do so. Other pilot projects require start-up capital as well as working capital for ongoing operations including for input purchases, input/product storage and transport, and asset purchases. Members of these pilots also have been unable to contribute towards these capital requirements. Given the low capital base of these collectives, support from external funding avenues (such as from JEEViKA and Swashakt) have helped eliminate a significant entry barrier for rural women who may be interested in starting an enterprise but lack the financial means to do so.

### **5.1.5 Maturity of value chains**

For many collective models in farm and non-farm sectors, poorly developed value chains and availability of inputs tend to be a barrier to operations and scale. In contrast, the food and grocery retail sector in which the Gramin Bazaar operates has well-developed value chains with robust wholesaler and distributor networks for FMCG products, food staples and other local products and a strong market opportunity. This is an important enabler to

this project. In the CDHI pilot, availability of inputs was a barrier during the pilot period owing to the seasonality of these inputs as well as their limited local availability. Although with West Bengal being a predominantly agrarian state, the perceived demand for organic inputs is high, the actual demand and profitability for this collective opportunity is as yet unclear. Further, it also appears that the organic farming and fertilizer markets are still quite nascent and value chains are yet to be developed. In the Sakhi pilot, makhana is an endemic crop in Bihar and the state also has well-developed value chains with robust wholesaler and trader networks for makhana products and a strong market opportunity. But in both pilots, product sale has been limited to local markets. The size of market opportunity and the collectives' market reach beyond the pilot period and outside local markets is yet to be explored. In the NEEDS pilot, considering that bamboo markets are still at a nascent stage across the country and are being strengthened through policy interventions, it is likely that related markets do not exist in Jharkhand as well and the bamboo value chain may take time to develop. While the state has successful bamboo product clusters such as in Dumka district, the extent to which they are mechanized, demonstrate product quality and deal in products that cater to demand outside of local markets is unclear. These aspects could not be corroborated with the implementing partner on this pilot or with policymakers. In the RASKUM model, despite the presence of markets for the NTFPs procured by the collective, the model is constrained by factors such as considerable price fluctuations, seasonality, low viability of a procurement model and need for value additions, lack of knowledge around nutritional content and low emphasis on quality control across the value chain.

#### **5.1.6 Group cohesion**

Lastly, collective motivation, ownership, and cohesion around the potential enterprise are a significant determinant of its set-up, operations and scale. These aspects could not be observed in the NEEDS pilot context as the project was defunct at the time of the review. In the CDHI project, a high level of group cohesion and interactions were observed, potentially because these women members have worked together in other collective settings anchored by the same implementing partner. The level of comfort and trust that women members have with each other as well as the tangible skills that some members have acquired from being part of other collectives, has enabled smooth and transparent business operations and willingness to converge around important business decisions like reinvestment of profits back into the collective operations. In contrast, both the Gramin Bazaar and Sakhi pilots fared weakly on this front. Building ownership and influencing member perceptions of the collective's value will hinge on the extent to which existing operational issues are addressed and profit distribution is carried out.

## **5.2 Implications for the Swashakt collective enterprise support models**

The enablers and barriers discussed above have strong implications on the scalability and replicability of the piloted collective models.

### **5.2.1 Rigor in testing business strategies and business planning**

The pilot projects were operated on a small scale and have realized reasonable gains to that extent (except for NEEDS): nearly all pilots have achieved their targets around member mobilization, training conducted and to some extent, income generation. Across all pilots, the implementing partners have shared ambitious plans for the future, but it remains to be seen if this is achievable. In the Gramin Bazaar pilot, local demand is

diverse, there is stiff competition from the open market and profits from private sector linkages depend on bulk orders which currently the Bazaars are struggling to aggregate. Further, with institutional sales to other JEEVIKA programs driving the bulk of the sales in the Gramin Bazaar model, this also raises questions about the extent to which Gramin Bazaars can perform as stand-alone profitable enterprises.

In the CDHI pilot, overcoming external barriers like access to cost-effective inputs will be essential for scale. In the Sakhi pilot, the proposed strategy for scale is to go beyond processing and undertake makhana production as well. Given that collective members are mostly landless laborers, this will entail additional capital to enter into purchase or lease agreements with pond/landowners in this area. Further, makhana cultivation and harvesting are labour intensive activities and typically undertaken by men in the community. It is unclear to what extent women members can directly engage in these activities or overcome existing gender barriers to engage and manage male labourers for these activities.

### ***5.2.2 Need for continued technical and financial support***

Across all projects, there is a strong need to increase membership base and transaction volumes to secure better prices for inputs and increase product sales and profits. This will entail capital investments for asset purchases or routine operations. The weak socioeconomic profile of collective members and their inability to bear business expenses for pilot operations suggest that funding for these investments will need to be secured through external sources. Implementing partners also confirmed this to be the case. It is unclear whether these collectives will be able to secure this external funding through financial institutions given their economic profile and possible lack of collateral. The extent of support from existing government schemes or from donor sources that can be leveraged for this purpose is yet to be explored.

### ***5.2.3 Strengthening group cohesion and ownership***

During the pilot period, the Gramin Bazaar, CDHI and Sakhi projects had business plans in place. But the models were still adapting business strategies and operational practices by trial and error and steps taken are yet to show any concrete results or approaches which are sustainable in the long term. Profits have been generated from business activities during the pilot period. At this time, members in the CDHI pilot have decided to reinvest it in the business while members in the Gramin Bazaar and Sakhi collectives lack information around the profits or how they will be used. While members understand the value proposition of these collective enterprise opportunities, realizing concrete benefits from them might go a long way in building group cohesion, ownership and overall buy-in from members for these models, all of which are important for any business plan to scale and sustain.

### ***5.2.4 Role and capacities of implementing partners***

At the outset, setting up collective enterprise models requires securing trust and buy-in among rural communities to engage in this opportunity. In order for these models to realize the benefits of economies of scale associated with collectivization, the models must also secure an appropriate level of membership base. Across all projects, the strong local presence and local ties established by the implementing partners over a period of time, have been enabling factors in securing the trust and buy-in from rural women as well as mobilizing them around these collective enterprise opportunities. That

said, rigorous enterprise planning and execution is essential to help these models to scale beyond local markets and become viable. Considering the lack of business management capabilities within the collective, the choice of implementing partner to fill their skill gaps and handhold these collective models to achieve viability and scale is critical. Across existing projects, to what extent local implementing partners demonstrate these capabilities and are positioned to support such collective models requires further review and reflection.

#### ***5.2.5 Role of collective characteristics***

Across all projects, there is local demand for the baseline products and services offered by these models which the collective membership can fulfil at their current skill level. However, reaching higher value markets will entail a clear assessment of target markets and risks as well as investment of considerable time and resources into business aspects such as skill building, marketing and branding. Production-oriented models may require mechanization at varying levels not only to realize scale but also to meet the quality standards desirable within such markets. That said, across all models, the primary contribution from members at this stage is labour and not capital or business inputs like raw materials. The implications of and mechanics behind a labour-oriented collective model to serve higher-value markets effectively needs further review and rethink.



## Appendix A: Review Framework

Themes	Review questions	Potential indicators	Data collection tools
Structural factors	<ul style="list-style-type: none"> <li>• These factors include the strength and nature of the ruling coalition, the economic system, the availability of natural and human resources, and demographic considerations</li> </ul>	<ul style="list-style-type: none"> <li>• How easy or difficult is it to hire professionals for FPCs?</li> <li>• As most of our FPCs will work with agro-products, how volatile is the production or cultivation of these products?</li> <li>• Is the product endemic to the context?</li> </ul>	<ul style="list-style-type: none"> <li>• KII w/ management, members, board, government agencies &amp; development partners</li> </ul>
Institutional factors	<ul style="list-style-type: none"> <li>• Are there formal and informal institutional rules and practices that will facilitate or hinder institutions from changing and adapting?</li> </ul>	<ul style="list-style-type: none"> <li>• How easy or difficult is it to register an FPC?</li> <li>• What are the benefits of registration?</li> <li>• What support has the FPC got from the government?</li> <li>• Were important linkages established with private and public sector?</li> </ul>	<ul style="list-style-type: none"> <li>• KII w/ management, members, board, value chain/market partners, lenders, government agencies &amp; development partners</li> </ul>
Governance and Management	<ul style="list-style-type: none"> <li>• To what extent are operations of Board and Management formalized?</li> <li>• What is the level of cohesion between Board members?</li> <li>• How competent is the Board and Management?</li> <li>• What is the level of dependence of Board and Management on the implementing partners/promoting organizations?</li> </ul>	<ul style="list-style-type: none"> <li>• Presence of SOPs that detail roles, responsibilities, selection process, meeting procedures</li> <li>• Consensus among Board members on SOPs</li> <li>• Diversity in board and management (e.g. no more than one member per family, presence of women in board and management, etc.)</li> <li>• Board meetings are minuted, issues discussed, resolution taken</li> <li>• All Board members are active in and well-informed about the enterprise</li> <li>• Board members have relevant experience in the area of business for oversight</li> <li>• Management has necessary skills across business functions (strategy and business planning, knowledge of and ability to transact in appropriate markets, book-keeping/cash handling/inventory management/technical skills, familiarity with statutory compliances, etc.)</li> <li>• Role of implementing partners limited to technical hand-holding, board/management is active in key business decisions</li> <li>• Level of satisfaction with the technical support received from implementing partners</li> </ul>	<ul style="list-style-type: none"> <li>• Desk review of project documents (SOPs, registration documents, meeting minutes, etc.)</li> <li>• Key informant interviews (Board, Management, Implementing partners)</li> </ul>

<b>Themes</b>	<b>Review questions</b>	<b>Potential indicators</b>	<b>Data collection tools</b>
Business and Operation	<ul style="list-style-type: none"> <li>● What is the type, level and adequacy of technical support (trainings and incubation support by implementing partners) extended to members and management?</li> <li>● How robust is the project's value proposition?</li> <li>● How robust is the project's assessment of value chain and market opportunity?</li> <li>● What is the quality and adequacy of partnerships (value chain/market/other)?</li> </ul>	<ul style="list-style-type: none"> <li>● Reported application and (in)adequacy of skills acquired in enterprise operations and stated gaps/additional needs/barriers to skills application among women members</li> <li>● Maintenance of PG books, member books etc.</li> <li>● Presence of business plans, market assessment/value chain/technical and financial feasibility studies, risk analysis</li> <li>● Level of clarity and agreement of desired outcomes among all stakeholders involved in project</li> <li>● Alignment of partner goals and reported areas of improvement</li> <li>● Positive partner/policy perceptions around value proposition of project</li> <li>● Types and adequacy of capital investments in projects</li> <li>● Adequacy of revenue structures to ensure business viability (reported and monitoring data)</li> <li>● Control of women over means of production</li> </ul>	<ul style="list-style-type: none"> <li>● Desk review of project documents</li> <li>● KII w/ management, members, board, value chain/market partners, lenders, government agencies &amp; development partners</li> <li>● FGDs with members</li> </ul>
Process and Systems	<ul style="list-style-type: none"> <li>● How robust are the existing processes and systems around? <ul style="list-style-type: none"> <li>○ regular business operations</li> <li>○ statutory requirements</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Presence of processes and systems for accounts &amp; MIS including digitization</li> <li>● Regular updating of books and records</li> <li>● Preparation and external audit of annual financial statements as applicable</li> <li>● Presence of stock reconciliation/inventory management processes</li> <li>● Insurance cover against fire/theft?</li> <li>● Positive credit history as applicable</li> <li>● Presence of appropriate product quality certifications</li> <li>● Knowledge of and compliance with statutory filings</li> </ul>	<ul style="list-style-type: none"> <li>● Desk review/Field observations of project documents (statutory filings, book of records, audit reports, product certifications, etc.)</li> <li>● KII w/ management/ implementing partners on above</li> </ul>
Financial performance and sustainability	<ul style="list-style-type: none"> <li>● Is the enterprise on a positive trajectory in terms of scale and profitability?</li> <li>● What mechanisms are in place/being considered for business expansion and technical support beyond project period?</li> </ul>	<ul style="list-style-type: none"> <li>● Increasing procurement volumes, production, purchase/sales orders, revenues, profit margin</li> <li>● Demonstrated interest from/access to alternative funding sources for business expansion as well as technical handholding</li> </ul>	<ul style="list-style-type: none"> <li>● Monitoring data</li> <li>● KII w/ management/ implementing partners/potential funders/lenders</li> </ul>

<b>Themes</b>	<b>Review questions</b>	<b>Potential indicators</b>	<b>Data collection tools</b>
Group interactions	<ul style="list-style-type: none"> <li>• What is the proposed value chain of the collective business?</li> <li>• How to gender norms influence women's interactions with VC members?</li> </ul>	<ul style="list-style-type: none"> <li>• Length of the VC. How many actors connect the collective to markets? How does this compare to the VC if women were not part of the collective?</li> <li>• Self-reported confidence in dealing with men in the VC</li> <li>• Incomes in comparison to women who did not join</li> <li>• Number and strength of linkages-economic and social- formed by the women's collectives</li> </ul>	<ul style="list-style-type: none"> <li>• FGD/KII/Surveys with women members and non-members</li> </ul>
Group cohesion	<ul style="list-style-type: none"> <li>• To what extent do members demonstrate group cohesion?</li> <li>• To what extent are members aware of and committed to enterprise goals?</li> </ul>	<ul style="list-style-type: none"> <li>• Increasing and active membership (e.g. registered, fees paid)</li> <li>• Members report positive attitudes/behaviours towards these collective/ collective members (e.g. reported trust, regular meeting attendance, participation, collective decision-making)</li> <li>• Members report that they find the enterprise relevant and useful</li> <li>• Members report that enterprise is the primary mode of transaction</li> <li>• Members report awareness of enterprise risks and willingness to bear the same</li> <li>• Members report confidence in Board and Management</li> <li>• Members report that remuneration process is transparent and fair</li> </ul>	<ul style="list-style-type: none"> <li>• FGD/KII/Surveys with women members</li> <li>• Desk review (Monitoring/ Membership data)</li> </ul>

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