

# SEWA Women's Social Enterprises and their Members

A baseline view (2020)



Image Credit: SEWA Bharat

Women working in India's informal economy face vulnerabilities, exploitation, low wages and unsafe working conditions. SEWA, a national trade union of self-employed women workers from the informal economy, has over the last 50 years, supported women to form and run collective enterprises, to access living wages and resources and expand their agency through collective ownership.

SEWA Bharat developed a "grassroots accelerator" called the Enterprise Support System in 2019 to support women's collective enterprises across different stages of growth. In 2020, IDinsight partnered with Imago Global Grassroots and SEWA Bharat to conduct a study on **six social enterprises in the SEWA ecosystem**, to understand their business performance and capacity, and the social and economic status of members engaged with the enterprise.

We conducted a phone survey of 1500+ enterprise members/shareholders, in-depth qualitative interviews with social enterprise staff members, and an analysis of enterprise financial data. We find that:

## Enterprise performance

- SEWA's social mission of supporting and empowering poor women is deeply ingrained in social enterprise mission and operations, and managers are also actively working toward business profitability.
- The social mission of the enterprise seems to be a priority and strength of SEs, reflecting SEWA's mission-driven work.
- Maintaining profitability and financial independence of the social enterprise is a harder challenge.

## Benefits for members

- Majority of enterprise members surveyed hold relatively empowered beliefs and live above national poverty line, similar to Indian average
- SEWA and social enterprise membership is a significant contributor to income and savings for many members - income from the social enterprise work contributes more than 60 percent of income of women employed with social enterprises
- There is still scope for member outcomes to improve, regardless of where they are with respect to the poverty line

# Introduction

## SEWA's social enterprises and the enterprise support system

More than 90 percent of women in India who work outside the home are part of India's informal economy<sup>1</sup>, facing vulnerabilities and exploitation, and lacking decent wages and working conditions<sup>2</sup>. The Self Employed Women's Association (SEWA), a women's labour union with over 1.5 million members, organises women working in the informal economy to further their opportunities for income-generating work and improve their agency, skills, security and health. One way SEWA does so is by forming collective social enterprises - business organisations owned and run by members, that carry out business activities for the social and economic benefit of their members<sup>3</sup>. The beneficiaries of the enterprise are also its shareholders and control its board. More than 140 such social enterprises are part of the SEWA ecosystem today.

Women's collective social enterprises have the potential to both create better employment opportunities for women in the informal economy, and to advance their empowerment<sup>4</sup>. However, social enterprises (SEs) face many challenges, such as lack of access to finance, weak reporting and limited capacity and information<sup>5</sup>.

**SEWA Bharat created an accelerator called the Enterprise Support System (ESS), to test interventions that help women-led social enterprises become**

**financially sustainable, scale up and replicate their model.** The mission of ESS, supported by Imago Global Grassroots, is to improve the financial sustainability of its social enterprises, and, through this, improve the wellbeing and empowerment of its members. The ESS aims to create an ecosystem to help enterprises achieve business sustainability, improve the business understanding of local staff and board members, and improve the agility and capacity of enterprises to respond to business challenges. A similar ESS is also set up under SEWA Federation in Gujarat.

**SEWA selected six women's social enterprises to support through the initial interventions of the ESS,** covering different sectors including artisan product sales, agricultural input sales and financial services. Social enterprises practice different business models and engagement with members, and hence, benefit members differently. For example, members of one enterprise (Ruaab, *Box 1*) are artisans who produce various handicrafts products, which are then marketed by the enterprise, to provide members with higher payments for their labour. In Lok Swasthya, members are both employees of the enterprise's ayurveda production units and saleswomen selling the products. Credit cooperatives set up savings accounts for members and provide low-interest loans.

**Overall, some enterprises provide direct employment to members, while others provide services – hence, how enterprises benefit members varies.** SEWA's Enterprise Support System will work with enterprises and their staff, providing training and mentoring, support in developing agile methods of resolving problems, facilitating peer learning and providing other forms of

### Ruaab, a women-owned artisans' brand

Ruaab was founded in 2009, by home-based embroidery workers in Delhi and traditional silk weavers in Bihar. These women, working in the informal economy, face low wages, unstable income, sweatshop conditions and exploitation by middlemen.

Ruaab's model is to connect home-based artisans with buyers, bringing them into the global supply chain. Through ethical payments and business practices, and investing in the social conditions of the artisans, Ruaab aims to provide stable income and safer workplaces to women, and to share the tradition of Indian artisan work.

Ruaab's buyers today include individual customers, retailers and other brands and boutiques.



Image Credit: SEWA Bharat



support according to the needs of each enterprise. The ESS hopes to improve the empowerment and agency of members through improved performance of the enterprise, and will likely not work directly with members. For example, improvement in member outcomes may occur through more regular and potentially higher paid work, which may lead to greater control of resources within their households. Additionally, better governed SEs with increased capacity may also offer women more opportunities for ownership in their SE through participation in better run SE meetings as well as increased skill development through more regular trainings.

The size of the enterprise that ESS works with varies, with annual revenue ranging from ₹2.4 lakhs to ₹5.6 crores (approximately USD 3300 to USD 768,000<sup>6</sup>) in financial year 2019-20. **The enterprises are described in Table 1<sup>7</sup>.**

## Study objectives and areas covered

IDinsight is working with Imago Global Grassroots to evaluate the impact of the ESS on the selected social enterprises over the next three years (please [see here](#) for more details on the evaluation). From December 2020 to February 2021, we conducted a baseline study of six of SEWA's social enterprises to establish current performance of social enterprises from which we will track change over time, and to provide a contextual understanding of the selected SEs.

**This brief describes our findings on the current performance of the selected social enterprises,**



Image Credit: SEWA Bharat

**their business operations and challenges, and the economic and social status of their members.**

To understand if the ESS meets its objectives, it is critical to define and measure the performance of social enterprises. For this study, we define the success/performance of a social enterprise by the extent to which the organisation achieves its

**Table 1: Social enterprises studied**

Enterprise	Year founded	Type of entity and sector	Nature of work	Number of members <sup>8</sup>
Lok Swasthya Mandali, Gujarat	1990	Co-operative Healthcare	Produces and sells ayurvedic medicine; runs pharmacies; performs community service of increasing health awareness	1,800
Ruaab, Delhi	2010	Pvt. Ltd. company Artisan products	Connect home-based artisans to buyers of artisan products such as dupattas, bags, saris, masks etc.	150
Karnabhumi, Bihar	2018	Farmer producer company	Sells high quality farm inputs (seeds, fertilisers) to members; purchases produce for aggregated sale	780
Delhi Credit Cooperative	2007	Co-operative Financial services	Provide credit at reasonable interest rates, and savings accounts for regular savings	7800
Bihar Credit Cooperative	2013	Co-operative Financial services		13,000
Sarthak, Uttarakhand and Punjab	2015	Pvt. Ltd. company Financial services	Provides banking services at home in remote, unbanked areas, through mobile agents (banking correspondents)	130

objectives<sup>9</sup>. We selected indicators to answer the question, “Is the SE making progress toward fulfilling its mission and meeting its goals?”

**The primary goals for SEs fall into two categories: business and social, with ESS aiming to demonstrate progress in both in selected social enterprises.** The evaluation of ESS will track both business and social-related outcomes to assess

the effect of ESS. These goals form the basis of outcomes the baseline study covered, and are described in *Table 2*.

We studied business goals at the enterprise-level, and social goals at the individual-level for members of social enterprises. **We give an overview of the study findings across financial and social goals in the sections below.**

**Table 2: Defining enterprise success**

Category	Goal	Description
Business goals	High financial performance	Traditional measure of success for a business, defined in terms of annual revenue and profit made by the enterprise.
	Financial independence	Capacity of the social enterprise to sustain itself through business activities, without requiring external financial support. Indicators include the amount of external grants received, and percent of expenses met through external grants.
	Related intermediate outcomes	Relevant intermediate outcomes measure: <ul style="list-style-type: none"> <li>• Levels of SE activities, such as through sales, or methods of business decision-making</li> <li>• SE capacity, such as availability and motivation of staff members</li> </ul>
Social goals	Providing better livelihoods	Includes key measures of economic prosperity and wellbeing - primarily income, assets and savings.
	Improving women's empowerment and agency	Household empowerment, arising from changing the status quo of household decision-making dynamics <ul style="list-style-type: none"> <li>• Participation in decision to purchase land, in decisions around household savings and borrowings</li> </ul>
		Community empowerment, arising from social networks, such as women's mobility, social participation and collective action <ul style="list-style-type: none"> <li>• Mobility: ability to travel alone</li> <li>• Mobility: ability to travel without permission</li> </ul>
		Market empowerment, arising from understanding of and access to job markets <ul style="list-style-type: none"> <li>• Skills development</li> </ul>

## Business performance of social enterprises

The first goal of the selected social enterprises is to improve their business performance and profitability, and achieve financial independence and potential scalability. This is the first goal ESS will help social enterprises with. For social enterprises, financial sustainability is critical not only for business survival, but also to meet social goals of supporting members' livelihoods and empowerment.

We studied the business performance of the five selected social enterprises through in-depth interviews with the lead managers, a few interviews with board members, and examination of enterprise financial

records<sup>10</sup>. The interviews covered enterprise financial performance, the capacity of staff and board members, business decision-making and operations, and challenges SEs face today.

### Financial performance and independence

**The social enterprises are largely in early stages of development, most less than 10 years old. Of the six enterprises, only one is independently profitable, and another only profitable when including financial grants as revenue.** This is not uncommon for social -

and indeed, private - enterprises, in early stages of development. The profitable enterprise, Lok Swasthya, is also the oldest enterprise, formed in 1990. All enterprises except for one regularly receive financial grants from SEWA or other sources, used largely for fixed payments, especially staff salaries.

**SEs face numerous challenges that affect their business performance.** Managers reported low team capacity, motivation and stability of the core team as key drivers of lack of profitability. For example, one enterprise was initially a funded non-profit project, converted into a business enterprise in recent years. Staff and members had not yet developed the business mindset required to run a profit-based business, rather than non-profit project. In another enterprise, issues with product quality and timely production affected revenue and profitability.

**However, enterprises also face structural challenges that affect profitability, for example in market context.** SEs providing financial services, for example, face fierce competition, even from larger banks entering the smaller rural markets. Sarthak, which provides home-based banking services in rural areas, is constrained by the services, prices and geographies selected by its banking clients.

## Business during COVID-19

During this study, enterprises were also dealing with the varied effect of the COVID-19 pandemic on their business operations. Some enterprises, such as Lok Swasthya, were hit hard by the pandemic and ensuing national lockdown in India in 2020. Lok Swasthya had to close their shops for a month, and saw a significant reduction in the number of customers. Some of Lok Swasthya's institutional clients reduced their purchasing from the enterprise, possibly due to a slowdown in their own business from the pandemic.

Managers of the Delhi and Bihar Credit Cooperatives also reported difficulties during the pandemic. Many, if not most, of their members who use financial services such as loans from the cooperative lost their livelihoods and were unable to repay loans which affected the SEs' revenue. Cooperative agents also faced difficulties travelling to provide home-based financial services to members in the midst of a lockdown.

However, two SEs expanded their business, at least temporarily, during the pandemic. Ruaab, an artisan



Image Credit: SEWA Bharat

products company, started producing cotton face masks, a burgeoning market segment during the pandemic - making a profit for a few months in 2020. However, the revenue increase did not last - revenue dropped to pre-COVID levels by the end of 2020, possibly due to fall in demand for masks and slow recovery of the apparel/handicrafts industry from the pandemic.

Sarthak, an SE providing home-based banking services, saw a large increase in business activities as banks relied more on remote, at-home banking during the pandemic. The number of monthly banking transactions Sarthak conducted more than doubled between March and May 2020. Sarthak has partly maintained its increased revenue in recent months.

## Capacity of enterprise staff and board

A critical factor that affects SE performance in both its business and social goals is the capacity of those running the SE - the staff and board members.

**Most managers report needing more staff members and staff capacity.** Most SEs have fewer than 20 staff, with two enterprises employing around 40 staff. However, most managers reported needing more



**Figure 1: Simple management practices across enterprises**

	Sarthak	Lok Swasthya	Ruaab	Karnabhumi	Bihar Credit Cooperative	Delhi Credit Cooperative
<b>Marketing</b>						
Advertised in any form						
Researched competitor prices						
Asked customers about new products/services to offer						
Asked customers why stopped buying product/using service						
<b>Record keeping</b>						
Use business records to understand service/product revenue trends						
Know cost for each product						
Know product with highest margin						
Have detailed business records						
<b>Business planning</b>						
Have annual sales targets						
Compare sales to actual targets						
Review financial performance and identify areas of improvement						
Compared prices across suppliers						

N/A    No    Yes

staff, especially for specialised roles like marketing, social media and community outreach - skills that current staff members lack. Most enterprises currently offer no role-specific job training, which may also affect staff capacity. A few SEs recently hired new staff members, often with the support of the ESS, but other SEs were hesitant to take on higher salary costs.

**Enterprises use innovative ways to supplement their staff capacity.** One enterprise leveraged a third-party fellowship to attain business training for the CEO. Other enterprises use “agents” to increase human resource capacity. Agents are usually local women, hired on performance-based payment terms for roles like sales. The “agent” model helps the SE employ more women from the community without significant increase in costs.

**We find that SEs have active boards, but board members do not play the typical role of strategic advice and big-picture business planning.** All boards play a role in day-to-day operations such as hiring, supervising activities or engaging members. However, managers report needing more board support in business and financial planning, building ownership among members, and developing business

skills. Boards of social enterprises are not traditional corporate boards - SE boards largely comprise local community members, not professionals or experts in the sector (with a few exceptions). In social enterprises, boards play an especially large role in meeting social goals, by representing members and building members’ sense of ownership over the enterprise. The role of SEWA’s social enterprise boards is still evolving, and must suit the specific needs of each enterprise and its members.

## Enterprise operations and decision-making

Another important factor affecting enterprise performance in its business and social goals is the way operations are run and business decisions made in the enterprise. We explored how enterprises currently make decisions on pricing, introducing new products and setting business targets.

**Enterprise managers often prioritise being responsive to the needs of enterprise members in making business decisions in areas such as product selection and setting prices of products.** For example, enterprises that sell products produced by members try to pay members rates judged to be reasonable,

potentially increasing the prices they charge and compromising the goal of financial profitability. Pricing in enterprises that provide products or services to members varies - while one enterprise provides products to members below market rates, financial services enterprises base prices on market rates.

**Beyond pricing, decisions on product selection are based on the needs of the customer base - driven by both business (e.g. bottom line) and social goals (e.g. supporting members).** SEs that sell to members base product decisions on member needs, while others respond to customer demands or market trends. Decisions regarding new products always take into account the potential scale of demand, as well as member capacity to produce and sell new products.

**Setting and regularly monitoring sales targets is a common strength across social enterprises - an**

important practice associated with better business results, but not always practiced by small enterprises<sup>11</sup>. All enterprises set targets and track actual sales against targets monthly or quarterly. Half the enterprises base targets on previous sales, while other enterprises rely on market demand, channel of sale and minimum financial need of the enterprises. *Figure 1* gives an overview of business practices across enterprises.

Globally, balancing social and business bottom lines is a common challenge for social enterprises. The findings described above demonstrate a similar challenge in the studied social enterprises. While meeting the enterprise social goals seems to be a priority and strength of SEs - building from SEWA's strong history, mission and value-driven work - managers are also conscious of and actively working towards important business goals.

## Enterprises' performance in their social mission

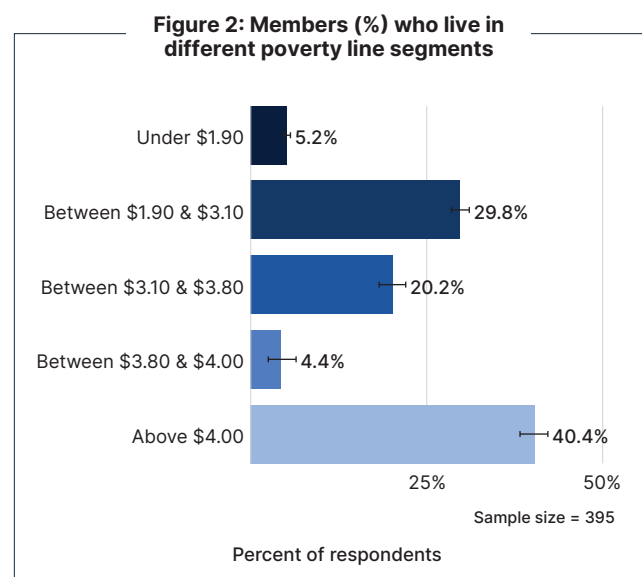
As business-social hybrid organisations, SEWA's social enterprises aim to provide women who form their member base with better livelihoods and work opportunities, and to advance their empowerment and agency. The ESS aims to help social enterprises achieve these social goals through efforts like training, mentoring and peer learning - enhancing the enterprises' capacity to improve their business and social performance.

**To measure the current levels of key economic and empowerment outcomes of SE members, we conducted a phone survey with 1,526 women who are registered members of the selected social enterprises, across the states of Bihar, Gujarat, Delhi, Uttarakhand and Punjab. More than 44% of women we called completed at least some of the survey. Importantly, since the survey was conducted on the phone, findings are reflective of members who have active phone numbers and whom we were able to reach, who may be systematically different from members who do not have access to mobile phones.**

We highlight key findings on members' economic and social empowerment, covering a range of outcomes across economic wellbeing and community and household empowerment<sup>12</sup>.

### Economic well-being

**The majority of SE members live above the extreme poverty line, though are still more poor than the national average. We used a standard approach in provided indicative estimates of income poverty, based on household human and physical assets. As seen in *Figure 2*, 5.2% of surveyed members live below the extreme poverty line of US\$1.90 per day (in 2011**



PPP\$)<sup>13</sup>. This translates to 25% of surveyed households living below the national (Rangarajan) poverty line (not pictured) of ₹47 per day in urban areas and ₹32 per day in rural areas. This is similar to the Indian average<sup>14</sup>. However, while few members are living in extreme poverty, the majority (60%) still live below \$4 per day, a higher rate than the national Indian average. Furthermore, as highlighted below, position relative to the poverty line does not imply other measures of well-being are high.

**Member income - including from the enterprise and other sources such as agricultural or salaried work - varies across social enterprises.** Average total income ranges from ₹1,190 to ₹7,468 per month across the ESS-supported enterprises (Figure 3), with the median income level at ₹2,800. This variability may reflect different job opportunities but also different geographic and cultural contexts given the varied locations and sectors of the enterprises. About 80% of members are not currently regularly employed anywhere with a salary/wage.

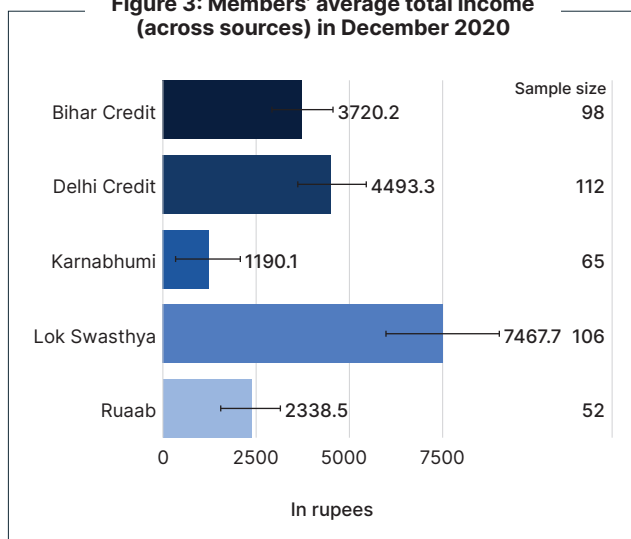
**Income from social enterprise work constitutes more than 63 percent of the overall income of women employed with social enterprises - highlighting the important role that this work plays in income for these members.** However, income from social enterprises



Image Credit: SEWA Bharat

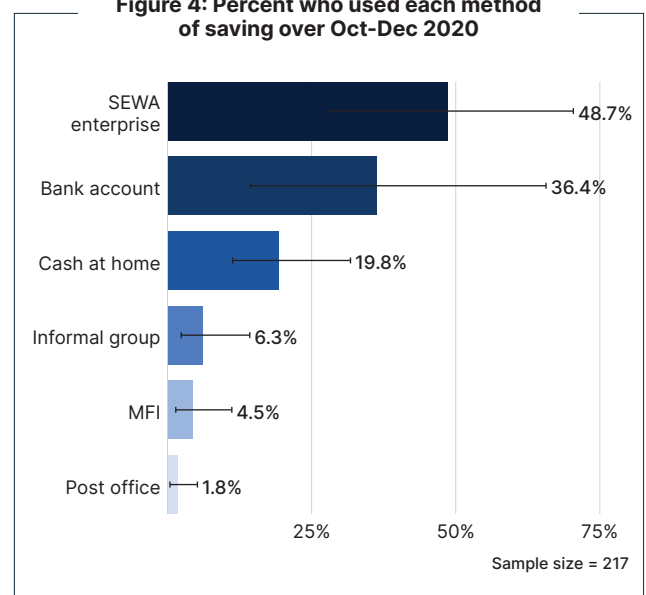
**Only a third of members have recently saved. The majority of these members save in formal sources.** In December 2020, only one-third (29%) of members had saved in any source in the previous three months. These rates are fairly comparable across social enterprises, especially notable given the key objective of financial cooperatives to improve savings. The COVID-19 pandemic likely influenced savings rates, a challenge that is likely to continue. However, as seen in Figure 4, for women who do save, the majority save in formal sources such as their SEWA enterprise or a bank account.

**Figure 3: Members' average total income (across sources) in December 2020**



that employ women ranges. For example, in December 2020, average monthly income generated for work with Ruaab was ₹999 and with Lok Swasthya was ₹5,819<sup>15</sup>. For context, a recent national study tracing the effects of COVID-19 finds that “for an average household of four members, the monthly per capita income in Oct 2020 (₹4,979) was [still] below its level in Jan 2020 (₹5,989)”<sup>16</sup>.

**Figure 4: Percent who used each method of saving over Oct-Dec 2020**

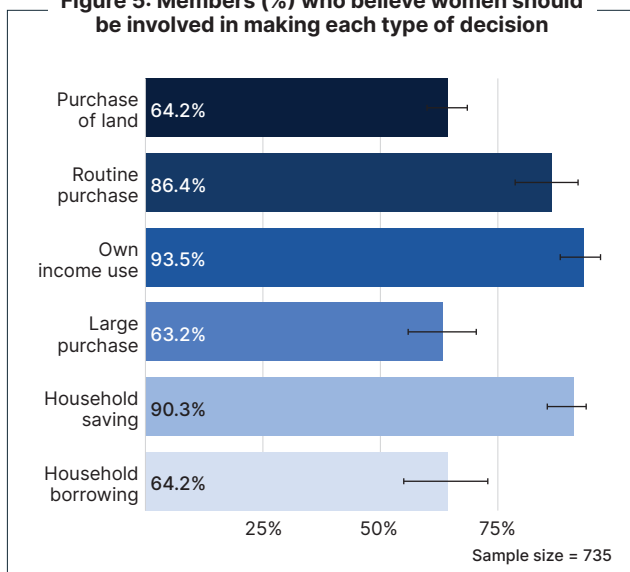




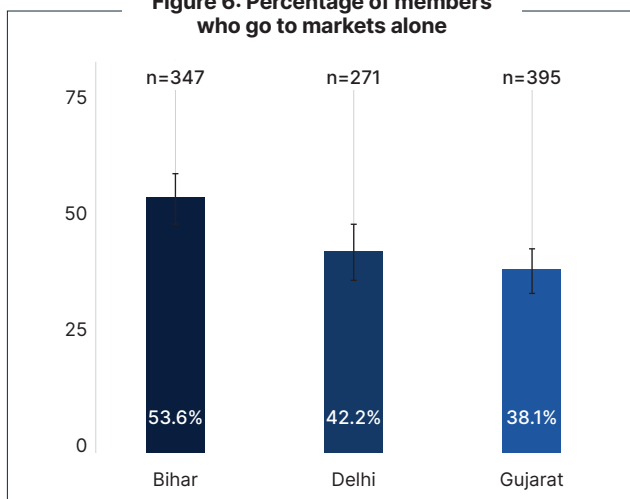
## Household empowerment: Decision-making

Most members hold empowered beliefs about women's involvement in financial decision making in the household<sup>17</sup>. Figure 5 shows the percentage of surveyed members that believe women should be involved in household financial decisions. A large majority of members think women should be involved in decisions around their own income use, household savings and routine household purchases. Beliefs do not vary significantly between relatively better off and poorer members (Figure 6).

**Figure 5: Members (%) who believe women should be involved in making each type of decision**



**Figure 6: Percentage of members who go to markets alone**



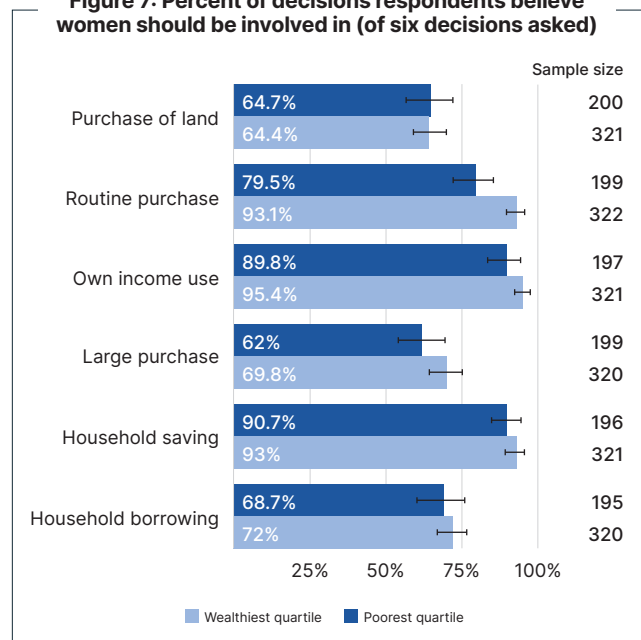
## Community empowerment: Mobility

Of places they visit, members report going to fewer than half the places alone or without taking permission, though this varies by geography. Whilst a majority of members go to work alone, relatively fewer

go to a market place or relatives/friends' home alone. On average, respondents go to 46% of places without permission and to 42% alone (of the number of places they visit).

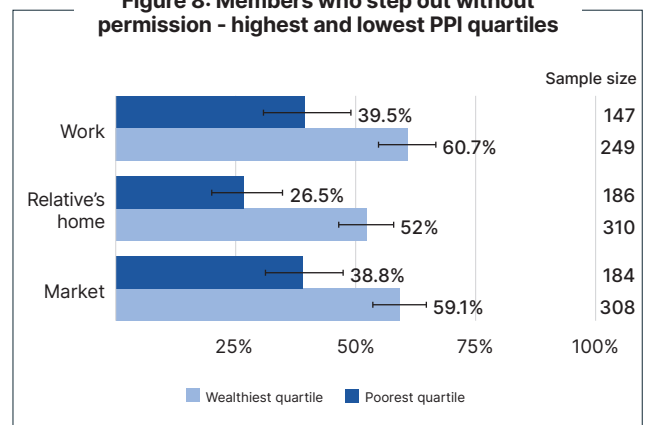
However, unsurprisingly, mobility varies across geography. In Bihar, a higher percentage of members travel to the market alone than in Delhi or in Gujarat (see Figure 7). In fact, members are more likely to travel to the market alone than the average woman reported in other studies, where only about 33% of women in Bihar go to the market alone, compared to 53% of SEWA members in this survey<sup>18</sup>.

**Figure 7: Percent of decisions respondents believe women should be involved in (of six decisions asked)**



While beliefs about household decision-making do not seem to vary between the wealthiest and the poorest quartile<sup>19</sup> of the sample, mobility does (Figure 8)<sup>20</sup>. A much greater percentage of better off members step out without permission (to places we asked about).

**Figure 8: Members who step out without permission - highest and lowest PPI quartiles**



# Conclusion

This baseline assessment indicates that the ESS-supported social enterprises are in an early stage of development. Enterprises face various internal and structural challenges in ensuring profitability - the key mechanism to improve the enterprise's capacity to meet its social mission of supporting women's livelihoods and empowerment.

Managers find that balancing social values and goals with business goals is not easy. For example, Sarthak focuses on providing financial services in remote rural areas, where the need is the highest, but those same areas limit Sarthak's profitability by presenting a small potential customer base and logistical difficulties with connectivity. Another enterprise reports losing business opportunities because of its unwillingness to lower product quality to reduce costs. Managers also highlighted other challenges, including lack of sufficient human resources in running the enterprise, and high competition. The credit cooperatives, for example, cannot yet provide loans of the same size as larger banks can.

Despite these challenges, the enterprises practice a substantial range of business practices that are associated with success in the literature on the performance of small-scale enterprises, especially in responsiveness to customers, and setting and monitoring business targets.

The social enterprises bring additional benefits beyond direct business activities. They know their members' needs and form resilient connections in the community. Credit cooperatives don't just provide loans, but also focus on financial education and awareness, encourage women to save regularly, provide services at home and build relationships through a network of agents. The healthcare cooperative invests in health education, in addition to business activities.

Our findings on the social and economic situation of women who are part of these social enterprises show that while a majority of members live above the poverty line and are relatively empowered in their beliefs, there is scope for improvement. More than three-fourths of members are not regularly employed with a salary/wage. These effects are more pronounced for the relatively poor members who are 15 percentage points less likely to have a salaried/wage job than better off members.

SEWA membership is a significant contributor to member well-being, positioning SEWA and its social enterprises very well to improve these outcomes. Members that are employed with social enterprises earn most of their living from that work, and a large percentage of those who save do so in SEWA sources.

A strong social mission may raise business costs, but forms the foundation of the social enterprises' mission and motivation. As SEWA Bharat's Enterprise Support System works with social enterprises over the next few years, it will be important to delve deeper into business challenges, enhance the capacity of the enterprise to respond to them, and balance social and business goals.

.....

**Acknowledgements**  
 We are very grateful to the teams from Imago Global Grassroots and SEWA Bharat for collaborating on this study. We would especially like to thank the social enterprise managers, staff and members who generously gave us their time during this study.

**About IDinsight**  
 IDinsight is a global advisory, data analytics, and research organisation helping development leaders maximise social impact.

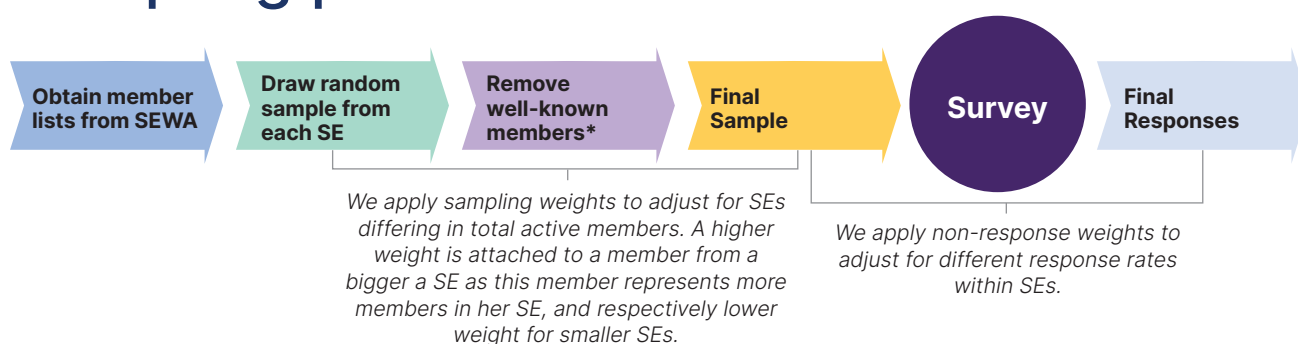
**Authors**  
**Divya Nair**, Director  
**Christy Lazicky**, Economist  
**Neha Verma**, Manager  
**Sumedha Jalote**, Manager



Image Credit: SEWA Bharat

## Appendix

# Sampling process



Selection of units for this study was conducted in two stages: social enterprises were selected by SEWA, while IDinsight worked with the SE to obtain member lists to select individual members for the survey.

### Sampling of members

We focused the evaluation on members or individuals that are currently registered with the SEs. As ESS officially launched in April 2019, we restrict eligibility for the impact evaluation to members that were active immediately prior to that period. However, for the baseline descriptives reported in this presentation, we include members that have joined since that period - this helps provide a holistic picture of current SEWA members.

From each SE, we aimed to sample 350 members. This number was determined by the number of women we wanted to reach at endline (100) and expected non response and attrition rates. At 100 women per SE, there were limited marginal returns to statistical power from increasing the number of women per SE further.

To draw the sample, SEWA provided IDinsight with lists of active members with phone numbers. For the SEs where the total number of active member details provided to IDinsight was <350, we included the entire group in the evaluation. For the other SEs, we drew a random sample of  $n=350$  within each SE. We oversampled by 450 in Delhi Credit Co-op to account for low response rate.

### Sampling weights

Responses were weighted to account for different SE sizes and to adjust for nonresponse within SEs. Specifically, we weighted responses by the inverse probability of selection into the sample (based on the number of members selected out of the total number of members) and the inverse probability of responding (based on the ratio of respondents to total respondents). While weights adjust for differential response rates across SEs, they likely do not account for all nonresponse bias. Thus, results may not reflect responses for the entire population of active SEWA members in these SEs.



# Data collection & data quality processes

## Survey team setup: Hiring

IDinsight hired a team of locally based surveyors in each big state in the sample - Delhi, Bihar and Gujarat (only a handful of respondents were based in Madhya Pradesh, Uttarakhand, Punjab). IDinsight also hired supervisors, one for each state, to manage the state wise surveyor teams. In total, IDinsight hired about 40 surveyors and 3 supervisors.

## Survey team setup: Training

After a rigorous hiring process, IDinsight first trained the supervisors on data collection processes and the survey tool. Supervisors then trained their respective teams of surveyors on the same. Each training session was followed by a series of quizzes and practical exercises to ensure a strong understanding of protocols and survey questions.

After training, the final team of surveyors (~35) were finalised and the survey was kicked off on January 19, 2021.

## Survey assignments and productivity

We assigned respondents to surveyors every day via an automated email system. Surveyors would receive a list of respondents, contact details, corresponding calling time slots everyday.

We tracked surveyor productivity by keeping a close eye on the survey completion and survey attempt rate. While in the beginning, completions were low and most respondents were not reached - by increasing the number of attempts per respondent, we were able to achieve about 40% completion rate by the end of

the survey. Surveyors used the software application SurveyCTO for collecting the data on their smartphones.

Below is a list of measures we used to increase survey response rates:

- SEWA staff personally informed members about the survey beforehand
- IDinsight made sure to call each respondent at a time suitable for them (by taking appointments)
- We conducted 5-7 survey attempts per respondent
- On reaching the respondent, surveyors administered proper consent along with a detailed explanation of the study, while pausing for questions
- Respondents were only contacted by members of their local community or state, and all surveyors were women so as to make sure the respondent feels safe and comfortable

## Survey data quality

We deployed a full suite of checks in order to ensure the survey data was of the highest quality:

- **Audio audit backchecks:** Snippets in the survey were recorded at random for each survey completed. Supervisors checked about 20% of all audios to ensure that the survey was administered as per protocol. Any violations implied warnings (and eventual termination) to surveyors along with discarding the collected data, and resurveying where feasible.
- **High frequency data quality checks:** We conducted a set of logic validation checks and outlier checks to ensure that data collected was reliable. Any violation of these data checks resulted in an audio

**Table 3: Survey details by enterprise**

Enterprise Name	State	Sampling Frame	Number of Members Surveyed	% Completed
Lok Swasthya Mandali	Gujarat	238	146	61.3%
Ruaab	Delhi	147	87	59.1%
Delhi Credit	Delhi	800	327	40.8%
Bihar Credit	Bihar	350	212	60.5%
Karnabhumi	Bihar	247	126	51%
Sarthak	Uttarakhand, Punjab	99	26	26.2%

audit of the survey, followed by resurvey or simply discarding the data.

- **In-built SurveyCTO checks:** We enabled certain real time quality checks that would raise a flag in case of any violations. Below is the set of SurveyCTO checks we activated:

- **Constraint checks**

- **Constraints on values:** In case a value too high or too low than expected is entered, the survey form will flag an error and not move forward till the error is corrected. For eg: more than 20 hours worked in a day or age less than 18.

- **Constraints on characters:** In case a different character than expected for the field is entered, the survey form will flag an error and not move forward till the error is corrected. For example, a comma entered in the phone number field or more than 10 digits entered for a mobile phone number.

- **Speed checks:** In case the surveyor is going too fast across questions, the form will stop and ask the surveyor to restart from a previous question (where the time per question was reasonable). This helps catch any cases of data fudging/fraud.

---

## Notes and references

1. IWWAGE. (2021). *Women and work: How India fared in 2020*. New Delhi: IWWAGE – An Initiative of LEAD at Krea University. Retrieved from <https://iwwage.org/wp-content/uploads/2021/01/Women-and-Work.pdf>
2. IWWAGE & SEWA Bharat. (Oct 2020). *Strengthening Socio-Economic Rights of Women in the Informal Economy: The SEWA Approach in West Bengal and Jharkhand*. New Delhi: IWWAGE. <https://iwwage.org/wp-content/uploads/2020/12/SEWA-report.pdf>
3. SEWA Bharat 2019. *Social Enterprises in SEWA: A report on the status of social enterprises within the SEWA ecosystem, not published publicly*.
4. Chen, M.A., Khurana, R., & Mirani, N. (2005) *Towards economic freedom: The impact of SEWA*. Self Employed Women's Association; ILO. (2018). *Advancing cooperation among women workers in the informal economy: The SEWA way*. Geneva: International Labour Office.; Buvinic, M., Jaluka, T., & O'Donnell, M. (2017). *SEWA Gitanjali Cooperative: A Social Enterprise in the Making*. Washington: Center for Global Development.
5. SEWA Bharat 2019. *Social Enterprises in SEWA: A report on the status of social enterprises within the SEWA ecosystem, not published publicly*.
6. Using exchange rate 1 USD = ₹72.83
7. The final evaluation will be undertaken on five of the enterprises.
8. For this evaluation, we focus on members who were actively engaged with the SE in April 2019 – before the Enterprise Support System launched. The size of our sampling frame is given in Table 3.
9. This approach was developed through a detailed literature review, available on request. The selected approach to organisational effectiveness is known as the *goal attainment approach* (Coulter (1979), Cunningham (1977), Price (1972))
10. Since enterprise financial data are confidential, this report does not include any specific financial information.
11. McKenzie, D. & Woodruff, C. (2015) *Business Practices in Small Firms in Developing Countries*. Development Research Group, World Bank Group (Policy Research Working Paper 7405).
12. Selected through a literature review, available on request.
13. PPP refers to purchasing power parity between Indian rupees and US\$ that takes account of price differences between the countries
14. National poverty rates are based on estimates generated from the PPI for India.
15. The Lok Swasthya sample likely includes several salaried workers which may partly explain the larger income levels.
16. Azim Premji University (2021) *State of Working India 2021: One year of Covid-19, p20*. Centre for Sustainable Employment, Azim Premji University.
17. We used vignettes in our phone survey to collect this data. We asked respondents which household member should make a hypothetical decision in a hypothetical household. This response may not reflect how the respondent's own household makes decisions. However, we do expect there to be a correlation between beliefs in actual decision-making in the respondent's household.
18. As per Bihar State Government's recent report 'Women & Girls in Bihar' (2019)
19. Wealth quartiles are defined by Probability of Poverty index scores (<https://www.povertyindex.org/country/india>).
20. Statistically significant at the 5% level.