



# **Enterprise Support Systems**

Understanding the social enterprise support  
ecosystem in India

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## Executive Summary

SEWA acknowledges that there is an inherent power asymmetry on lines of class, geography and gender, which can be seen in wealth inequality between men and women, the disparity in their ability to access resources and opportunities and their ability to control resources and their usage. The idea behind our focus on collective social enterprises (CSEs) is that we want women to have a sense of agency through this collective model of ownership, that resources are not appropriated by the dominant group alone and that through these enterprises the women by themselves, are able to facilitate multi dimensional interventions within their communities.

Historically there has been a systematic disempowerment of the poor, especially poor women. The approach where such women have always been looked at as beneficiaries or recipients of welfare schemes and public policies has to be done away with, since it infantilizes them. Women are capable of driving the change they need and realizing their potential in this growth story. Developing a woman's individual agency and capacity, at the same time developing community agency and capacity is key for a CSE to flourish.

Given the substantial number of collective social enterprises established by SEWA across states in India, a SEWA accelerator was envisioned to support such entrepreneurial endeavors run by women from the bottom of the pyramid population, across their different stages of growth. To bring such an accelerator into existence it was imperative to study the existing ecosystem, especially in India. This study goes in depth of what key elements go into creating an efficient and sustainable social enterprise support system by studying other accelerators/incubators in India with a focus on social impact. This also helped us take a stock of the support and services provided by SEWA to its enterprises thus far and the additional support needed by these enterprises.

To understand the current landscape of enterprise support systems (ESS), data on the services provided by these accelerators, their programmes, business models, cost and revenue structures, post programme engagement, etc was gathered using primary interviews. Personal interviews were conducted with seven ESSs in the first round where the focus was to develop a broader understanding of the functions and roles of such ESSs in the larger ecosystem of social enterprises, which were shortlisted using various parameters such as sector focus, target beneficiaries, female leadership, but social impact was the most important filtering criterion. In the second round of interviews, three ESSs were chosen which qualified the filtering criteria of: a) working with collective/social enterprises, b) situated in Indian (or largely South Asian) region; and c) working with bottom of pyramid communities. Since the social enterprises in SEWA have been in existence since years and numerous SEWA leaders/functionaries have been supervising such social enterprises, the study interviewed them as well to have an internal vision of what it takes to support functioning of social enterprises. For this purpose, a separate interview guide incorporating



relevant modifications was prepared and personal interviews of seven SEWA leaders/staff were conducted.

A comparative analysis among the Individual and Collective ESS was carried out on the lines of their objectives, their intended impact and scope of work, their model of engagement with communities, and the services they provide related to financial assistance, networking within the enterprise ecosystem as well as post program support. The reasons for failure of CSEs and their level of dependence on the accelerator/incubator was also studied.

A brief summation of our findings illustrates that the CSEs always have social and economic development of the community as an explicitly stated end goal, while an ISE can be either working for community welfare or may just be a socially responsible business, with varying degrees of social impact. Adding further to this, an ISE measures its impact mostly as the number of startups incubated or businesses scaled and very few define their impact as working with the bottom of the pyramid population and social development thereof. Whereas, the CSE will always measure its impact in the light of people reached, livelihood opportunities created, incomes raised and assets created by the community. ISEs are incubated or mentored with the idea that there will be a start and stop date, unlike CSEs where the aim is to build a longstanding relationship with the community, it is the mobilisation of the community and the resulting onus they take, that helps the enterprise become stable. The difference in engagement can be understood like the difference between education and knowledge, one is imparted in a time bound manner according to a set design while the other is absorption of the recipient by awareness or familiarity gained by experience of a fact or situation.

## **Rationale of the Study**

Given the substantial number of collective social enterprises established by SEWA, a SEWA accelerator was envisioned to support such entrepreneurial endeavors in different stages of growth. To bring such an accelerator in existence it was imperative to study the existing ecosystem, especially in India. This study goes in depth of what key elements go into creating an efficient and sustainable social enterprise support system by studying various accelerators/incubators.

## **Objectives**

- To understand the landscape of social enterprise support in South Asia in general and collective enterprises support systems specifically in India.
- To understand the key support offered by ESSs to CSEs working with the bottom of the pyramid populations.



- To document the support SEWA provides to its collective social enterprises and what additional support do these enterprises need.

## Methodology

To understand the current landscape of enterprise support system (ESS), data on the services provided, programmes, business models, cost and revenue structure, post programme engagement, etc, personal interviews were conducted with seven ESSs in the first round. The focus was on developing a broader understanding of the functions and roles of such ESSs in the larger ecosystem of social enterprises. These seven ESSs were shortlisted using various filtering criteria such as sector focus, target beneficiaries, female leadership, but social impact was the main filter used.

Name of the ESS	Mission
POWERED	This is a first-of-its-kind accelerator, globally, focusing on women-led businesses in the energy value chain. The objective of the accelerator is to support selected ventures, by helping them expand their innovative and consumer-responsive services, products, and financing; with an ultimate goal to increase economic empowerment of women-owned businesses in the energy space.
Social Alpha	They focus on connecting the innovation and investment ecosystems to drive convergence between the objectives of entrepreneurs seeking financial and operational support and the providers of risk capital and technical expertise. Their approach to innovation, incubation, investment is driven by technology.
Shell E4	<p>Their mission is to empower and enable identified Indian entrepreneurs, working on energy related start-ups to help them become sustainable, profitable and significantly impactful organizations. By co-creating and developing the start-up ecosystem in India - Convene leaders, expertise and resources to build and mobilize the start-up ecosystem by sourcing, defining and executing impactful projects.</p> <p>They offer world-class start-up hub to support (tailored as per the needs of the start up) and enable energy related start-ups by establishing a strong investor network</p>
Navodyami	Navodyami.com is an e-commerce platform endeavouring to make high-quality regional, ethnic and tribal crafts easily accessible and



	affordable. All of Navodyami.com’s home decor, accessory, apparel and footwear products are uniquely crafted by local artisans and scarcely available otherwise. They connect artisans (micro entrepreneurs) with authentic craft seeking customers.
Upaya	Upaya fights poverty with dignified jobs. They help growing early-stage businesses to create dignified jobs for the poorest of the poor. They believe that by creating dignified jobs for those in extreme poverty, they provide a hand up, not a handout. Their accelerator has focused on skilling, agribusiness and livelihoods in 2017,18 and 19 respectively so that by enabling aspiring entrepreneurs there are inspiring outcomes.
Viligro	Viligro dreams of an equitable world where the poor and marginalised can lead lives that are empowered and just. They believe that this scale of change can be achieved through social enterprises, that is, businesses that place impact at the centre of their mission. They inspire, mentor, fund and support early stage innovation-based for-profit enterprises that have an impact on the lives of the poor in India.
DeAsra	DeAsra is committed to enabling people to start, manage & grow a small business successfully. To this end, they offer a platform wherein, setting up, managing & growing a small business is made simple & entrepreneur friendly through a broad array of support services. Each of their services is simplified, benchmarked, tech-enabled, expert-led, with customer-friendly functionality, convenience & speed.

In the second round of interviews, three ESSs were chosen which qualified the filtering criteria of: a) working with collective/social enterprises, b) situated in India, and c) working with bottom of pyramid communities. Such Collective ESSs were chosen to maximize the learnings for SEWA given the socio-economic context of ESSs. Before the interviews, a detailed profile of the concerned ESS was culled out from web resources (refer Appendix, Serial Number 1), but a brief description of their mission is stated below:

Name of ESS	Mission
Bihar Jeevika	BRLPS through the Bihar Rural Livelihoods Project (BRLP) aims to improve rural livelihood options and works towards social and economic empowerment of the rural poor and women and BRLPS is mandated to implement SRLM in all blocks of Bihar. Creation of producer groups and linkage of these groups to the commercial sector (market) would also be facilitated.



PRADAN	PRADAN wants to enable the most marginalized people, especially rural women to earn a decent living and take charge of their own lives.  They believe all people, no matter how poor, are capable of driving the change they need.
Action for Social Advancement	At the heart of the organization is the aim of developing livelihood security, which is facilitated by an intensive participatory process of natural resources development and local institutional development. Particular emphasis is placed upon the poor and women. (98% of SHGs are women SHGs)

SEWA’s collective social enterprises have been in existence across Indian states for years and numerous SEWA leaders/functionaries have been supervising such enterprises. Another purpose of this exercise was to interview such leaders/functionaries to assess the gaps they perceive in terms of support to the CSEs in the SEWA ecosystem. For this purpose, a separate interview guide incorporating relevant modifications was prepared (Appendix, Serial Number 3) and personal interviews of seven SEWA leaders/staff were conducted. Other ways of compilation of internal data of SEWA Bharat were to refer to the stock taking report (of SEWA’s social enterprises) that was conducted in May 2019 along with an external auditor’s report.

A broad landscape view of the enterprise support system (ESS) was collated with specific focus on South Asia, wherein data on various parameters such as sector focus, team structure, programme details, revenue/cost models, etc was collected. This larger pool of data compiled from multiple sources such as Global Accelerator Learning Initiative (GALI) report, various online resources, etc served as the universe for our sample, which was then shortlisted using the filtering criteria.

## What SEWA Does:

SEWA has been actively working to realise its goal of women's economic empowerment since its inception in 1972. It draws from nearly 40 years of its experience of working with women in the informal economy for establishing, nurturing and sustaining grassroot women led collective social enterprises.

1. SEWA's core strength lies in its ability to mobilize and organize marginalised and vulnerable women to realize and then subsequently achieve their due social and economic entitlements. Women realize the merit of organising, leading to collective action and this increases their bargaining power in the community as well as the market. This improves





their personal well being as well as the well being of the community. This mobilisation not only makes them aware of their rights as citizens, but of their rights as women too. These social enterprises have tapped into a ready cadre of women job seekers and helped them become job creators. The practice of choosing Aagewans (leaders in the community) is one where women's leadership is promoted at the local level and empowers the women to collectively chart their own course of action.

2. SEWA works with a demand driven and a needs based approach. Almost all of SEWA's collective social enterprises were birthed because of demands of the women of that community/geography. This helps sustain the enterprise as it is closer to the lived realities and aspirations of the women who are a part of it, be it as shareholders or as workers. The needs of the women are prioritized above all monetisation and expansion activities, which is prompted by the grassroots led women board of directors of the social enterprise itself.

3. SEWA opts for a multi faceted, multi intervention strategy. No marginalised community can benefit with a single intervention. Hence, SEWA pushes for 'full employment' or 'poorna rozgaar' for its union members. So that they get dignified work/employment opportunities, they have security of income, food security, and social security (which is inclusive of, but not exhaustive to) healthcare, childcare, access to a safe shelter. It is only when all aspects of a woman's life are secure can her overall wellbeing be ensured. This is why the women led social enterprises focus on the holistic development of the women associated with it.

4. SEWA Bharat is a Federation (at the national level), that means it promotes creation of organisations at the state, district and local level so that the core goal of cultivating women leaders is realized.

These women are trained through capacity building and training programs to empower them and help them take informed decisions about their social enterprise. SEWA Bharat does not stake any ownership in the enterprises, these are collectively owned by the women who will only be supported by the Federation.

5. The goal of SEWA has to always push for self reliance, SEWA Bharat has actively supported creation of enterprises be it in the form of a cooperatives or a producer company or a Pvt Ltd Company. The form can vary as long as the goal of the enterprise is to work towards making the working conditions of women better and subsequently their living conditions as well.

6. The decentralised and dynamic structure of the organisation has pushed for innovative changes such as developing a cadre of rural banking correspondents through its Financial Cooperatives, women driving e-rickshaws (electric rickshaws), developing a cadre of women solar technicians in rural Bihar through its clean energy cooperative.



# Findings

## Comparative analysis among IESSs, CESSs and SEWA

For ease of reading, findings from data on various parameters have been aggregated and presented in the tables below but differentiated by the type of model studied: Individual Enterprise Support System (IESS), Collective Enterprise Support Systems (CESS), and SEWA’s own internal reflections. The main insights for the parameter studied is recorded above the table. So for example, for Table 1, when it comes to objectives, most individual enterprise support systems have different objectives, but for enterprise support systems supporting collective social enterprises, the objective is always social development of members of the CSEs, who are the poorest of the poor.

### Parameter: Objectives

*Insight: Varies for IESSs, however is always social development for CESSs*

<b>Individual Enterprise Support System</b>	<b>Collective Enterprise Support System</b>	<b>SEWA Internal Insights</b>
Ranges from incubation/acceleration of high social impact startups to innovation in a particular sector (like energy), but with social lens	Social and economic empowerment, creation of livelihoods for poor and excluded	SEWA’s motto of development with struggle is realised when communities are mobilised and they take ownership of the enterprise they are a part of

Stated objectives vary across the IESSs, while some focus on providing services and scaling the businesses, others focus on innovations in a particular sector (like energy for Shell E4 and POWERED); at times the focus is to work exclusively with high social impact businesses. However, except Shell E4, all work with enterprises with varying degrees of social impact.

CESSs, meanwhile, always have social and economic development of the community as an explicitly stated end goal.



## Parameter: Impact

*Insight: IESSs have a more business and innovation impact focus while CESSs always define impact in terms of social development goals*

<b>Individual Enterprise Support System</b>	<b>Collective Enterprise Support System</b>	<b>SEWA Internal Insights</b>
Looking for viable companies over people impact, growing valuation of the companies, product or service that improves lives of bottom of the pyramid populations (as the focus is on monetisation, they are usually acting in the capacity of being a socially responsible business but not a social enterprise), number of startups incubated	Defined in terms of people reached, jobs created, incomes raised, assets created	SEWA does not numerically measure its impact, its strength lies in the number of members that are a part of the larger SEWA Union and at the enterprise level by the number of shareholders that it has, since that is a proxy to their ownership of the enterprise

Since the objectives of the IESSs vary, impact created by them also varies. Some consider their impact as creating innovations in the sector, while others value the number of startups incubated or businesses scaled. Few define their impact as working with the bottom of pyramid populations and their development. It is important, however, to notice that the social impact remains an implicitly stated goal and is manifested in terms of how the enterprises to work with are selected.

With CESSs, the impact is reflected and measured in terms of people reached, livelihood opportunities created, incomes raised and assets created for the community.



## Parameter: Model of engagement

*Insight: IESSs have structured, cohort-based programmes to engage with enterprises with a definite selection process as well as exit points clearly laid out. CESSs meanwhile have collective organizations as points of entry and promise more hand holding and life long relationships.*

<b>Individual Enterprise Support System</b>	<b>Collective Enterprise Support System</b>	<b>SEWA Internal Insights</b>
<p>A cohort based programme based on selection criteria  Residence/on-site programme where trainings are conducted in a scheduled manner  Usually customized for maximized trickle down  Typical duration 6-12 months.</p>	<p>Mobilization of community through SHGs or UGs (user groups) and then creating collective organizations  More handholding and support structure as the incubated/accelerated enterprises are formed with a social objective</p>	<p>SEWA relies on its Aagewans (who are the leaders chosen by the community to lead them) and SEWA Saathis (they are designated for a particular enterprise)  SEWA Saathis conduct meetings with the people they work with on a regular basis. The engagement model is designed to eliminate hierarchy and bring forth the voices of the people who are shareholders in the enterprise.</p>

In IESSs, engagement with the enterprises is based on a clearly defined programme, entry to which is application based. Such programmes are structured, with defined services in programme and post programme, and clear exit strategies.

CESSs, on the other hand, build enterprises from scratch in areas where they have a strong community foothold. The point of entry of such ESSs and enterprises, is based on their community mobilization (which could be in terms of union work, SHGs or any other). Their engagement with the enterprises is more intimate and prolonged.



## Parameter: Scope

*Insight: IESSs work with unrestricted geography having specific, yearly or agnostic sector focus. Demography is either focused (women or bottom of pyramid) or agnostic. CESSs work with select geography (based on strong foothold) having bottom of pyramid population focus. Demographic groups focused on are marginalized populations.*

Individual Enterprise Support System	Collective Enterprise Support System	SEWA Internal Insights
<p>Geography: rural and peri-urban areas in some states, participants can come from pan-India (selection based)</p> <p>Sector: energy, multiple, year-wise focus</p> <p>Demographics: innovators, women-led businesses, businesses working with bottom of pyramid population</p>	<p>Geography: Limited to few states - based on their community foothold</p> <p>Sector: based on land, agriculture, micro-artisans</p> <p>Demographics: marginalized communities, women, tribal populations</p>	<p>SEWA does not have a sector or geography specific approach. The approach is to work with those women who are a part of the informal economy and willingly want to be a part of the SEWA ecosystem</p>

For IESSs geography is not limited to states, it is open to pan-India enterprises, as the programme is based on application and selection of participants. In CESSs, on the other hand, collectivization precedes enterprise building, thus geography is limited to few states with strong community footholds.

Sector for IESSs is either specific, yearly, or they are sector agnostic. However, sector focus is always tied to the bottom of the pyramid population in case of CESSs, thus based on land, agriculture and micro-artisans for instance.

IESSs are demography agnostic. However some specifically opt to work with women entrepreneurs or tier II/tier III cities. For CESSs, demography is always marginalized populations such as poor women or tribal communities.



## Parameter: Sustainability of ESS

*Insight: While IESSs have diverse sources of revenue, CESSs are entirely grant based*

Individual Enterprise Support System	Collective Enterprise Support System	SEWA Internal Insights
<p>Major Cost: Personnel, providing services</p> <p>Revenue: Grants, returns on portfolio investments, 20-30% recovered from participant fee</p>	<p>Major Cost: Personnel, providing services</p> <p>Revenue: Grants</p>	<p>SEWA shareholders pool together capital to start the enterprise, some of the staff that works for these enterprises comes from SEWA Bharat and the enterprises aspire to use their revenue to bear the cost of the operational costs (both fixed and variable costs)</p>

While CESSs function entirely based on grants, IESSs have multiple ways of recovering their costs such as equity investment in well performing enterprises (and the returns thereon), returns on portfolio investment, and participant fee charged from the entrepreneurs for the programme. The 7 IESSs interviewed had raised around 20-30 percent (maximum) from the participation fee. Another important insight was that participants in IESS programmes preferred service-based fee over yearly subscriptions, as they need expedited service.



## Parameter: Services

*Insight: IESSs provide more business model support, mentorship as needed, while CESS have service specific needs such as business mindset training*

Individual Enterprise Support System	Collective Enterprise Support System	SEWA Internal Insights
<p>Need but not recognized important: Regulatory compliances, messaging (to investors and customers), internal 'plumbing'</p> <p>Most demanded: Marketing, Sales, Social events, Finance</p> <p>Most useful inputs: Business Model discussions, Mentorship (developing a trusted relationship), financial reporting dashboards, networking</p>	<p>Need but not recognized important: governance system, tax filing system, audit, business mindset training</p> <p>Most demanded: There was not a common demand raised, each enterprise had its own</p> <p>Most useful inputs: SOP manuals (models need to be replicated across geography), IT software, trainings, financial linkages</p>	<p>Since the women on the board of the enterprise are all women from the bottom of the pyramid population themselves, they require handholding for various compliances (legal, financial, operational) and regulatory issues which SEWA Bharat assists them with.</p>

It was observed that in both, the individual and collective ESSs, the importance of adherence to regulations, tax laws, audits requirements is not realized at the enterprise level. However, they remain a very important component of the businesses. Also, business mindset training is a unique need of the enterprises supported by the CESS model.

For IESSs, the most useful input is business model discussion with entrepreneurs. On the other hand, the CESSs emphasized on carefully designed SOPs which could serve as enterprise models to be replicated across geographies by grassroots leaders.



## Parameter: Financial support

*Insight: IESSs provide enterprises with a platform to pitch ideas to investors or access investments/grants post the IESS programme. CESSs have a more determined approach to supporting financial linkages.*

<b>Individual Enterprise Support System</b>	<b>Collective Enterprise Support System</b>	<b>SEWA Internal Insights</b>
<p>Ways: Opportunities to pitch to investors and industry experts on Demo Day, Investor Lunch</p> <p>Tools: Equity ask - to ensure commitment - is a preferred mode. Free money is also provided to fulfill critical functions Pure grants too</p>	<p>Ways: Connect with financial institutions MoU with nationalized banks</p> <p>Tools: Grants, loans, shareholder equity</p>	<p>SEWA does not hand out money to enterprises, the core capital of the enterprise is the money the shareholders deposited to set up the enterprise and the running costs are to come from revenue</p>

The IESSs provide platforms like Demonstration Days, Investor Lunches to the enterprises to raise funds. The enterprises use such platforms to pitch their ideas and raise money. At times, these IESSs too can provide grants, or buy equity stake in potentially successful enterprises.

On the other hand, the CESSs have a more determined approach towards connecting their enterprises to funding opportunities such as having Memorandum of Understanding with nationalized banks at the CESS level. Grants, soft loans and raising shareholder equity are other tools of funding available to enterprises under the collective ecosystem.





## Parameter: Networking

*Insight: Networking opportunities are provided by both: the IESSs focus on funding platforms, while the CESSs focus on marketing platforms*

Individual Enterprise Support System	Collective Enterprise Support System	SEWA Internal Insights
Peer-to-peer learning and networking: Founders social, annual events, WhatsApp groups  Funding platforms: Investors lunch, demonstration day	Peer-to-peer learning and networking: Annual event, interactions between old and new initiatives, WhatsApp groups and Marketing platforms like SARAS melas	SEWA at present does not have a networking event or platform for its social enterprises. But there is a plan for such a networking event in the later part of 2020

There are efforts in both the models to enable cross-learning and networking among peers as well as to reach out to potential investors.

While the IESSs focuses more on providing platforms for funding which enterprises can use for pitching to investors, CESSs would also go to the extent of creating a marketplace for products of CESSs enterprises

Peer to peer networking opportunities remain similar and in both the cases matured social enterprises eventually become mentors.



## Parameter: Post Programme - Services

*Insight: In IESSs, enterprises can choose to avail post programme services based on their need and are usually limited to networking, while in CESSs critical services continue*

Individual Enterprise Support System	Collective Enterprise Support System	SEWA Internal Insights
<p>Networking with new/old cohorts                      Successful entrepreneurs can become mentors                      Need based - quarterly calls, ones which are in proximity want more</p>	<p>Critical continue training, backward forward linkages)                      services (like legal, forward)</p>	<p>The Indore Financial Cooperative of SEWA is one such example, the operations and decision making is carried out at the local level without involving the centralised team. But there is no predetermined list of services</p>

For IESSs, post programme support is need based; enterprises can ask for specific services from the IESSs. These IESSs, however, continue specifically with networking. Older successful entrepreneurs become mentors and support the new cohorts.

In case of CESSs, as there is no strict programme structure and no clear exit, critical services like training, market linkages, financial linkages continue for a longer duration.



## Parameter: Dependence of enterprises

*Insight: In IESSs, dependence is short term, lasts till programme, and continues in a limited manner post programme, while in CESSs it is longer term*

Individual Enterprise Support System	Collective Enterprise Support System	SEWA Internal Insights
<p>Autonomy is assumed in operations, decision making. Support weans off after the programme.</p> <p>Money and services are provided to scale up to a certain point. At the next phase the next set of investors come in. Example Saahas (the waste management initiative of Upaya)– has changed the work environment of people from hazardous to safe but after this, responsibility of revenue generation is on them and Upaya can't help much.</p> <p>For the first one-year post investment, very hands on engagement – every two weeks. After year 1 – monthly basis, beyond that its quarterly basis.</p>	<p>Autonomy is preferred in operations, while decision making and financial independence come later.</p> <p>More prolonged hand holding for critical service is given. (legal, backward forward linkages)</p>	<p>The enterprises are in a way dependent on SEWA for decision making concerning major financial transactions, also SEWA Bharat helps them with compliances. The compliance culture at enterprise level is absent.</p>

Dependence on enterprises is limited and short term in case of IESSs. As there is a clear, time bound programme and clear exit of the IESSs after the programme, the autonomy of enterprises is maintained. Services and thorough engagement are provided until the programme ends and then engagement remains with portfolio enterprises only.

In CESSs, autonomy in operations has been preferred since the inception. However, critical decision-making and funding dependence on the CESSs continues for a longer period.



## Parameter: Sustainability, Autonomy and Exit

*Insight: IESSs give more autonomy to enterprises and have a clear, structured, time-bound exit plan, while CESSs have a more tailored criteria for autonomy with less structure or no clear exit plan.*

Individual Enterprise Support System	Collective Enterprise Support System	SEWA Internal Insights
<p>Sustainability and Autonomy: Based on ability to raise funds</p> <p>Exit: Clear exit plans, either: Post programme Post equity exit</p>	<p>Sustainability and Autonomy: Based on independence in terms of managing operations, decision making, and fundraising</p> <p>Exit: No clear exit plans, lifelong support (with weaning off dependency)</p> <p>Some features of maturity: predictability of processes, maturity of leadership, governance and management</p>	<p>Autonomy is a contested concept within SEWA, the notion that guides being a part of SEWA is to be members of its trade union and to follow the dual motto of struggle and development.</p> <p>The enterprises are always part of SEWA ecosystem, their actions guided by the central team, so there is no exit</p>

For enterprises working with IESSs, sustainability and autonomy is defined on the ability of entrepreneurs to independently raise funds. But the enterprises are considered autonomous as they approach the ESS programme only for a short-duration intensive support. With the CESSs, sustainability and autonomy is emphasized on the basis of independence in managing enterprise-level operations.

Regarding exit, IESSs have a clear and defined exit strategy and continued engagement exists in the form of a post programme support. In some cases, the exit might be delayed if equity was invested in the enterprise. CESSs have no clear exit plans as their model of engagement is not the same as IESS, here the ability of the leadership to take informed decisions, adherence to a standard operating procedure acts as proxies for maturity and the ESS can then continue to wean off dependence of the enterprise on the ESS.



## Parameter: Reason for failure

*Insight: For IESSs problems with market, product, messaging, vision are potential reasons for failure, while for CESSs it is the leaders, management decisions.*

Individual Enterprise Support System	Collective Enterprise Support System	SEWA Internal Insights
Lack of market, failure in communication/messaging, business model, founder had no vision, poor planning (such as heavy investment in expensive machinery)	Not good leaders, bad management decisions, conflict between leadership (No insight on business model)	Failure to adhere to compliance and absence of leadership have been reasons for failure of enterprises. But in some cases, the business model may not be viable. For example: Saarthak SEWA was not able to sell any solar lights as Bihar government carried out an intense electrification of the State

With the IESSs, failures are caused by poor business models of entrepreneurs, poor messaging to the investors and the market, issues with product, and vision of the entrepreneurs. Such reasons reinforce the model of engagement where individual autonomous entrepreneurs are coming to IESSs with their unique ideas and vision.

CESSs, on the other hand, say that enterprises under them fail for not having adept leaders, on account of bad decisions by the management of enterprises, and conflict among the grassroot leaders. Lack of any insight on business models, market, and planning can also lead to failure.



## Parameter: Challenges of ESS

*Insight: CESSs struggles with compliance and business mindset, while IESSs struggles with growth and scale of business*

Individual Enterprise Support System	Collective Enterprise Support System	SEWA Internal Insights
<ul style="list-style-type: none"> <li>• Lack of committed team</li> <li>• Lack of technology to assess impact</li> <li>• Lack of ecosystem collaborations (vague, check)</li> <li>• Hitting bandwidth limit (unable to cater to more entrepreneurs)</li> <li>• understandability of business and profitability aspects (women from tier II, tier III cities)</li> <li>• Scale (quality vs number of startups) and pace (how to keep them up with us and vice versa)</li> </ul>	<p>FCRA management, adherence to regulatory framework, entrepreneurial spirit, market mindset</p>	<p>Main challenges are: financial issues due to lack of market linkages, leadership not trained or taking onus, compliance issues</p>

CESSs struggle largely with compliance and business mindset issues. Under the latter, they have to work with the community to inculcate entrepreneurial spirit and a business mindset with objectives of market capture and business growth. Such profit maximization ideas are however assumed to be a given with individual entrepreneurs.

IESSs have concerns about growth and scale of business, and the pace of working with enterprises. For them, hitting the bandwidth limit in terms of cohort size is usually a cause of concern (in some cases it was observed that new cohorts were not taken on to ensure thorough engagement with existing ones).



## Conclusion:

Grassroots level organizations have substantially improved the livelihoods of SEWA's union members and their working and living conditions. The enterprise support system designed for women led collective social enterprises is not just a program to structure demand led initiatives but also a means to earn a decent income and access basic social security services, such as healthcare, childcare, savings and credit, housing, insurance, literacy and leadership training. SEWA realises the need for asset creation by women and in their name, hence, all women shareholders are the true owners of the enterprise and it is through this asset of theirs, which gives them sustainable livelihood, they are empowered to build on more.



## Appendix:

### 1. Brief profiles on Collective Enterprise Support Systems interviewed:

ESS: ASA (Action for Social Advancement), founded in 1996

Background: It has emerged as a prime and lead organization in the sector of farm based livelihood for poor and natural resource management. Ensuring livelihoods of poor people through providing developmental services, in particular through natural resources development.

Vision: ASA's approach to development is firmly founded upon participatory action at the community level.

Mission: At the heart of the organization is the aim of developing livelihood security, which is facilitated by an intensive participatory process of natural resources development and local institutional development. Particular emphasis is placed upon the poor and women. (98% of SHGs are women SHGs)

Their ideology/rationale: "Land is Livelihood" is the concept that drives ASA's Land and Water Resource Development program. It remains a core activity in ASA's strategy to develop rural livelihoods. ASA's multi-disciplinary and integrated approach, therefore, is based on the premise that significant opportunities for livelihood enhancement exist through the restoration and management of the available natural resources in the rural areas.

Engagement in community:

1. ASA has entwined its various CBOs (community based organizations) with the Barefoot Professionals (BP), who are local youth selected (and trained) by ASA. - Systematic onboarding
2. ASA's efforts at improving farm productivity has largely been based on 'Responsible Crop Initiative (RCI)' or popularly known as "Jimmedar Kheti", a form of certification for agricultural practices followed that reduces the environmental and social footprint of agriculture, while increasing yield and productivity for the farmer, making the business of farming more sustainable.

Team USP: ASA believes that professionals are needed to take the lead on any new innovations or advancements and are needed to streamline operations for increased efficiency. So, they have hired experts for all their work streams.

Key learnings for SEWA:





1. We must learn from ASA's key strength which is robust process documentation and implement it across levels, so that all information is collated periodically.
2. We must devise an in-house Standard Operating Manual, how it was devised and how they manage their regulations and compliances, since ASA attributes its efficiency to SOMs.
3. Technological solutions for social problems. The year 2018-19 saw ASA forming/reviving 1,084 SHGs. ASA employs a special custom-made software, "Samuh Soochna Sahayak" (S3) to meet its SHG data management needs. Digitization of SHGs during the year was the ASA's partnership with the project E-Shak, which is an initiative of Micro Credit and Innovations Department of NABARD.



## ESS: Jeevika | State Rural Livelihood Mission, Bihar

**Background:** The Bihar Rural Livelihoods Project (BRLP) is an ambitious project of the Government of Bihar for the alleviation of poverty (in a phased manner) in the State (across 534 blocks of 38 districts).

**Vision:** The objective of the project is to provide right & equal opportunities for livelihoods for rural communities, especially the poor.

**Mission:** BRLPS through the Bihar Rural Livelihoods Project (BRLP) aims to improve rural livelihood options and works towards social and economic empowerment of the rural poor and women and BRLPS is mandated to implement SRLM in all blocks of Bihar.

Creation of producer groups and linkage of these groups to the commercial sector (market) would also be facilitated. Important commodities and livelihood interventions identified within the project in specific districts are Dairy, Agriculture, Incense Sticks, Jute, Makhana, Fisheries, Banana, Honey, etc.

Focus areas:

Development professionals working with BRLPS intervene with the community through the following four themes or programs:

1. Institution and capacity building
2. Social development
3. Microfinance
4. Livelihoods

The objective of the initiatives is to enhance sectoral size and productivity growth in key livelihood sectors for employment generation of the poor. This will be achieved by making investments in technical assistance, service provision and setting up of market support mechanisms.

**Operation Strategy:** At the senior level, the management and administration work is carried out by government officials, though for some localized activities consultants are hired. But there is a top down approach for decision making and implementation strategies since this is not an ESS per se but the State itself.

They focus on social inclusion through universal social mobilization. They promote Self Help Groups, Inclusion of Pre-Existing SHGs, and Building Federations at different levels for sustaining Collective Action, Formation of Village Organization (VO), Inclusion of Pre-Existing Federations, Cluster Level Federation (CLF), Block Level Federation, Livelihood Based Producer Groups, and Community Professionals in JEEVIKA.



### **Jeevika's Initiative for Women:**

- NRLM, through Mahila Kisan Sashaktikaran Pariyojana (MKSP), is promoting and facilitating scaling-up successful, small-scale projects that enhance women's participation and productivity in agriculture and allied activities.
- It is a concerted effort to recognize the role of women in agriculture, to enhance their capacities and increase their income in agriculture and allied activities. MKSP aims to ensure household food and nutrition security of the poor and the poorest of poor.
- Its key elements include - a) Focus on inclusion of the poorest of poor, b) Community Managed Environmentally Sustainable Agriculture practices, c) Support to various strategies and ways of reducing drudgery of Mahila Kisans, d) Supporting institutions around agriculture and allied activities to strengthen livelihoods of the poor, e) Developing a wide pool of community practitioners (CRPs) to ensure participatory service delivery and country wide scale up of best practices.
- Under NRLM, the core agenda of MKSP is to (i) create sustainable livelihood institutions around agriculture and allied activities (ii) create sector-specific geography-specific best packages of practices and (iii) create a wide pool of community resource persons for scaling up livelihood interventions in the entire country. The mission has two thematic interventions, to work with partners in the MKSP program. They are: a) Sustainable agriculture and b) Non Timber Forest Produce

### **Impact:**

Over a period of 10years, SRLM mandate is to mobilize 1.5 crores rural HHs into 10 Lakhs SHGs, 65000 VOs (Village Organization) and 1600 CLFs (Cluster Level Federation).

Recognition of women as farmers and not helping hands on the field and developing a cadre of community practitioners. This is a large scale capacity building initiative.

### **Key Learnings for SEWA:**

1. Saras Mela as an efficient way to establish direct contact with the customer for sale of handicraft and artisanal goods.
2. Their livelihood groups provide customized training (at block and village level) for the management of enterprises, enhancing productivity and quality. These trainings are extremely localized so that people learn what is most useful for them.



ESS: Professional Assistance for Development Action (PRADAN), started in 1987.

Vision:

1. PRADAN aspires to facilitate a just and equitable society where everyone lives and works with dignity.
2. They believe the community is the driver of change, the professionals are catalysts to speed up the process. They work with a goal to create measurable impact on India.

Mission: PRADAN wants to enable the most marginalized people, especially rural women to

1. earn a decent living and
2. Take charge of their own lives.

They believe all people, no matter how poor, are capable of driving the change they need.

Operation Strategy:

The aim is to enable the poor to earn a decent living and for this goal, the team (comprising of 3-5 young professionals) is directly sent to their site of work in a rural area under the leadership of a coordinator.

The professionals whom PRADAN hires, are brought on board to facilitate advancements in the area based on their expertise in agriculture or engineering or social sciences.

They spearhead the actual work to be carried out on ground at the DC (development cluster).

Geography they work in: Madhya Pradesh, Chhattisgarh, Bihar, Jharkhand, Odisha, Rajasthan, West Bengal

Focus areas of work:

- Social Mobilization: Reaching out to the poorest communities, building human capabilities, building women's self-reliant collectives as change agents.
- Food Security: Reducing hunger, ensuring year-round food, organizing farmers into agriculture production clusters (APC)
- Managing Natural Resources: Making the most of nature's gifts through husbandry, suitable technologies and investments
- Livelihoods: Building models of alternative livelihoods, training the community in new skill sets



- Market Linkages: Linking to markets, to financial institutions, and government for their consumer goods like poultry, tasar silk, agricultural produce
- Grassroots governance: Making the community aware of its rights, empowering them to have a say in the way things are run

#they facilitate organization of collectives that can help earn a decent living and help women especially to access government programs and their entitlements as citizens.

Involvement with global discourse:

Their work is centered around the sustainable development goals (SDGs) [specifically these]: no poverty, zero hunger, gender equality, climate change, clean water & sanitation and peace, justice & strong institutions.

Impact:

1. In 2014, PRADAN charted out a road map to multiply their impact that, by 2022 they plan to reach 10 million people across 12,500 villages in the 7 states where they operate.
2. Their primary focus is to help people in marginalized communities develop their own skills and initiatives, instead of delivering services or solutions to them. They learn through experience how to build a livelihood and to access the information they need to engage effectively with government authorities and other people in power.

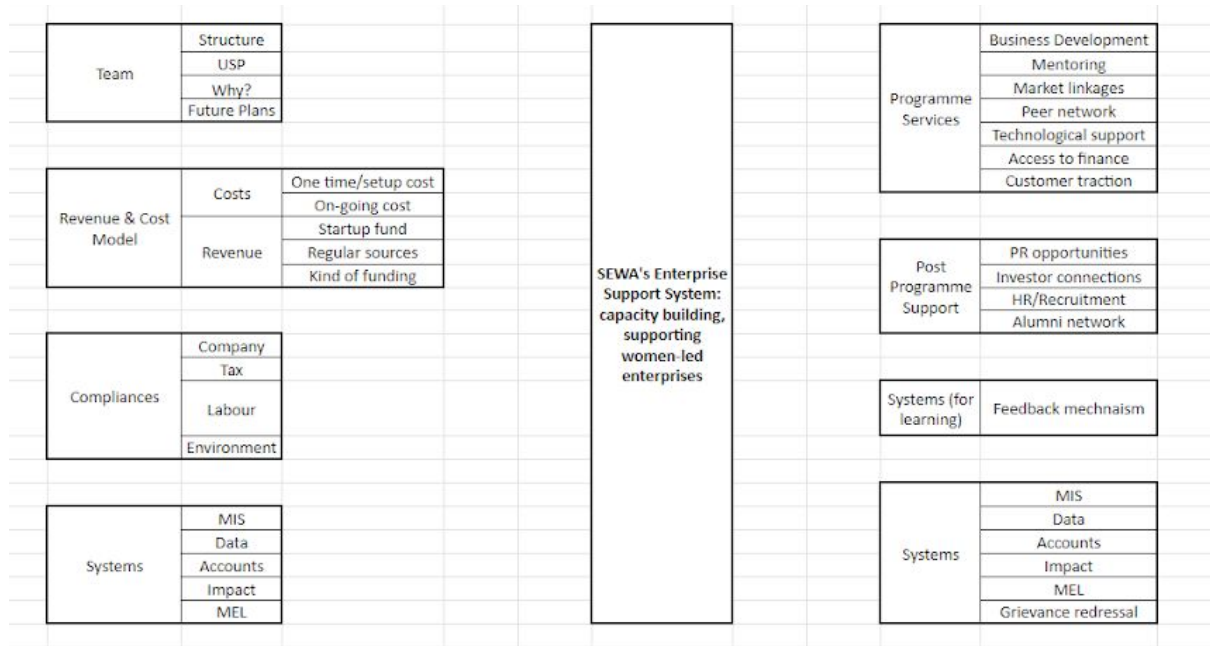
Key Learnings for SEWA:

1. PRADAN is an accelerator at the central level, charting the long term plan, deciding what parameters impact would be measured in, what sectors or areas they would work in but the actual work done is at the localized level, with active engagement from the community. It is similar to a 'hub and spoke' model of functioning.
2. PRADAN encourages immersion of professionals in its team to spend time in the development cluster (site of work) to learn from people as much as it aims to teach them. There is a two way learning happening simultaneously.



## Analytical Framework

An analytical framework to understand the critical points of an ESS was conceptualized. Information on these points was gathered using the questionnaires.



## Questionnaires:

### For external ESS interviews

#### 1. Accelerator Services

- a. What, according to you, are the most useful inputs that your Enterprise Support System provides the enterprises within its ecosystem?
- b. What do you think enterprises need but they don't recognise as important?
- c. What differences in needs do you see across age/stage/geography/sector of social enterprises?
- d. How do you decide which needs are to be prioritized over others?
- e. What do enterprises demand most from you?
- f. Do you believe the gender lens specifically change things? What do you do differently because you cater specifically to women run clients?
- g. What, usually, is the biggest obstacle in
  1. Starting an enterprise?
  2. Scaling up an enterprise?
  3. Reviving an enterprise?

#### 2. Financial Support

- a. What are the forms of finance you offer enterprises?
- b. How does that differ according to the stage of enterprises?
- c. Why did you choose the model you are working with right now?
- d. What do you think is most impactful in terms of capital for start-ups?

#### 3. Revenue/Cost/Funding Model -

1. What are the sources of revenue for your team?
2. What are the biggest initial/setup costs involved?
3. What was the financial capital requirement for starting work with social enterprises? And what is the ongoing cost involved in this line of work?



b. What are the funding sources and the requirements to get funding? How often do you apply for funding and what are your primary sources for this funding?

1. Philanthropy
2. Entrepreneur fees
3. Consulting contracts
4. International donors
5. Government
6. Angel Investment
7. Venture Capital

#### 4. Life Cycle Support and Engagement

1. At what stages of an enterprise's life cycle do you provide support?
2. How do you tailor support for the various stages of an enterprise's growth?
3. How do you measure success? What metrics do you use to measure progress and success? / When do you say your incubatee has matured?
4. What role would you say your Enterprise Support System played in the success of the enterprises?
5. Why do you think some enterprises failed?
6. How dependent are the enterprises on the accelerator, in the beginning? Over time? For what activities and decisions can enterprises become independent and for what will they always need support?

#### 5. Selection

- a. How do you decide which enterprises should receive funding?
- b. How do you evaluate what enterprises/entrepreneurs to work with? If there is a checklist, could we see this?

#### 6. Ecosystem:

1. How do you relate to other support systems and their models?





2. Does a cross-learning space within the social enterprise support ecosystem exist? If so, how does it operate?

## 7. Challenges

1. What are the biggest factors behind failure and success of startups/social enterprises in the market according to you?
2. What are the biggest challenges of operating a social enterprise support system?
3. Learning - How has your model evolved over time?
4. Engagement - How do you interact with clients over time? Do you have a systematic feedback mechanism and means to incorporate this feedback?

## 8. USP and Team Competency

1. What would you say is the USP of your team?
2. Why do enterprises select you as opposed to others in the ecosystem?
3. What are your future plans for the team here at your Enterprise Support System and for the ecosystem?

## 9. Impact

- a. What are your parameters for judging impact?
- b. How do you measure impact?
- c. How do you measure the success of an enterprise?
- d. At what point, do you think the enterprise should not be given further support?

## 10. Wrap Up

- a. What would you want the three key takeaways from this meeting to be?
- b. What have I not asked about here that you think is important for me to know?
- c. Are there any research outputs that I can refer to, about the effect of accelerators on collective social enterprises ?



d. If possible, can I interact with one participant of your program to understand what they found most useful by participating in the program?



## For SEWA internal interviews

### 1. Introduction to SEWA's and interviewee's work with social enterprises

a. SEWA Kerala/MP/Fed/etc. kab se social enterprises ke saath kaam kar rahe hai? (How long has SEWA Kerala/MP/Fed/etc. been working with social enterprises?)

i. Details of SEs:

Number					
Age/year of setup					
Stage					
Work/Sector					
Geography					
Collective/Individual					
Registered as					

b. Aap SEWA social enterprises ke saath kab se kaam kar rahe hai? (How long have you been working with SEWA social enterprises?)

c. Aapka kya role hai iss kaam me? (What is your role in this work?)

d. Aap aur kya kaam karte hai SEWA mein, social enterprises se alag? (What else do you work with in SEWA apart from SEs?)

### 2. Services provided to the Social Enterprises

a. SEWA Kerala/MP/Fed/etc. social enterprises ko kya maddad provide karte hai? (What all services does SEWA Kerala/MP/Fed/etc. provide to the social enterprises?)

1. Business plan/initial idea:
2. Paise ki maddad:
3. Product banane mein maddad:
4. Team banane mein maddad:
5. Marketing mein maddad:



6. Accounts mein maddad:
  7. Doosre social enterprises se partnership karne mein maddad:
  8. Board ka election aur AGM conduct karne ke liye maddad:
  9. Aur koi maddad:
- b. Inn sab mein se sabse zaroori service kya hai, aapke hisaab se? (What according to you are the most useful inputs you provide any of the enterprises you work with?)
  - c. Aisa kya hai jo SEs ki zaroorat hai par vo use zaroori nahi samajhte? (What do you think enterprises need but they don't recognise as important?)
  - d. Jab hum kisi SE ke saath kaam karna shuru karte hai to kaise nirnayy lete hai ki kis tarah ka support pehle diya jaega? (How do you prioritise what support you provide an enterprise in what order?)
  - e. Agar hum broadly kahein, to zyaadatar SE ki kis cheez ki sahayata ke liye demand sabse zyaada rehti hai? (What do enterprises demand most from you?)
  - f. Kyuki hum mahila sashaktikaran aur mahila udyogon ke liye kaam karte hain, kya hamare kaam karne ke tareeke mei kuch change laana padta hai jo hum anyaa SE ke saath shayad nahi karte? (Do you believe the gender lens specifically change things? What do you do differently because you cater specifically to women run businesses?)
  - g. Agar hum SE ko stages ke nazariye se dekhein, (i) toh SE banane me, (ii) uska business ka starr badhane ke liye, aur (iii) usko vapas chaalu karne me sabse zyaada kathinaaiyan kya rehti hain? (What, usually, is the biggest obstacle in
    1. Starting an enterprise?
    2. Scaling up an enterprise?
    3. Reviving an enterprise?)
  - h. Kyuki hamare SEWA SE desh bhar me alag alag jagah par sthitt hain, aur alag alag sector me kaam bhi karte hain, aur alag tarah se registered bhi hain to kya aapki nazar me koi pattern ya trend dekha gaya hai jisse hum inki zarooraton ko club kar paaein? (What differences in needs do you see across age/stage/geography/sector of social enterprises? APPLICABLE TO ALL QUESTIONS)



## 1. Financial Support

- a. SEWA apne SE ko kis kis prakaar se financial help deta hai? Kya vo SE ke stage pe depend karta hai? Kaise? (What are the forms of finance we offer enterprises?)
  - b. Kya hum SEs ko kisi funder/investor se funding ke liye jodte hai? (Do we connect SEs with funders/investors for funding?)
  - c. Jab hum SE ko financial tarah se madad karte hai, toh kaunse stage par voh Dena sabse impactful hota hai? (What do you think is most impactful in terms of capital for start-ups?)
  - d. Jab hum SE ko funds dete hai, toh us fund ke utilisation par monitoring karte hain? Agar karte hain, to kis prakaar se? (What is your mechanism to check responsible utilisation of funds, grants that SE have received?)

## 2. Revenue/Cost/Funding Model -

- a. Hum SEWA mei social enterprises ke kaam se sambandhit kharch ke liye kis prakaar se funds arrange karte hain? (What are the sources of revenue for our work related to SE?)
- b. Ek SE ko chaalu karne ke liye sabse bada kharch kaunsa hota hai? Aur yeh kis prakaar se differ karta hai alag alag SE ke liye? (What are the biggest initial/setup costs involved?)
- c. Jab SE chaalu ho jaata hai to sabse bada kharch Kahan par hota hai Roz marra me kaamo Mei? (What was the financial capital requirement for starting work with social enterprises? And what is the ongoing cost involved in this line of work?)
- d. SEWA mei hum kis kis tarah se funds lete hai SEs ke liye, aur hamare vision ke anusaar kaunsa form sabse sahi hota hai? (What are the funding sources and the requirements to get funding? How often do you apply for funding and what are your primary sources for this funding?)

i.Philanthropy

ii.Entrepreneur fees

iii.Consulting contracts

iv.International donors



v. Government

vi. Angel Investment

vii. Venture Capital

1. Life Cycle Support and Engagement

- a. Hum SE ke kaaryakal Mei kis padaw par sahayata dete hai? (At what stages of an enterprise's life cycle do you provide support?)
- b. Hum SEWA mei kehte hai ki hum shruwaat se ant Tak saath hai, toh humare SE ko support mei kis prakaar se changes aate hain? (How do you tailor support for the various stages of an enterprise's growth?)
- c. SEWA mei hum kin kin parameters par maante hai ki ab SE safal ho Gaya hai, hum kis prakaar us safalta ko measure karte hai? (How do you measure success? What metrics do you use to measure progress and success?)
- d. Kya SEWA ke kaam se SE pe asar padta hai? Yadi SEWA ka support nahi hota toh SE ka kya hota? (What role would you say your Enterprise Support System played in the success of the enterprises?)
- e. Kya SEWA ne kisi SE ke saath kaam bandh kiya hai? Kaunsa? (Have you stopped working with any SE? Which one?)
- f. Hum kab nirnay lete hai ki ab hume kisi SE ka kaam aage nahi badhana chahiye? (When do you decide that a particular SE should not be supported further?)
- g. Kya aap kisi aisi SE kak example de sakte hai jo ab autonomous ho gayi hai/rahi hai? Please iske evolution ke baare mein bataye. (How dependent are the enterprises on the accelerator, in the beginning? Over time? For what activities and decisions can enterprises become independent and for what will they always need support?)
- h. Kya SEWA apne saath judee sabhi SE ki AGM aur Board election prakriyaa me hissa leta hai? (Do you attend AGMs of social enterprises working with you?)

2. Ecosystem:

- a. Kya hum anya SE ke saath kaam karne vali sansthaaon ke saath judd kar kaam karte hain? Ya kisi maadhyam se unke kaam ke baare mei jaante hain? (Does a cross-learning space within the social enterprise support ecosystem exist? If so, how does it operate?)

I. Challenges

- a. SEWA ki SEs alag alag kaam karti hai, kuch nayi hai kuch poorani, inn sab ke saath kaam karne mein kya kya samasyaye aati hai? (What are the challenges of working with social enterprises from different sectors, stages, geography?)



- b. Aapke hisaab se, SEs kyu fail hote hai? (What are the biggest factors behind failure and success of startups/social enterprises in the market according to you?)
- c. Aapke hisaab se, SEs ko support karne ke sabse bade challenges kya hai? (What are the biggest challenges of operating a social enterprise support system?)
- d. Kya appko lagta hai aap ka SE ke saath kaam karne ka tareeka badal raha hai pehle se? Yadi haan, toh kaise? (Learning - How has your model evolved over time?)
- e. Kya koi system hai jiske zariye SEs aapko feedback de sake? About vo kya chahte hai, vo kya sochte hai? (Engagement - How do you interact with clients over time? Do you have a systematic feedback mechanism and means to incorporate this feedback?)



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