

Evaluation Report of Deshpande Foundation's Micro-entrepreneurship Development Programme (MEDP)

October 2021



About Deshpande Foundation



Deshpande Foundation is a Non-Governmental Organisation established in 2007 to bring about a sustainable change by economically empowering rural and semi-urban communities in India. While it started as a grant-making and skilling organization in Hubballi district of Karnataka state, it transitioned itself as an implementing organization due to the trust it had developed with the community and increased connection at the ground level. The Foundation has persevered to continuously improve their understanding of the ecosystem, the need, and the challenges of rural and semi-urban India. Gradually, this has resulted in pilots and programs that have the capability of tackling the burning issues of our communities at scale. With the vision to *“Create an ecosystem that nurtures entrepreneurial mind-sets to impact grassroots problems through innovation, collaboration and sustainability”*, they have been implementing programs that focus on Micro-entrepreneurship, Agriculture, Edu-Skilling, and Startups (MASS). The Foundation now operates in 18 districts in the states of Karnataka and Telangana and aims to provide *productivised services* which has a defined scope and price. Their services align with several of the United Nations Sustainable Development Goals (SDGs).

About LEAD at Krea University



LEAD (formerly IFMR LEAD), is an action-oriented research centre of IFMR Society that leverages the power of research, innovation and co-creation to solve complex and pressing challenges in development. LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre. Since 2005, LEAD has been at the forefront of development research and programming in India, and has managed a portfolio of over 265 projects in collaboration with over 300 academics, governments, NGOs and private sector organisations from across the globe.

Acknowledgements

This report presents findings from an evaluation of Deshpande Foundation's Micro-entrepreneurship Development Programme (MEDP), conducted by LEAD at Krea University. This evaluation was commissioned by the Foundation to understand and assess the impact of their MEDP on Micro-entrepreneurs in the states of Karnataka and Telangana. The views expressed in this report are those of the research team, based on findings from the study, and do not reflect the views or policies of LEAD and Deshpande Foundation.

The research team of LEAD at Krea University (IFMR) would like to thank and gratefully acknowledge the generous support and valuable information provided by the entire team of Deshpande Foundation in ensuring a successful evaluation of their programme. We would like to particularly thank Ms. Devaki Purohit, Mr. Sandeep Sabharwal, Mr. Irrane Rotte, Mr. Shivanand Somnnavar, Mr. Ramesh Nellaturi and Mr. Verrayya Hiremath from the Foundation for their guidance and constant support. We really appreciate the support provided by them in sharing the requisite information, arranging the Focus Group Discussions, and providing feedback.

We are thankful for the invaluable assistance provided by our colleagues Mr. Aniruddha Brahmachari, Mr. Sitaram Mukherjee, Mr. Mahantesh. B S, Mr Christopher Glan, Ms. Manjula, Mr. Avdhut Fadnavis and our operations team for their valuable support and assistance.

We would also like to thank Ms. Mridulya Narasimhan, Dr. Debdulal Thakur, and Mr. Morchan Karthick for their valuable time in reviewing the report and providing valuable inputs and suggestions. We commend the support provided by Ms Aishwarya Joshi for preparing the qualitative case stories. Special thanks to Ms. Preethi Rao, Ms. Diksha Singh, Ms. Keerthana Ramaswamy, and Mr. Sakthivel Arumugam for providing editorial and design support. Finally, we thank Ms. Sharon Buteau, Executive Director at LEAD, for her constant support and strategic guidance.

Research Team and Authors

Ria Dutta

Madhu Sivaraman

Meenakshi Sethupathy

John Victor Arun Kumar



Table of Contents

Executive Summary	08
1. Introduction	12
1.1 Background	12
1.2 Components of Micro-entrepreneurship Development Programme (MEDP)	13
1.3 Eligibility Criteria for MEDP	14
2. Evaluation Objectives and Design	15
2.1 Evaluation Approach	15
3. Methodology	20
3.1. Quantitative Data Collection Procedure	20
3.2. Sources of Data	20
3.3. Data Collection Survey	20
3.4. Data Analysis	23
3.5. Risks, Limitations and Mitigation Strategies Adopted	24
4. Evaluation Findings	25
4.1. Who are the Micro-entrepreneurs (MEs)?	25
4.2. Which Programs did they attend?	26
4.3. How did they get to know about the specific programme?	26
4.4. Impact of the MEDP on Micro-entrepreneurs' Businesses	29
5. Recommendations	55
5.1 Change in Programme Structure/Content	55
5.2 Change in Programme Strategies	56
5.3 Tweaking Current Programmes	56
5.4 Providing End-to-End Enterprise Support	57
6. Conclusion	58
7. References	59
8. Annexure A: Case Studies	60
9. Annexure B: Tables and Figures	65
10. Annexure C: Comparative Chart	72

List of Tables

Table 1: Impact Indicators

Table 2: Indicators by Intervention Component

Table 3: Programme Participation

Table 4: MEDP Outreach

Table 5: Overall Impact of the MED Programme on the MEs

Table 6: MEDP Participation and Targets (2019-21)

Table 7: Self-reported Skill Level of ME after Attending MEDP

Table 8: Income Increase Reported by MEs After Attending MEDP

Table 9: Credit Linkage Engagement

Table 10: Participation in Various Santhe Events

Table 11: Santhe's Support for ME's Business Development

Table 12: Skill Improvement and Effects on Asset Creation

List of Figures

Figure 1: Overview of MEDP

Figure 2: Evaluation Framework

Figure 3: Logical Framework Model for Evaluating MEDP

Figure 4: Evaluation Process Flow Chart

Figure 5: Source of Information about MEDP

Figure 6: Impact of MEDP on Business

Figure 7: Concepts of Entrepreneurship Development, adapted from Polas and Raju (2021)

Figure 8: How Much did Your Skills Improve after Attending the MEDP?

Figure 9: New Skills Gained after attending MEDP

Figure 10: Skills in which Respondents Require Training

Figure 11: How do you Maintain the Records of Costs/Sales/Profit-Loss?

Figure 12: Typology of Entrepreneurial Ecosystem Development

Figure 13: Product Improvement after MEDP

Figure 14: Overall Loan Scenario (Past 10 Years)

Figure 15: Process for Credit Linkage Engagement with MEs and Bankers

Figure 16: How did the Santhe Initiative Help your Business?

Figure 17: Affordability of MEDP

Abbreviations

CATI: Computer Assisted Telephone Interview

Cr: Crore

EAP: Entrepreneurship Awareness Programme

EDP: Entrepreneurship Development Programme

FGD: Focus Group Discussion

FY: Financial Year

GST: Goods and Services Tax

LEAD: Leveraging Evidence for Access and Development

MEDP: Micro-entrepreneurship Development Programme

ME: Micro-entrepreneurs

OECD: Organisation for Economic Co-operation and Development

SDG: Sustainable Development Goals

UAM: Udyog Aadhaar Memorandum

OAE: Own-account Enterprises

UNDP: United Nations Development Programme

UPI: Unified Payments Interface

Executive Summary

Globally and in India, promoting micro-enterprises is being increasingly recognised as a potential pathway for enabling job creation and growth, and improving the living standards of households at the base of the pyramid. However, an overwhelming majority of micro-enterprises in India are own-account enterprises, and face significant barriers to growth. These enterprises, especially in rural areas, require a viable ecosystem to be able to thrive and contribute to the economy. In this context, Deshpande Foundation's Micro-entrepreneurship Development Programme (MEDP), which is a flagship programme of the Foundation, aims to support and handhold micro-entrepreneurs at the base of the pyramid. The Programme's interventions include two training programmes and a range of services offered to micro-entrepreneurs, aimed at creating a holistic ecosystem for entrepreneurship development.

This report presents findings from an evaluation of the MEDP programme conducted by LEAD at Krea University, to understand its impact on target beneficiaries in Karnataka and Telangana. The evaluation had the following objectives: **to understand and assess the impact of the MEDP on participating entrepreneurs, assess its relevance for participants, measure the effectiveness and efficiency of MEDP activities in achieving outcomes envisaged along with challenges.**

A process evaluation modeled under the OECD Eval Net criteria was conducted to assess the improvements and impact of the programme on the MEs. The evaluation was carried out among the MEs who had participated in the programmes or availed the services of the Foundation under MEDP in the states of Karnataka and Telangana. The aim was to understand the ex-post (post event) effects given the limitations in gathering information on the ex-ante (pre event) antecedents of the MED programme.

A mixed-methods approach, consisting of quantitative and qualitative assessments, was used to capture the impact of the programme at three levels: Individual level (ME), Institutional level (ME' Enterprise) and the Ecosystem level. The impact was assessed across the following dimensions: entrepreneurship development and capacity building, skill improvement, income development, asset creation, access to market and market linkages, product development and innovation.

The sampling and data collection approach included two stages: Firstly, a listing exercise was undertaken in February 2021, to identify and track micro-entrepreneurs who participated in the MEDP, and the programmes/services they were engaged in, from a database of 1239 micro-entrepreneurs. Secondly, a quantitative survey was administered to a randomly selected sample of 555 micro-entrepreneurs who fit the inclusion criteria for the study; in-depth interviews were conducted with 20 micro-entrepreneurs, and focus group discussions were held with 10 micro-entrepreneurs and 10 Foundation representatives, conducted between May to July 2021.

The analysis was conducted to capture the i) demographic profile of the MEs ii) socio-economic status of the ME iii) interactions of the ME with the MED Programme iv) impact of the MEDP on the MEs in relation to the parameters identified v) current gaps in the programme and vi) future aspirations of MEs. The major findings of the survey based on self reported estimates of the MEs are summarised below:

Impact	Findings	Recommendations
On Individual Micro-entrepreneurs		
Participation and Engagement	<p>80% of respondents completed the training programme</p> <p>90.78% reported that the MEDP was helpful in learning a new skill and marketing products</p> <p>30% of the participants previously used to attend Santhe but discontinued</p>	<ul style="list-style-type: none"> • Customise programmes as per needs of the ME participants. For e.g.: specific skill training, extending duration depending on their requirements • Focus on regular engagement and follow-up with MEs through planned meetups
Outreach	<p>61% of respondents learned about MEDP through the Foundation suggesting positive impact of Foundation's outreach activities</p>	
Entrepreneurial Behaviour	<p>78% had not been employed elsewhere suggesting that they were committed entrepreneurs</p> <p>34% of respondents reported that they have a higher risk-taking ability after attending MEDP. Of which, 20% reported 'very high' risk taking capabilities</p> <p>16% reported to have adopted better business practices and 21% were able to innovate</p>	<p>Improve entrepreneurial mindset through incentives for MEs who have higher engagement levels and performances</p>
Skill Improvement	<p>75% of respondents reported improvement in their skills after attending the MEDP, suggesting higher impact of skills gained on the ME</p> <p>36% reported to have gained 'higher skills' after training while 12% claimed to have developed 'expertise' in the skill</p>	<p>Develop financial management skills ensuring better accounting, tracking and reporting of inflows and outflows</p>
Institutional level (Enterprise)		
Formalisation and Compliances	<p>Of the 45% of those entities who received some form of support from the Foundation, less than half were not registered (44%). In this, 81% did not have the firm registered under their name</p> <p>Almost 1 out of 2 MEs received support to procure licenses. 40% had any form of license</p> <p>64.7% reported to have kept manual records with 26% keeping them in memory suggesting the need for higher interventions</p>	<p>Enable compliance with regulatory requirements and book-keeping:</p> <ul style="list-style-type: none"> • Provide support for legal registration and procuring licenses • Improve recordkeeping among MEs and utilisation of integrated MIS platforms

<p>Business Income Development</p>	<p>59% of respondents reported an increase in annual income, with 12% reporting a 'higher margin', suggesting higher impact on income</p> <p>70% who reported their business as the main source of income reported 'little bit' increase</p> <p>26% of respondents reported an average monthly income increase of INR 10,000 to 25,000</p> <p>17% of respondents reported an increase in income above 1 Lakh while 22% of respondents reported less than INR 10,000 increase in income</p> <p>28% of respondents reported sales above Rs 1 Lakh after attending MEDP compared to the previous reported figure (16%). 28% of the attendees reported an increase of sales to the tune of Rs 1 Lakh</p>	<p>Ensure continuous Monitoring and Evaluation (M&E) of programme activities:</p> <ul style="list-style-type: none"> • Continuous monitoring & evaluation of each program on a monthly basis through a well-developed M&E framework • Database development to be strengthened to ensure tracking of active ME participants
<p>Profit</p>	<p>71% reported an increase in profit after attending MEDP. 37% of these reported profit increase of 1% to 5%, 30% reported 6% to 10% and 29% reported above 10% increase in profits during the period of assessment</p> <p>46% also reported to have had a reduction in cost of production after attending MEDP</p> <p>50% who had claimed to have 'vastly improved' their skills had reported an increase in profit beyond 10%, while 51% had an increase between 5% to 10%</p>	<p>Focus on product development and developing better market linkages for products which are provided with hand holding support under MEDP</p>
<p>Asset Creation and Employment Generation</p>	<p>58% reported to use any machinery with 29% reporting to have upgraded or bought new machinery</p> <p>5% reported to have incurred expenditure to hire skilled labour with 4% investing on employment training suggesting need for more intervention</p>	<p>Orientation to be provided to MEs to scale up support for employee/workers training for the long term growth of the enterprise</p>
<p>Business Ecosystem</p>		
<p>Product Development</p>	<p>35% were able to upgrade or use new machinery to improve their product</p> <p>47% who reported to have 'vastly improved' their skills also improved their products on innovation and design suggesting how skill improvement spurs innovation</p>	<p>Creating robust marketing channels and focus on branding of products/services</p>

<p>Financial Literacy and Access to Finance</p>	<p>62% reported that their understanding of loan/finance improved their business management</p> <p>52% wanted to learn about financial management while 5.88% wanted to learn how to apply for loans</p> <p>18% received loan after MEDP support suggesting further credit linkage support</p>	<p>Expand credit linkage by providing handholding support in documentation and negotiation with banks</p> <p>Banking Correspondent model to be encouraged among MEs within a local area</p>
<p>Access to Market</p>	<p>3% of the participants reported that MEDP had an impact in enabling access to new suppliers</p> <p>A cumulative 56% of the participants who had exhibited their products/services in various Santhes were able to develop new market for their products or services</p>	
<p>Branding and Marketing</p>	<p>12% reported that they required specific marketing skills</p> <p>80% who attended the EDP reported to learn marketing skills</p>	<p>Focus on branding through product development and innovation</p>
<p>Value to Cost</p>	<p>52% reported MEDP to be affordable</p>	
<p>Access to Technology</p>	<p>Only 7% used any online platforms for their business</p>	<p>Increase adoption of technology. Engaging MEs in digital platforms like GPay, and Paytm for business purposes.</p> <p>Increase exposure with platforms (nStore) with e-commerce onboarding training and support</p>

Findings from the evaluation suggest that the programme has been able to influence MEs and encourage them in their course for achieving higher growth. While certain programmes need improvement at the content level such as training in financial management and book-keeping, a stronger institutional presence and support is required in interventions such as credit linkages which play an important role in financial inclusion.

Digital transformation of the MEs activities will further strengthen the current interventions and ensure sustained involvement of the MEs in the programme.



1. Introduction

1.1 Background

The Micro, Small and Medium Enterprise sector in India has been recognised for its significant contributions to growth and employment generation potential. However, little attention has been paid to 'Mass Entrepreneurs' who operate micro-enterprises that typically employ between five and twenty workers. A significant portion (84.2%) of all micro-enterprises in India are also Own-Account Enterprises, which do not have any employees. 91.4% of all rural firms are OAEs. Understanding the employment dynamics among micro-enterprises and OAEs is vital to guide policies on employment generation and industrial development. This predominance of OAEs in rural and urban areas limits economic growth in the regions and entrepreneurial development. In this context, entrepreneurship development programmes can help identify and support high-growth enterprises and those with job creation potential.

Deshpande Foundation's Micro-entrepreneurship Development Programme (MEDP) was started in 2011 to create, support and scale micro-entrepreneurship for these underserved populations. MEDP is one of the few programs running in North West Karnataka and Telangana that combines training, handholding, and mentorship, enabling micro-entrepreneurs to scale better and faster. The current business model is developed on the 5S model of "Scout, Select, Support, Sustain and Scale" entrepreneurs. The 5S model is an ideal ecosystem development model which functionalise the development of an entrepreneur from its inception to its conversion to a sustainable enterprise.

The MEDP currently operates in the states of Karnataka and Telangana in the districts of Hubballi-Dharwad, Gadag, Belagavi, Haveri, Uttar Kannada, Nizamabad and Karimnagar.

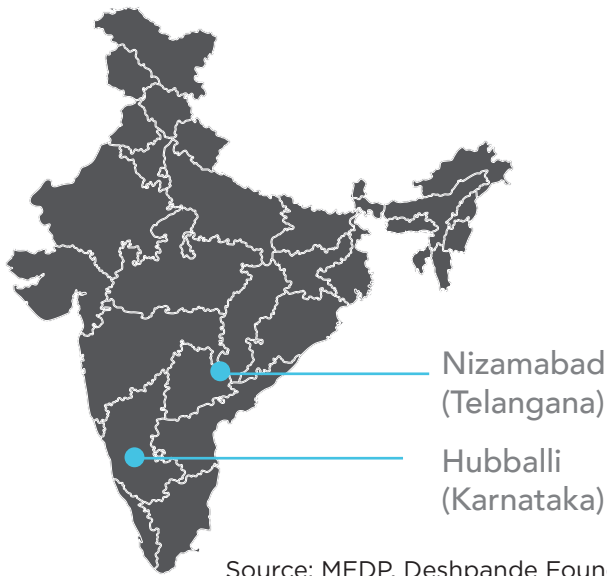
Figure 1:
Overview of MEDP



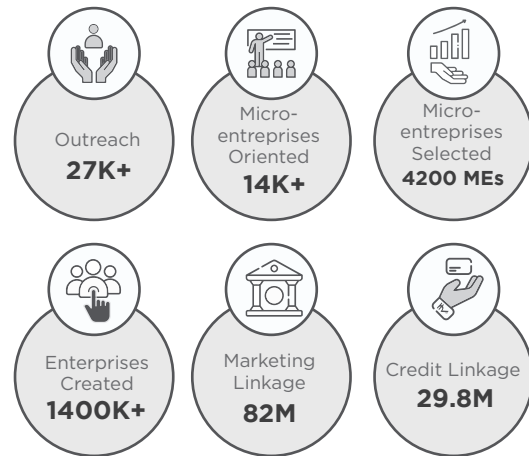
¹ Basole A. & Chandy V. (2019) Microenterprises in India: A Multidimensional Analysis, Global Alliance for Mass Entrepreneurship and Azim Premji University, Bangalore. Available at: massentrepreneurship.org/micro/ and cse.azimpremjiuniversity.edu.in/

² Mehrotra S. & Giri Y. (2019) The Size Structure of India's Enterprises: Not Just the Middle is Missing, Centre for Sustainable Employment Working Paper, Azim Premji University, Bangalore. Available at: https://cse.azimpremjiuniversity.edu.in/wp-content/uploads/2019/12/Mehrotra_Giri_Not_Just_Missing_Middle_Revised_July2020.pdf

Through networking and outreach, thousands of small business have scaled great length. Working in 2 States:



Source: MEDP, Deshpande Foundation



This report summarises findings from an evaluation of the Foundation’s flagship Micro-entrepreneurship Development Programme (hereby MEDP), conducted by LEAD at Krea University. The flagship programme focuses on supporting and handholding micro-entrepreneurs. The evaluation has been designed to understand and assess how the micro-entrepreneurs who had attended the programme in the last three years have been impacted. This report has been developed based on the insights gained from the micro-entrepreneurs and other programme stakeholders through structured quantitative and qualitative interviews and focus group discussions. The results of the interactions will help the Foundation to improve its programme offerings and services.

1.2. Components of Micro-entrepreneurship Development Programme (MEDP)

The Micro-entrepreneurship Development Programme (MEDP) offers two training programmes and various services to which the microentrepreneurs can self-select themselves. These paid services focus on a range of skills like marketing, bookkeeping and upskilling. It provides micro-entrepreneurs programmes and services in the form of learning events, Santhes (market places), credit awareness programmes, online linkages as classified on the Statement of Procedure received from Deshpande Foundation. The Entrepreneurship Awareness Programme

and Entrepreneurship Development Programme provides orientation for the micro-entrepreneurs while Pragati, Karyagara, Biz Sakhi, Credit Linkage, Online Linkage and Santhes provides the much needed handholding for the entrepreneurs and their enterprises. Any entrepreneur who qualifies the selection criteria is eligible to receive support and training.

A brief description of the programmes is mentioned below:

- **Entrepreneurship Awareness Programme (EAP)** is an orientation programme for the microentrepreneurs on the services provided by the MEDP. Micro-entrepreneurs self-select themselves to the various services offered by the programme on a need basis.
- **Entrepreneurship Development Programme (EDP)** is a two-day training programme focused on financial management skills, communication skills and other soft skills.
- **Pragati Training** is a paid service that equips participants with technical skills based on their specific trade and location. For instance a micro-entrepreneur engaged in stitching is given sector specific training in aari work, designer blouses, ethnic wear, etc.
- **Karyagara Training** provides a platform to learn financial accounting, bookkeeping,

digital payments, enterprise registration process and GST.

- **Biz Sakhi** Training which was part of a UNDP project helps the participants become trainers and conduct programmes like the EAP and EDP for the women within their community. They are trained on business and psychological aspects along with fieldwork to help them understand their community and business better.
- **Santhe** is aimed at providing opportunities for micro businesses to meet direct customers through exhibitions-cum-marketplaces. These exhibitions offer a better and direct interaction with buyers for small-scale entrepreneurs in turn converting to better sales and direct customer engagement opportunities.
- **Credit Linkage** connects the chosen micro-entrepreneurs to bankers to help them obtain a loan. This service has a preliminary assessment and a visit from the Deshpande Foundation representatives in order to understand the creditworthiness of the business to obtain a loan.
- **Online Linkage** is yet to be implemented but mentioned in the SOP and seeks to connect and onboard MEs onto platforms like Amazon Saheli, Flipkart and Government e Marketplace.
- **Other Services** within the MEDP provide MEDP participants assistance to register their business, GST or obtain licences like FSSAI, Udyog Aadhaar etc. Mentorship is another important aspect of the MEDP, mentors give their mentees advice about all aspects of their business including marketing, financial management, product improvement and a business mindset.

In partnership with organizations such as the UNDP, Avendus, NABARD, SIDBI etc the MEDP offers training and services for entrepreneurs to succeed. The alliances they have made with institutions like de Asra, nStore, and Central Food Technological Research Institute (CFTRI) have been helpful in developing the critical edge in the sector.

Such partnerships have further helped the Deshpande Foundation representatives to scout, select and engage MEs as potential participants in the MEDP program. The trainers and the mentors engage the entrepreneurs in various theoretical and practical sessions to upskill them and help improve their business.

1.3 Eligibility Criteria for MEDP

The entrepreneurs should be at least 2 years old operating in North Karnataka and Telangana, be a bank account holder and preferably not have defaulted in any of the loan payments. The entrepreneur should be able to read & write in at least one language (Kannada, Hindi or English) and must not have any criminal records. All genders and differently abled people are encouraged to join the MEDP.

Exclusion Criteria - Businesses with emphasis on meat processing, alcohol, tobacco and/or are environmentally hazardous to humans, animals and nature are not assisted.



2. Evaluation Objectives and Design

Assessment of the Micro-entrepreneurship Development Programme documents the impact of the programme on the micro-entrepreneur and the business owned. The impact is defined for specific services within the MEDP and the programme as a whole. Within specific services we try to look at technical and soft skill development, new knowledge gained, connection to new networks and market access. Further we look into a participant's attitudes and perceptions of the programme.

The impact assessment aims to measure the effectiveness of the programme across all its intervention components. It further gathers insights on achieving its mission of strengthening local ecosystems to accelerate the creation of sustainable and scalable enterprises. The study has approached each component's success metrics on achieving its targets with significance to social and economic conditions at different levels.

There are several rationales and potential uses for this report:

- It will assist the Foundation working with MEDP and its programme staff—to develop meaningful outcome measures for assessing the impact of various programmes, and making initial inferences about strengths and weaknesses of operationalization thus far.
- By describing programmes as seen through the eyes of ME's, administrators, staff, mentors et al. this report may prove to be educational for the Foundation representatives on how they can work more effectively with the programmes.
- These findings may also highlight misunderstandings in the field or lack of consensus about programme objectives, current policies, outputs and best practice.

- Our presentation of the logic of programme intervention, and our analyses of MEs interaction with the programme and the case studies point to the difficulties to operationalize the programmes, on how the programmes actually work and how MEs indirectly gain.
- While misunderstanding of the programme objectives from the ME's side will generally indicate need for orientation and education, changes in the perception and the actual outcomes may also indicate progress (rather than failed results) and therefore suggest needed revisions in the programmes while also offering an opportunity for learning and innovation.

2.1 Evaluation Approach

- The MEDP evaluation framework has been designed to accommodate all the programmatic interventions under the MED offered to the ME's. The evaluation proceeds to understand the ex-post (post event) effects given the limitations in gathering information on the ex-ante (pre event) antecedents of MEDP. Further, as the effects of each programme impact each MEs in different scale and depth, sufficient care has been taken to accommodate the characteristics of the programmes and its intended impact on the enterprises at the institutional level and the entrepreneur at the individual level.

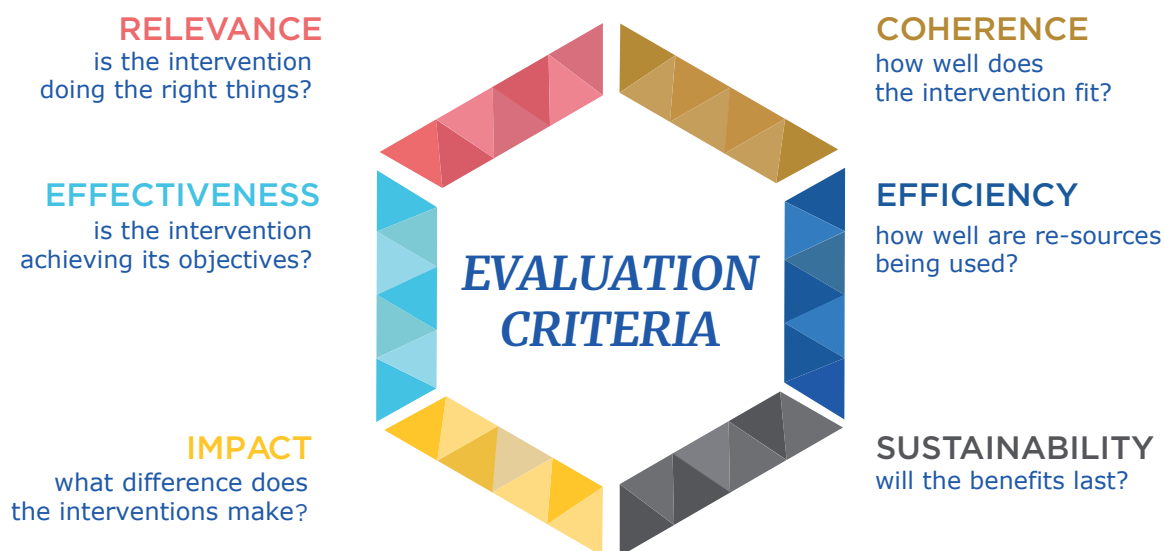
The objectives of this evaluation are:

- **Understand and assess the impact of the MEDP:** *Who is the programme targeted towards? Who seeks to benefit if the programme is implemented as intended?*
- **Assess the relevance of the MEDP for the population:** *Are the MEDP interventions addressing a need or key priority area for the population?*

- **Effectiveness of the MEDP activities on the population and its challenges:** Are the MEDP interventions achieving the expected impact and producing the required results?
- **Efficiency of the MEDP:** How cost and time sensitively are resources being used to achieve the said objectives?
- **Impact of MEDP on the population in terms of social and economic parameters:** What are the (positive or negative) impact of the programme? What value-add has it had on each beneficiary's life?

The objectives set have been benchmarked and customised for the purpose of the current evaluation using the criteria developed by OECD's Eval Net (See Figure 2). The OECD framework helps programmatic evaluations to be conducted based on their relevance, effectiveness, impact, coherence, efficiency and sustainability.

Figure 2:
Evaluation Framework



Source: OECD DAC Network on Development Evaluation (Eval Net)³

³ <https://www.oecd.org/dac/evaluation/dacriteriaforevaluatingdevelopmentassistance.htm>

These evaluation criterias have been useful to effectively map the interventions to its objectives in terms of 'intended outcomes' and 'achieved outcome' on the individual level, the institutional level and ecosystem level. This has been explained further in the next sections. Overall, the approach used to undertake the evaluation has therefore been aimed to understand how the programmes have 'fared' among the MEs factoring into aspects which the Foundation and its representatives have probably overlooked but have led to improvement in their performance. It is in this order that an evidence-based approach through mixed methods of quantitative and qualitative assessment have been designed by LEAD at Krea University.

The data collected through the exercise will help evaluate:

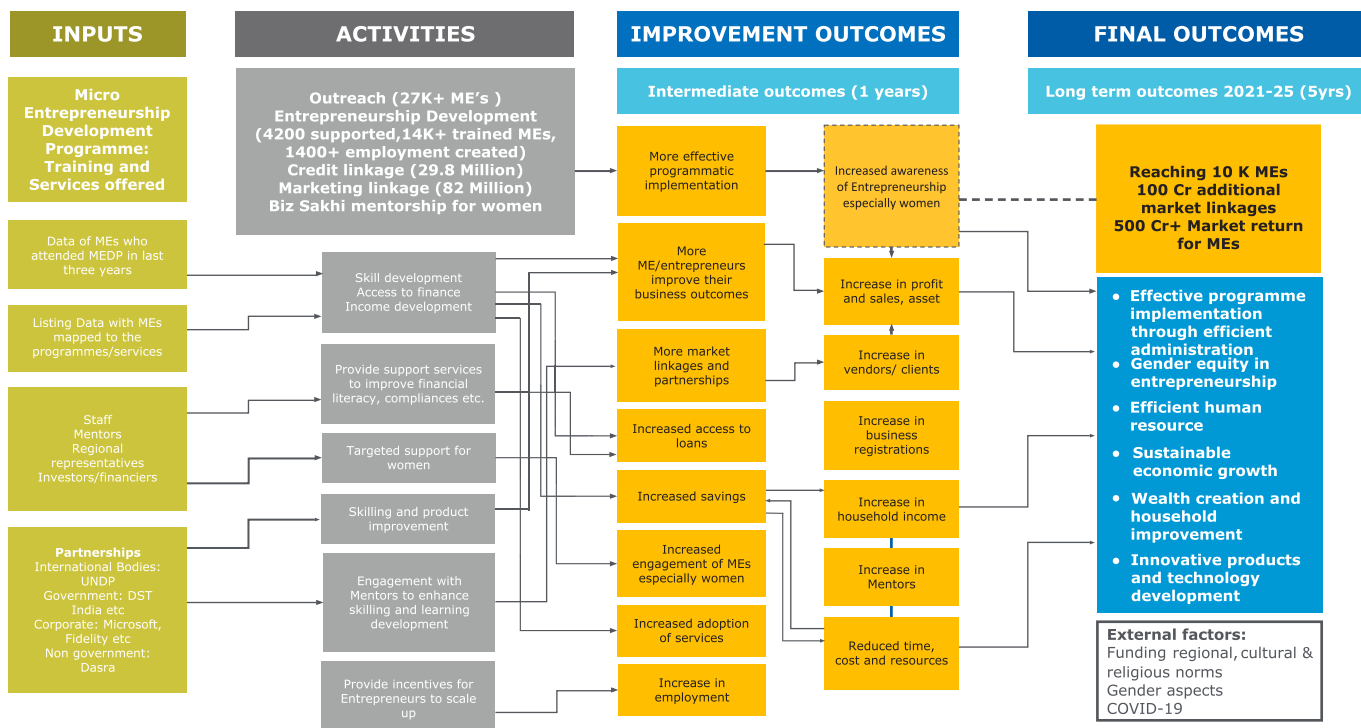
- whether the purpose or need of the programme have been well understood by the participants
- whether the participants were able to utilise the programme specific activities and match their expectations
- whether the participants have been able to use the resources made available through the programmes
- whether there has been any change in their income, skills, capacity, and
- whether they were able to improve/grow as an entrepreneur.

For a more appropriate outcome-based assessment, the evaluation team has followed the logical framework model to analyse the activities (inputs) and its outcomes on the enterprise/entrepreneur. The logframe (See Figure 3) helps us measure the cause-effect of the programmatic interventions on the end beneficiaries and compare it with the targets set by the Foundation. Given the limitations of data further detailed in Section 4.5, the evaluation team undertook a process evaluation based on this log framework to understand and analyse whether the MEDP is being implemented as intended, the challenges encountered and the changes required to achieve the predetermined

milestones. While some factors are used to measure the impact of the programme, a holistic and in-depth exercise will be further needed to enquire into the specific impact on each variable due to the programme. For this case, the evaluation team advises to have a coordinated data exercise which can feed to the regular monitoring and evaluation of the programmes. Since such evaluations would benefit the Foundation to improve upon their programmes and ensure how the targets set could be met, we believe that the outputs generated will give direction to the process followed by the Foundation in meeting its objectives.



Figure 3:
Logical Framework Model for Evaluating MEDP



Source: Prepared by LEAD at Krea University

The 'inputs' mapped here pertain to the interventions under MEDP and the ME participants/ entrepreneurs who have interacted with the programme through its various 'activities'. These activities signify the key offerings of each programme and are linked to their direct or indirect 'improvement' to the MEs which are the 'outcomes'. These 'improvement outcomes' at an individual/ institutional or ecosystem level are either short term (1 year) or long term (5 years). To summarise, for the intervention to succeed, the activities and the outputs mapped as per the objectives of the programmatic interventions under MEDP should translate into specific improvements for the ME. This would further mean that the programme has succeeded in fulfilling the parameters (as per OECD criteria) and ensure the sustainability of the programme. Since the overall goals of the MEDP are aimed at fulfilling the SDGs'. It would be pertinent to construct the programme and orient the stakeholders to ensure that their actions are justified in fulfilling the goals.

Based on these pointers, the assessment has been undertaken on the activities mapped in

line with the objectives of each programme. We have ensured that we have followed all practices and principles considered as a 'good evaluation' matrix. This includes 'utility', which is justified by the relevant MEs identified through the listing exercise. The 'stakeholders' who are part of the programme or engaged in different capacities such as bankers, investors, Foundation staff etc. have been chosen in consultation with the Foundation to ensure 'accuracy and relevance'. We have also ensured 'feasibility' of the evaluation by accommodating Covid-19 protocols and switching to CATI survey-based assessment.

The evaluation team further follows recognized Internal Review Board compliant standards regarding undertaking research on human subjects. The evaluation team followed a strict data security protocol in line with global standards, to provide researchers with a set of clear and practical guidelines for data security of their research projects. Stringent 'data quality standards' were followed to maintain data security and quality through the collection and analysis process.

Figure 4:
Evaluation Process Flow Chart



Source: Prepared by LEAD at Krea University

3. Methodology

To assess participant perceptions of the program and document the impact on the MEs, quantitative and qualitative assessments including focus groups were used. Qualitative analyses were conducted with the open-ended survey questions and the focus group notes. An open coding strategy was employed to identify key themes and organize concepts for enabling proper assessment.

3.1. Quantitative Data Collection Procedure

Listing Exercise

A listing exercise was conducted to understand if the respondents met the inclusion criteria and keeping in mind time constraints. The inclusion criteria is that one must be a micro-entrepreneur who has attended at least one service of the MEDP and owns or owned a business at the time they attended the MEDP. Due to incoherency in data and a request to remove one of the 8 clusters from the sampling frame, the listing exercise was conducted by LEAD to ensure the validity of the administrative data as received from Deshpande Foundation.

Through the listing exercise we reached out to 764 IDs out of which 541 IDs were identified for the main data collection considering the inclusion criteria. Through the listing exercise we learned the demographic information, the respondent income, what services they attended and the respondents business background.

The listing exercise and the main data collection were undertaken in February 2021, in the form of phone surveys (Computer Assisted Telephone Interview CATI) after considering the COVID 19 situation in India after deliberation with Deshpande Foundation.

3.2. Sources of Data

Administrative data like training data, attendance sheets from different programmes such as Pragati and Santhe were received from Deshpande Foundation due to the

lack of baseline or foundational data. From this data 1239 IDs were identified as unique IDs using their phone numbers. Additional administrative data from Deshpande Foundation was accessed for Telangana.

Annual Report: To assess the current progress of the programme, Annual Report of the Foundation during the year 2020-21 were used to track the specific targets achieved. This was in addition to the MED programme playbook which had details of the various programmes and services offered.

3.3. Data Collection Survey

3.3.1. Description of the Sample Size for Main Quantitative Survey

The sample size of the MEDP has been taken from the listing exercise conducted by LEAD and of the 555 respondents who fit the inclusion criteria. 541 had consented to taking the survey. The sample consists of 72% females and 28% male respondents. 90% of the respondents were below the age of 50, with the mean age of 40. 97% entrepreneurs hailed from Karnataka and were distributed in Dharwad(40%), Belagavi(18%), Hubballi(16%), Gadag (14%), Haveri (5%) and Uttar Kannada (4%). Telangana consisted of the remaining 3% distributed in Karimnagar and Nizamabad.

A pilot survey was conducted with a sample of respondents in Telangana and in Karnataka to validate the survey instrument and analyse the responses to solicited questions. After valid consents obtained with the assistance of the Foundation representatives (and to ensure lower attrition rates), a sample of 339 participants from Karnataka and 12 participants from Telangana was identified for the main data collection survey.

3.3.2. Qualitative Survey

Another listing exercise was also conducted using a database consisting of 38 respondents for seeking qualitative inputs. The qualitative survey was conducted with 15

entrepreneurs to understand their challenges and achievements as an entrepreneur and MEDP’s role in their entrepreneurial journey.

10 participants were identified for conducting a focus group discussion which was a direct-to-direct interaction facilitated by the evaluation team with the organisational support of the Foundation. Six micro-entrepreneurs participated in the focus group held in Dharwad, one of the programme areas.

The main survey module was designed to gauge the impact of each MEDP service, namely EAP, EDP, Pragati Training, Karyagara, Santhes, Biz Sakhi Training and Online Linkage. Further, respondents were asked questions about their business and financial status which includes savings and loans. Data about attitudes and perception about each service and the overall MEDP is also collected.

This was further benchmarked with the SDG India Index framed in relation to the state’s performance in SDG parameters developed by UNDP. The assessment aims to understand the direct impact and indirect consequences of the programme as an intervention on the population. Further to this is the evaluation of programme outcomes on the population (i.e. those who have attended the programme or who have availed the services of Deshpande Foundation) which are measured based on the outcome variables. Below is a list of outcome variables based on which the survey and qualitative data collection tools have been created (derived from RfP).



Table 1:
Impact Indicators

S.No	Impact level	Categories	Broad Indicators
On Individual Micro-entrepreneurs			
1	Micro-enterprise level Impact business; and at the aspiring entrepreneur level to get skilled, establish and run an enterprise.	1.1 Improvement in Skills - Technical and soft skills	
		1.2 Impact on sector/business related knowledge	
		1.3 Change in inputs (labor/monetary/time etc.)	
		1.4 Change in employees hired	
		1.5 Change in use of technology/equipment	

		1.6 Change in productivity	
		1.7 Change in monthly and annual turnover	
		1.8 Access to credit and such other schemes (including certification)	
		1.9 Changes in product quality/ quality of service	
		1.10 Change in customer/client base	
		1.11 Change in institutionalization of enterprise (registration/certification etc.)	
		1.12 Change in bargaining power in the marketplace	
		1.13 Change in geographical reach of the enterprise	
		1.14 Change in business/financial management capacity	
		1.15 Change in risk preference/ risk appetite of entrepreneurs	
		1.16 Change	
2	Impact on the (local) business ecosystem	2.1 Competitive aspects to similar business	Peer group perspectives, competitiveness to similar businesses
3	Enterprise owner Individual-level changes	2.2 Change in household income and savings	Savings, borrowings, financial decision making
		2.3 Household	Value of asset or wealth creation post intervention
		2.4 Change in credit access and debt burden	Current loan repayment and Household financial well being
		2.5 Change in aspirations of individuals (particularly women entrepreneurs)	Decision making powers in family, Participation in financial planning and gaining other family members confidence
		2.6 Impact on migration	Movement due to better income prospects
		2.7 Change in expenditure on food; education; health, housing/ sanitation etc.	Household health indicators: expenditure on health, education and home improvement
		2.8 Impact on confidence, self-worth and social Status	Participation in community events, leadership roles

3.4. Data Analysis

Data collected through primary and secondary sources was triangulated and analysed. This was conducted in the following manner:

- **Demographic Analysis:** Was carried out through summarizing secondary data, as well as through key variables identified via FGDs and data from primary data from individual surveys.
- **Socio-Economic Analysis:** Understanding existing economic activities of individuals and through their business revenue and household income.
- **Programme Impact:** Systematic analysis to understand the impact of the programmes on the current socioeconomic conditions, determine needs and demands, examine their nature and causes, and set priorities for future action.
- **Skill-Gap Analysis:** Analysing the skills acquired through various interventions and understanding in-depth knowledge required for their businesses. Identifying these gaps and the causes associated with it will help plan future courses of action/ recommendation.



Table 2:
Indicators by Intervention Component

Intervention Component	Indicator
1. MED Programme	1.1. Impact of Mentorship on business owners 1.2. Credit access — Loan take up and usage 1.3. Marketing linkages - new customers over a time period 1.4. Impact of Business guidance services — timeliness of advice or support services
2. Entrepreneurship Awareness Programme and Entrepreneurship development program (EAP & EDP)	2.1. Awareness level of the programme and its usage 2.2. Effect of Training on business outcomes

3. Pragati	3.1. Effective skills acquired for business development or efficiency 3.2. Improvement in capacity to handle business issues
4. Karyagara	4.1 Financial literacy level based on programme curriculum 4.2 Pedagogy effectiveness 4.3 Enterprise formalization and sustained compliances
5. Santhe	5.1 Impact on business scale through organized market places 5.2 Improvement in customer reach and geographical coverage 5.3 Product improvement efforts based on demand
6. Biz Sakhis	6.1. Effect on Training of trainers - numbers trained, new entrepreneurs created 6.2. Usefulness of training - skills acquired
7. Others	7.1. Effect on business through non mentioned components but through DF

3.5. Risks, Limitations and Mitigation Strategies Adopted

- **Availability of administrative data:** The inconsistencies in the data were rectified to a large extent through the listing exercise, but could also have selection bias. The research team has ensured that the selection within the selected data is made through random and does not lead to the concerned individual preferences.
- **Transition to phone surveys:** Due to the logistical challenges and risks in conducting in-person surveys during the COVID pandemic, the survey data was collected through phone surveys, which were conducted after consultation with the Foundation. Given the ownership of phones in the hands of the selected respondents, the survey team ensured that they were available for response on intended time and were not aided by any other external persons.
- **Strategies adopted:** The qualitative survey and FGDs, on the other hand, cannot be facilitated over phone since the surveyor's need to understand the body language and emotional cues of respondents and ensure that they are comfortable. The survey team therefore conducted the Focus Group discussion in person so as to validate the responses from the qualitative surveys.

Further, there have been respondents who were part of the programme 3 to 4 years earlier and who were not actively participating in the current programme. Wherever consent was obtained in such cases, their responses were captured appropriately.

Income changes are typically difficult to capture and measure, and the economic shocks due to COVID-19 have further influenced the income of the micro-entrepreneurs. Furthermore, the retrieval of income information from memory gives us measures that may have low validity. The survey team has taken the best efforts to capture the responses over the phone by using sufficient recall methods.

4. Evaluation Findings

4.1. Who are the Micro-entrepreneurs (MEs)?

The MEDP has been devised to create, support and scale micro-entrepreneurship at the bottom of the pyramid. The participants of the programme who are located in Karnataka and Telangana are either aspiring entrepreneurs or those who have existing businesses. Given the nature of the sector and the target group’s socio-economic background, many of these micro-entrepreneurs are Own-account Enterprises (OAE), primarily run by women from home. Some of the characteristics of the MEs who are part of the group evaluated are:

Profile of the Micro-entrepreneur/Enterprise:



Age:

Majority of the respondents fall in the 30-35 year age category



Gender:

73% of the programme participants are female



Education:

Around 77% of them had completed schooling beyond X Std, which is one of the selection criteria for MEDP. Around 20% of the female participants had passed X Std or possessed a college degree. On the other hand, a higher percentage of male participants (28%) passed XII Std



Major Source of Income:

For 54% of the respondents, the current business is the main source of income, which suggests that the programme can play an instrumental role in supporting household income and livelihood



Enterprise Status: 50% of respondents started their business on 2015. 82% of the respondents have an existing business while 10% were aspiring entrepreneurs. 8% of respondents had to close their business.



Enterprise Category: 60% of respondents were engaged in Trading, 34% into manufacturing and 7% in services. 57% of the enterprises were into handicrafts, 31% of the enterprises were involved in selling household items, while 10% of enterprises were into services and 2% were into medicinal products.



Religion: Majority of the micro-entrepreneurs identify as Hindus.



Social/Economic Status:

More than half of the micro-entrepreneurs were from the General category, while the proportion of those belonging to the OBC category was 35% and those from the SC/STs socio-economic category comprised 11%.



Savings:

75% of respondents had savings in some form; 37% had savings in account in a bank, 27% had it in cash at home and 15% had savings in an SHG/This group.



Property Status:

Less than 29% of respondents had land solely under their name.



Residency/Migration:

Majority of the respondents were residents of the MEDP intervention areas, with less than 14% having migrated for work.



Employment History:

An overwhelming 78% of respondents had not been employed elsewhere and mentioned that their current business is their sole engagement, suggesting that they were first-time entrepreneurs



Marital/Family Status: 90% of the micro-entrepreneurs were married and lived in a nuclear family



Spouse Status: Among married respondents, 25% of the spouses worked in a private salaried job while around 23% of the spouses worked in the same profession as that of the respondent, suggesting that they could be partners in the same business. Around 25% of the male spouses had a college degree.

4.2. Which Programs did they attend?

The MEDP offers a range of services to the entrepreneurs to facilitate their holistic development. Out of 523 respondents the most attended programme is the Entrepreneurship Awareness Programme (EAP) which is largely an orientation programme followed by the EDP. Pragati, the skills training programme had an uptake of 296 respondents followed by Santhes which includes regular, mega and corporate Santhe. The corporate Santhe in particular had 216 attendees out of 275. The Biz Sakhi programme, which was a UNDP Project and conducted only for women, had the lowest representation. Majority (20.42%) of the MEs had participated in at least four programmes under the MEDP.

4.3. How did they get to know about the specific programme?

The most effective way of communication about the MEDP reported by the majority of the full sample captured in the listing exercise was through word of mouth - when entrepreneurs who have participated in the MEDP pass on information and experiences

Table 3:
Programme Participation

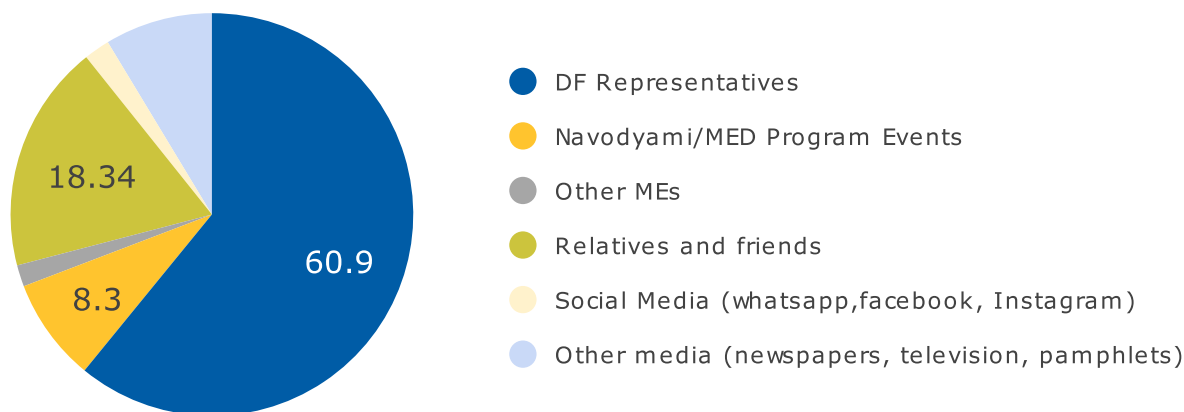
Training	Attended	Percentage
EAP	371	70.94
EDP	340	65.01
Pragati	296	56.6
Santhe	275	52.58
Mentorship	231	44.17
Sammelana	228	43.59
Buyer Sellers meet	221	42.26
Corporate Santhe	216	41.3
Exposure Visit	176	33.65
Biz Sakhi	151	39.74

Source: Listing Exercise (523 respondents)

in their daily dialogue with friends, family and other close relationships. The most effective way of communication about the MEDP reported by the majority of the full sample captured in the listing exercise was through word of mouth - when entrepreneurs who have participated in the MEDP pass on information and experiences in their daily dialogue with friends, family and other close relationships.



Figure 5:
Source of Information about MEDP(%)



Meanwhile, for MEDP participants, outreach through DF representatives has been the major source of information about the program - 61% of respondents reported that they came to know of the programme through Foundation representatives. This suggests that the Foundation’s investment in its physical outreach activities have been useful in connecting with micro-entrepreneurs

and prospective participants of their programmes. Similarly, exhibition visits or the Santhe initiative not only act as a market access programme for the entrepreneurs but are an opportunity to network with potential participants in the MEDP. The table below shows how the outreach has been for various programmes under the MED.

Table 4:
MEDP Outreach

S.No.	Programme	Through Foundation representatives	Through MEDP events	Others*
1	MEDP (Overall)	61%	8%	31%
2	EDP	63%	20%	17%
3	Santhe	61%	24%	15%
4	Credit Linkage	63%	34%	3%
5	Pragati Training	41%	21%	38%
6	Karyagara Training	59%	34%	17%
7	Biz Sakhi Training	54%	32%	14%

*Includes relatives & friends, Other MEs, social media (Facebook, Whatsapp etc.) and other media (newspapers, television, posters etc.)



Impact of COVID-19 on Micro-enterprises

Majority of the MEs who had closed down during the period of assessment have cited COVID-19 as reason for shutting the business followed by the lack of credit as a barrier to continuing the business. The impact of COVID 19 has been significantly felt by the MEDP participants with 89% of the MEs reporting that their business income got affected by the pandemic.

The pandemic has also impacted specific programmes such as Pragati training where Training was conducted online but some people could not attend the online training they signed up for as they did not own a smartphone. Similarly Covid-19 induced lockdown had impacted programmes plans of the Foundation such as Santhe which is a direct buyer-seller meet.

“This respondent attended only EAP and EDP programme's because of the lockdown effect and she does not have a smartphone, so she did not attend the online training.” - Surveyor

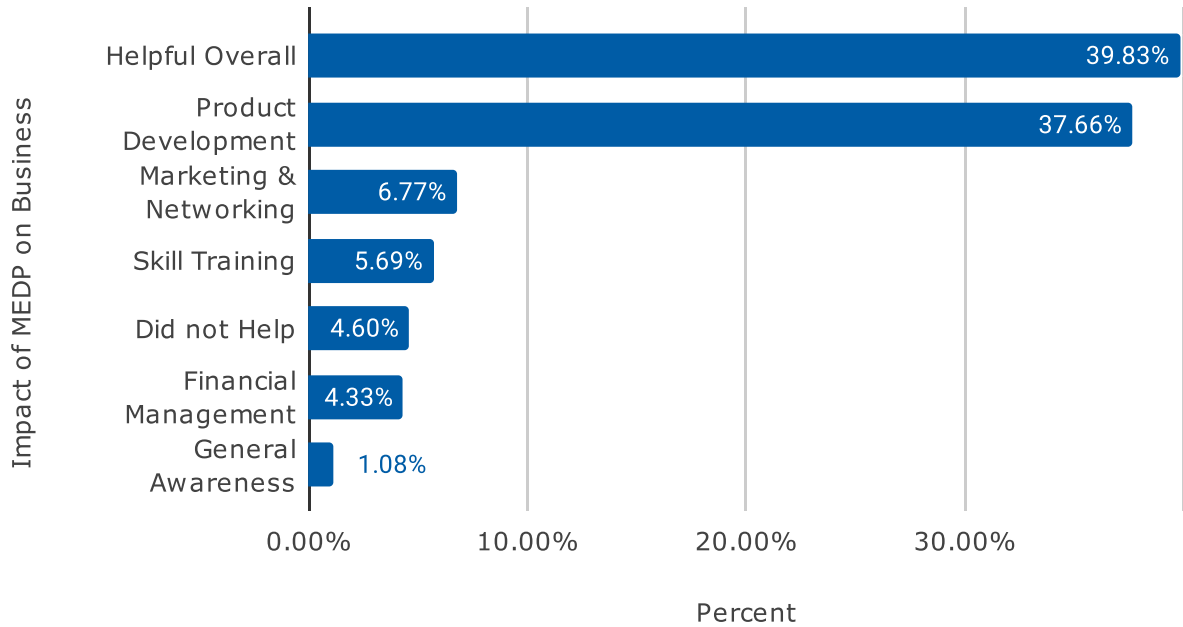
MEs also reported reduction in the labour that they employed and shops closed down which led to people moving their business at home or completely stopping their business.

“Before lockdown the total number of regular employees was 4, now I am left with only 2” noted a programme participant who runs a handicraft unit.

The impact of Covid-19 was further observed in the loan repayment cycle of the MEs with 44% reporting that they had to default on their payments with around 12% reporting to have fallen into heavy debt.



Figure 6:
Impact of MEDP on Business



4.4. Impact of the MEDP on Micro-entrepreneurs’ Businesses

Understanding the impact of every programme on the entrepreneur and their business is essential to understanding the programme as a whole. Financial support, mentorship are other aspects in which the MEDP can help an entrepreneur. We have attempted to measure the impact through the various indicators identified through an analysis on how the programmatic interventions have influenced the MEs in their business and individual discourses.

In the interviews with the programme participants, various programme strengths were identified, including some examples of beneficial relationships with mentors, access to services and business income development. A number of challenges were also recognized including accessing credit, registration and book-keeping.

Areas in which respondents benefited the most from the training are product development, marketing and networking, skill training and financial management, as discussed in the sections below.

Table 5 below summarises the overall impact of the MED Programme on the MEs based on the estimates developed from the evaluation approach developed by LEAD for this study. **The columns marked in Green are the ‘High’ impact areas, those in yellow are the ‘Medium’ impact areas and those in Red are those areas which require improvement through better interventions and strategies.** As mentioned above, these have been derived from the self reported estimates of the MEs captured through the various quantitative and qualitative instruments developed by the evaluation team and provide only a glimpse of the factors that are likely to influence the MEs interactions under MEDP.

Table 5:
Overall Impact of the MED Programme on the MEs

What is the Impact of MED Programmes?

Impact	Individual (Entrepreneur)				Enterprise Level				Micro-ecosystem Development									
	Perception	Developing Entrepreneurial attitudes	Influencing Entrepreneurial behaviour and capacity	Developing skills	Compliance	Administrative support	Business income	Asset creation	Product development	Access to finance	Access to market	Financial literacy	Gender equity	Communication	Employment Generation	Branding and marketing	Value to cost	Access to technology
MEDP (Overall)	High	High	High	High	Scope for improvement	High	High	High	High	High	High	High	High	High	High	High	High	High
Entrepreneurship Awareness Program	High	High	High															
Entrepreneurship Development Program	High	High	High						High					High		High		
Santhe			High			High	High				High			High				
Credit Linkage	High			High		High				High				High				
Pragati Training			High			High			High					High			High	
Karyagara Training			High			High					High			High				High
Biz Sakhi Training			High	High										High				High

Source: Prepared by LEAD at Krea University



A. Participant Perception

One of the factors that goes into the programme planning is how the overall design of the programme would attract potential participants. In this case, the Programmes designed by Deshpande Foundation have fared well in attracting participant MEs from different regions of Karnataka and Telangana. The success parameter of such a programme would therefore be the number of participants successfully enrolling and completing the programme. The programmes have different levels of participation given the offerings and focussed engagement. While the Biz Sakhi specifically targets women entrepreneurs, different Santhe's are able to attract a wider amalgam of participants.

LEAD at Krea University conducted the survey interviews and FGDs to understand the relevance of the programme among participants of the MEDP. The findings suggest that overall MEDP programmes have been helpful for themselves or their enterprise. Since, the majority of the participants had attended the EDP training, we had sought to enquire among the participants on their perception of the programme. For each of the programmes, most of the MEs reported positively towards the support offered as per the outputs of the programme. For example, an overwhelming 90.78% of the MEs reported that the EDP programme was helpful especially in learning a new skill and marketing products. Similarly, 64.56% of the MEs found the credit linkages programme helpful while 96.29% of them said that the financial support extended to them was helpful.

Table 6:
MEDP Participation and Targets (2019-21)

Programme	Number of Participants/Support Provided (2019-20)	Total Target Achieved (Till 2021)
Overall MEDP Outreach	1200 MEs	More than 27000 ME's
Entrepreneurship Development	916 MEs	4200 supported, 14K+ trained MEs, 1400+ employment created
Pragati	411 MEs	-
Credit linkage	Rs 3.89 million of support	Rs 29.8 Million support achieved
Marketing linkage	<ul style="list-style-type: none"> • 408 stalls through 10 udyami santhe • 278 stalls through 3 mega santhes • 143 stalls under canopy santhe • 111 stalls corporate santhe • 115 MEs connected through 4 buyer-seller meets 	Rs 82 Million revenue achieved
Karyagara	16 MEs in 2 workshops	-

“

“We got the confidence to earn, while working from home. Instead of asking others for help, we can support ourselves. We used to give work to others for stitching, but now we are doing it ourselves”, noted a participant in the FGD

”

“

“Changing MEs perception about Deshpande Foundation is difficult. They think DF is an NGO working for charity”
- **DF Representative**

”

As per estimates, the MEDP had an overall completion rate of 80%, which is impressive given various factors that can potentially influence the MEs and lead to their attrition. One of the underlying assumptions which we have factored for the analysis is that the intervention will lead to positive outcomes for the MEs. Hence participation of the ME is a key factor for testing the hypothesis. However, it is also important to identify participants who are desirous of utilising the benefits of the programme. As per the listing exercise undertaken, there were participants of MED who ideally did not fit the description of the programmatic outcomes, namely housewives, school teachers or those who were not interested in doing business. Developing entrepreneurial attitudes requires sustained efforts and who are driven by a strong drive and desire towards entrepreneurship. A case to note here is the Santhe programme which is the major market linkage programme under the Foundations offerings. The survey points out that 30% of the participants used to attend but discontinued. 49% of those who discontinued cited time constraints as the major reason. This points to the need to ensure that the programme team needs to engage the participants by addressing concerns raised and helping build better linkages.





Figure 7:
Concepts of Entrepreneurship Development,
adapted from Polas and Raju (2021)



Influencing Entrepreneurial behaviour: An overwhelming 78% of the MEs who were part of the sample had not been employed elsewhere suggesting that they were committed entrepreneurs. Hence, the impact of the programme in influencing entrepreneurial behaviour and developing capacities would be more striking. This includes risk taking abilities which is an integral component for entrepreneurship. **34% of the MEs reported that they have a higher risk-taking ability after the programme.** Of which, 20% reported very high risk taking capabilities. Further, 16% reported to have adopted better business practices after attending MEDP suggesting the positive influence of the programmes on the MEs.

B. Skill Development and Learning

One of the key impact indicators of the MEDP has been the advancement of the ME in their skill sets and the learning acquired. While only an objective evaluation is possible to measure skill improvement, positive perceptions of the programme and the knowledge gained as reported by the participant MEs provide us a sense of how the entrepreneur has been able to utilise the programme offerings.

From the interviews, we find that a cumulative **75% reported witnessing improvement in their skills after attending the MEDP. 34% of those MEs in fact reported that their skills 'vastly improved' while 41% 'improved' their skills** (See Figure 8). What has been the highlight as represented in Table 7 is that **36% reported to have gained 'higher skills' after training while 12% had developed 'expertise' in the skill.** While these are self-reported estimates and cannot be verified with any previous unrecorded estimates, the perception of improved skills set is an important indicator of the impact. The responses have been further affirmed as more than **50% of those who reported 'vastly improved' skills also re-confirmed to have 'higher skills' while 28% displayed to have become 'experts' after attending MEDP.** On the other hand, MEs who reported to have low or average skills (59%) were also less likely to show any improvement in developing their products.



Figure 8:
How much did your skills improve after attending the MEDP?

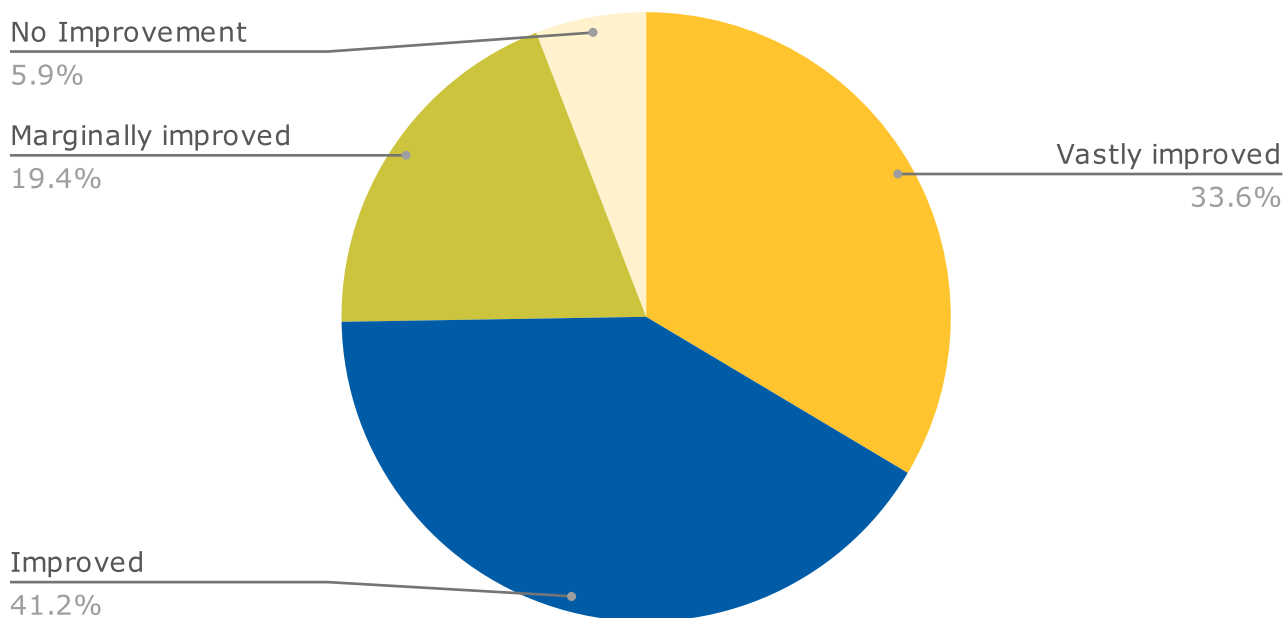


Table 7:
Self-reported Skill Level of ME after Attending MEDP

Current Skill level	Percent
Very low skilled	4.50
Low	5.19
Average	42.21
High	36.33
Expert	11.76
Total	100.00

41.86% reported to have learnt financial management skills after attending the MEDP which is one of the major outputs for programmes like EDP and Karyagara. Meanwhile, **50% of those who had attended Karyagara had reported to develop better business knowledge**, which is the overall learning of business process and development in their sector. Further, at an

overall level 30% reported to have learnt price setting and product quality skills while only 7% reported to have learnt technical skills from the MEDP. An understanding of the market pricing and techniques are crucial for the MEs to stay competitive and build their presence in the market.

Figure 9:
New Skills gained after attending MEDP(Self-reported; n=289)

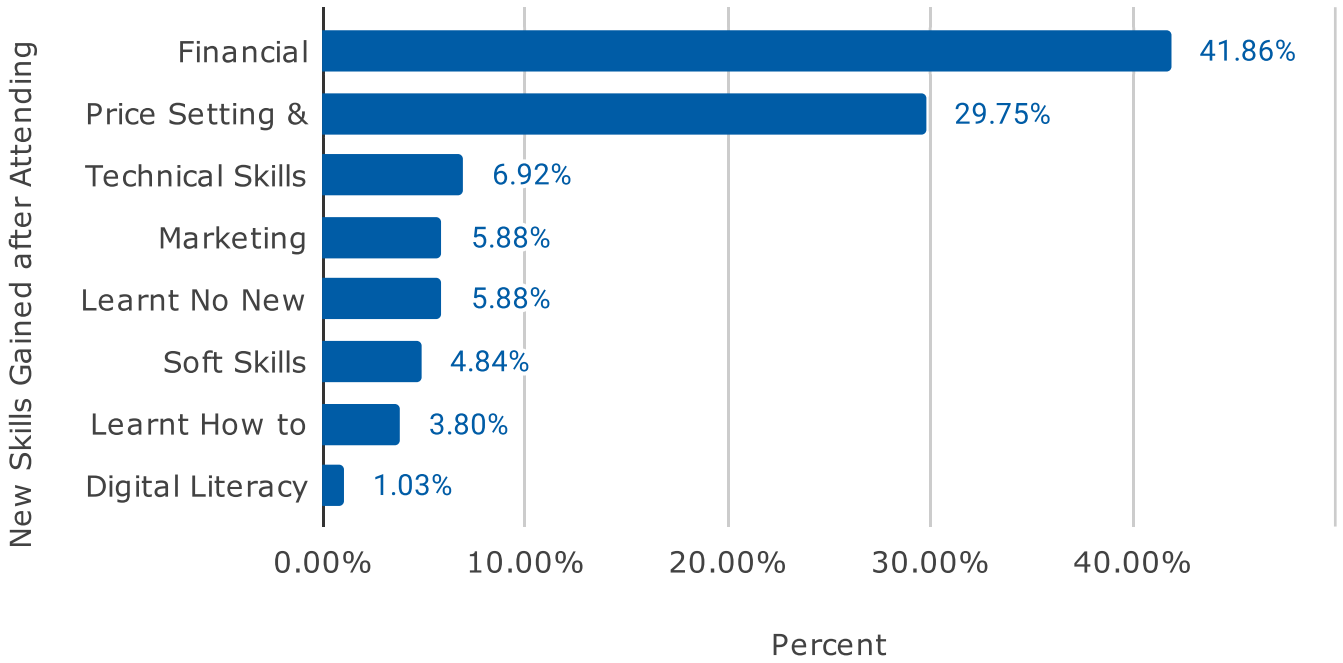
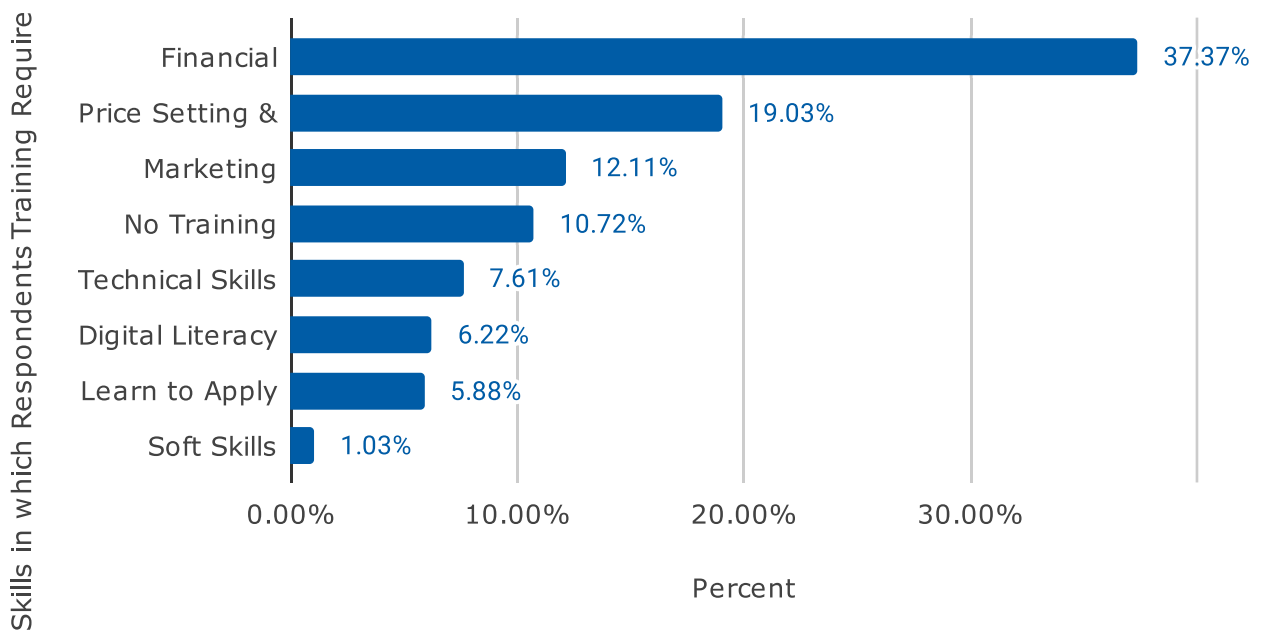


Figure 10:
Skills in which Respondents Require Training (n=289)



There is still a major demand for learning financial management as the Figure above shows. Further, around 19% wanted to develop price setting & product quality skills which suggests the population which MED organisers can potentially target. There were also some programme specific learnings which the MEs have been exposed as part of the MEDP such as filling up bank forms (83%) under the Credit linkage programme.

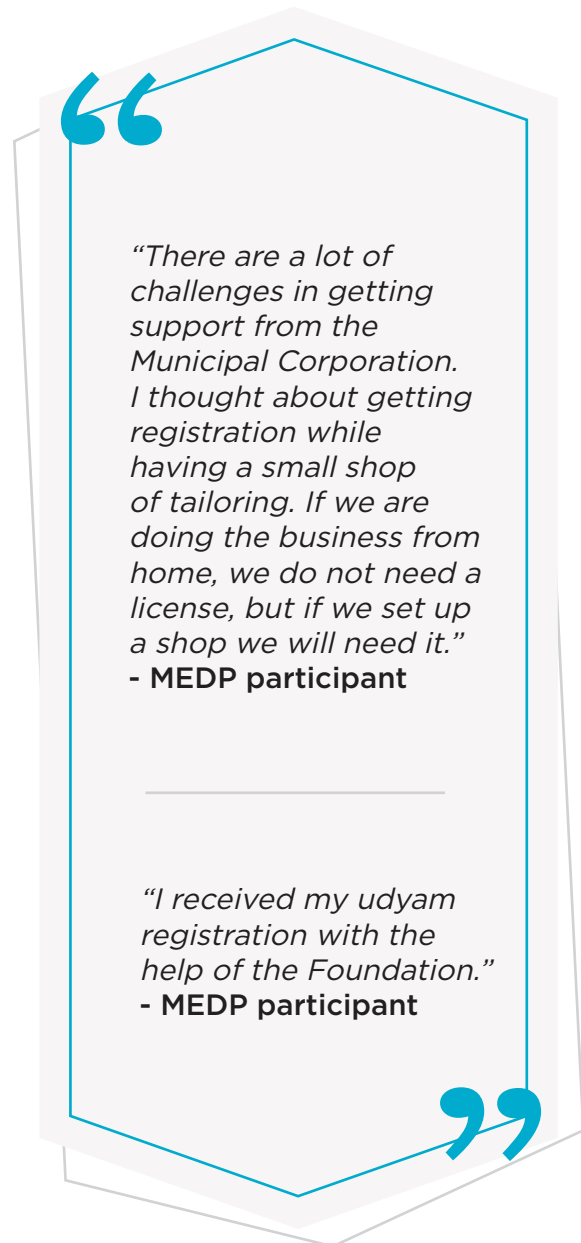
The Biz Sakhi programme requires special mention here as all the women entrepreneurs were able to learn new skills from the Masters training. As a community led system 56% of them further went on to support and handhold other women. These learnings are also important to develop a 360-degree skill set required for an entrepreneur. However, these learnings need to expand to other areas so that conversion is made possible. For example, 20% reported to have reduced cost production due to skills learnt under the MEDP while 83% of those who attended Karyagara training were able to use skills in their business.

C. Leading Legal Businesses through Compliances

One of the important business development metrics suggested by international organisations especially World Bank (Doing Business Ranking) as a key driver for micro-enterprises is formalising the informal sector. Majority of the MEs form part of the informal sector and their contributions are left unrecognised or unaccounted. It is therefore important to support them by helping them register their business and take the appropriate permits and license to operate. The MEDP needs to nudge these businesses to legally register themselves and ensure compliance so that they can avail loans, benefit from government schemes and receive other forms of support. However, there is much to be desired in this area given the responses from the MEs on the surveys undertaken:

- out of 45% of those entities who received some form of support from the Foundation **less than half were not registered (44%)**. Out of those, 81% did not have the firm registered under their name.

- **Almost 1 out of 2 of all MEs received support to procure licenses.** But only 40% had any form of license.
- Less than 1% reported any impact of MEDP on their business in receiving support for their business registration or licenses.



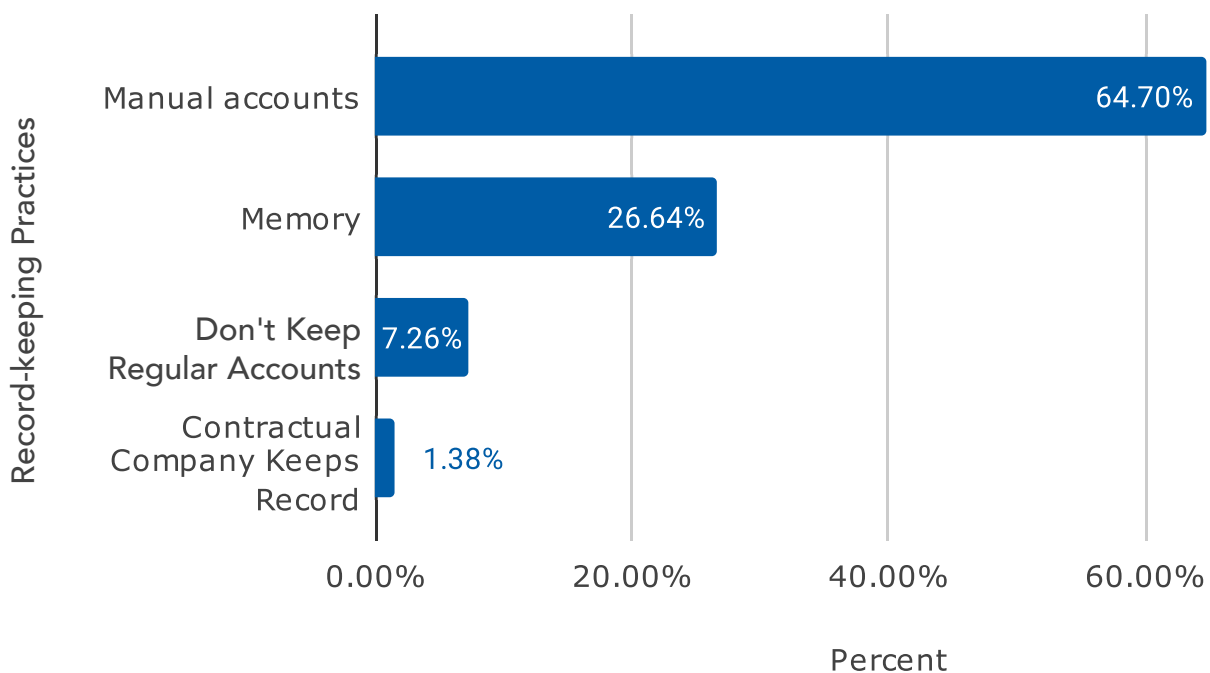
In a country where less than 5% are formally registered, the findings would be skewed. However, given the significance of the MED on the ME's, it would be desirable for the programme planning to push the MEs towards registering their enterprises. Since Customer Relationship Management (CRM) has already been identified as a key component of the MEDP, it would be important to ensure that registration is pushed to develop a more structured linkage with the MEs.

D. Record-keeping

Another area of concern is the poor record keeping behaviour among the MEs. **64.7% of the MEs reported to have kept manual records with 26% keeping them in memory** (See Figure). Book-keeping among them is very low as is evident from the participants of EDP. Less than 2% of the EDP participants had reported to learn accounting and

bookkeeping skills after attending the programme. One of the potential reason would be due to the low uptake of Karyagara training which majorly inducts the MEs into better book-keeping as vouched by majority of the 73% of the participants from the sample who had attended the programme.

Figure 11:
How Do you Maintain the Records of Costs/Sales/Profit-Loss? (n=289)



E. Administrative Support

Apart from training and orientation provided to the MEs, administrative support from the Foundation is also significant for the successful continuation of the programme. The Foundation has been extending different levels of support including in organising the trainings, market linkage activities, business awareness and follow up support, enabling connect with bankers, mentorship support et al. Participant perception have been positive towards the programme and the support provided.

Some of the activities like the Credit linkage programme have deeper engagement through visits, assessments, developing linkages etc. to ensure MEs are able to receive credit support. Of those who received support under the Credit linkage programme, it was largely for the entire loan support with 19% suggesting documentation support. 83% reported that DF representatives visited their enterprise. 57% of them were in the stage of preliminary assessment.

“For onboarding an entrepreneur to the Navodyami programme, Aadhaar is mandatory. However, many of them do not have a bank account or are unaware of it, so we teach them how to open an account”, noted a DF representative.

Mentorship: The MEDP also has a major mentorship support component to assist the MEs in building confidence in entrepreneurship and providing them with the required guidance to move forward. In the previous year itself, 187 MEs had taken part in 12 mentorship sessions organised under the aegis of the Foundation. Our qualitative surveys suggest that mentors have been helpful, but the MEs expect more specific support from them. **34% of respondents claimed to have reduced cost of production through mentorship support** suggesting how this engagement has been useful for the programme participants in specific components.

Logistics Support: Another criteria which was assessed as part of the evaluation was in terms of physical access to the programmes.

The Geographic position of the venue is important for enabling participants to attend and access the programmes. Distance and cost incurred to attend the programme are found to discourage the uptake of programmes. In this criterion, the MEDP is fared well given that most of the MEs reside in the vicinity of the programmes, stalls, linkages etc centred around Dharwad and Hubballi or Belagavi in Karnataka and Nizamabad and Karimnagar in Telangana. We had probed how various Santhes, where exhibition stalls are put up in specific locations for the public or employees (IT companies in Corporate Santhe) have benefitted the MEs. 58% of the Santhe participant MEs reported that the venue was accessible. Similarly, 71% who were part of the skill based Pragati training found the training venue accessible for them.

F. Business Income Development

Growth in business income is a key indicator for assessing the impact of a programme. Decent work and Economic growth are one of the key indicators under the Sustainable Development Goals. Hence, the support provided by MEDP for the economic growth of the MEs supports the case for achieving SDG goals. With 54% of the MEs reporting their current business as the main source of income, the impact of the interventions in terms of income generation would be more striking.

One of the strong performance indicators of the MEDP has been its ability to assist in the economic growth of the entrepreneur and its sustained development. While, for services like documentation support, mentorship, credit support etc. the direct impact on income levels might not be visible, studies have shown how the overall support system is important for the financial growth of the entrepreneur/enterprise. The ecosystem index developed by Vogel(2013) which is backed by OECD specifically suggests how a combination of individual, organisation and community influences business growth. Entrepreneurial actors such as the Deshpande Foundation play a critical role in developing these ecosystems and ensuring sustainable business through time bound support.

Figure 12:
Typology of Entrepreneurial Ecosystem Development



The survey findings do show how the interventions of the Foundation influenced the entrepreneur participants in achieving higher financial growth. These are again based on self-reported estimates and may not provide an accurate description especially on incomes and profit level. However, the findings are still relevant given the Covid-19 pandemic situation which has dented the economic prospects of many small enterprises. This is also evident from the reported figures by sampled Nano micro-enterprises (whose Average revenue in less than Rs 10000 brackets) during the assessment period got reduced in FY20-21 from FY19-20. It is in this juncture that the role of such actors play a major role in sustaining these enterprises and ensuring that they are able to overcome the stress situation.

Some of the key findings suggest how the MEDP support has been able to influence the business outcomes of the MEs. These

are self-reported and figures based on the ME's perception given the absence of comparable data. These self-reported estimates provide a glimpse of the business confidence and performance of the micro enterprises who have received support under the MEDP. The key reported figures are:

- **59% MEs reported an increase in annual income with 12% reporting to have improved with 'higher margin'.**
- **Around 70% of the MEs who reported their business as the main source of income had reported 'little bit increase' in their income after MEDP**
- **26% MEs reported an increase of INR 10,000 to 25,000 in their business income while 17% reported above 1 Lakh with 22% reporting less than 10,000 increase (See Table 8).**

- Overall, 71% MEs reported an increase in profit after attending MEDP. 37% of these MEs reported a profit increase of 1% to 5%, 30% reported 6% to 10% and 29% reported above 10% increase in profits during the period of assessment
- 46% of the MEs also reported to have had a reduction in cost of production after attending MEDP. Out of which 34% were through mentorship support, 30% through accounting/financial management.

Table 8:

Income Increase Reported by MEs After Attending MEDP

Reported Income increase after the MED Programme	Total
Less than 10 thousand	22.38%
Between 10 thousand - 25 thousand	25.71%
Between 25 thousand - 50 thousand	15.24%
Between 50 thousand - 1 lakh	10.95%
Above 1 lakh	17.14%
Do Not Know	4.76%
Refused	3.81%
Total	100.00%

F.1. Impact of MEDP on Sales:

Table 8.1:

Monthly Sales Before and After Attending MEDP

Approximate monthly sales before attending the MED Program	Approximate monthly sales after attending the MED/ Navodyami Program					
	Less than 10 thousand	Between 10 thousand - 25 thousand	Between 25 thousand - 50 thousand	Between 50 thousand - 1 lakh	Above 1 lakh	Total
Less than 10 thousand	61%	29%	7%	2%	2%	60
Between 10 thousand - 25 thousand	4%	51%	38%	2%	4%	49
Between 25 thousand - 50 thousand	2%	7%	39%	43%	10%	61
Between 50 thousand to 1 lakh	0%	0%	2%	42%	56%	48
Above 1 lakh	0%	0%	0%	2%	98%	46

A reading of the above Table shows how the MEDP has impacted the MEs falling in different revenue brackets as zoned in red and green. The green areas suggest areas having high impact and red ones suggest areas which require further intervention to increase revenue impact. The impact of MEDP is more striking in the group of Rs 50,000 to Rs 1,00,000 with **56% reporting higher sales of above Rs 1,00,000 after attending MEDP**. The impact is also impressive for **53% of the group who had sales of 25,000-50,000 before MEDP reporting sales of more than Rs 50,000**.

Income growth was also reported by attendees of Santhe who have a direct recording of sales and profits after each exhibition. MEs who had their stalls in the santhes reported an increase of 15% in sales and 19% increase in profit (not absolute). While, 42% reported that they were able to get new customers/clients for the products or services offered which have a long term impact on the revenue of the MEs. A joint reading of the findings suggests a positive impact on business income due to the support provided under the MEDP.

F.2. Impact of Skills Gained Under MEDP on Business Income: A correlation drawn between reported skill improvement and income improvement further shows a positive relationship. The data developed from the surveys shows that **26.8% of the MEs who reported to have 'vastly improved' their skills after attending the MEDP also reported a corresponding 'increase of income by a big margin'** (See Table 8.2). On the contrary, 94% out of the overall 6% the MEs who said that there has been no improvement in their skills also reported that there has been no change in their income levels despite attending MEDP (See Annexure 5.12, 5.13). Further, **50% of the MEs who had 'vastly improved' their skills had an increase in profit beyond 10 percent, while 51% had an increase between 5 to 10%** (See Annexure 5.14). This suggests that there has been a visible impact of skill development on the income levels of the MEs. The picture is clearer for 68% of those who reported that their income has increased marginally with vastly improved skills. The observation of a micro-entrepreneur gives us a sense of this:

“

“I was engaged in making silk thread jewellery, wall hangings and painting. I included Aari work after getting the training from the programme. This has helped me generate more income”,
- An FGD participant

”



Table 8.2
Reported Increase in Annual Income Based on Skill Improvement

How did the MED improve your skills?	Has there been any increase in overall annual income after attending MEDP			
	No, my income is the same	Yes, my income has increased a little bit	Yes, my income has increased by a big margin	Total
Vastly Improved	5.15%	68.04%	26.80%	100.00%
Improved	26.05%	66.39%	7.56%	100.00%
Marginally Improved	55.36%	42.86%	1.79%	100.00%
No Improvement	94.12%	5.88%	0.00%	100.00%
Total	28.72%	58.82%	12.46%	100.00%

F.3: Impact on Income Based on Social Group

While the overall representation of the MEDP participants is skewed towards the General category (50.69%) with 35% from the Other Backwards Castes (OBCs). It would be important to assess how the programmatic interventions have influenced the socially excluded class, especially SCs and STs, who form 11% of the sampled population. The proportion of MEs with reported revenues between Rs 25,000 to Rs 50,000 and Less

than Rs 10,000 were equally distributed in the group averaging 21% (See Table 8.3) While the numbers are inadequate for a comparison, it would be noteworthy that the proportion of SC/STs who have reported an increase in income were higher than those who reported no improvement. The proportion of MEs in the OBC category who reported to have increased their income by higher margin were also higher.

Table 8.3
Reported Increase of Income Based on Caste

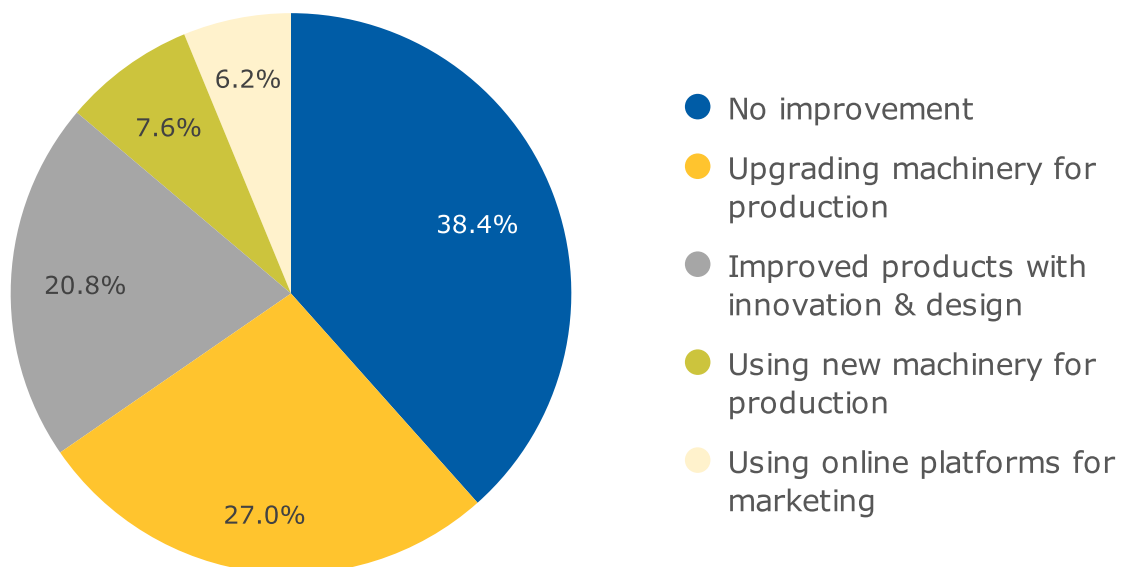
Caste	Increase in overall annual income after attending the MEDP			
	No, my income is the same	Yes, my income has increased by a big margin	Yes, my income has increased a little bit	Total
General	30.82%	8.90%	60.27%	100.00%
Scheduled Caste /Scheduled Tribe	31.25%	15.63%	53.13%	100.00%
Other Backward Castes	22.77%	16.83%	60.40%	100.00%
Not Applicable	55.56%	11.11%	33.33%	100.00%
Total	28.82%	12.50%	58.68%	100.00%

G. Product Development

One of the impact factors of skilling and training is the lead towards product development. Enterprises generally enroll in programmes which facilitate the improvement of their products or services. While the end effects of a programme might be difficult for quantifying such improvement as the task at hand of an entrepreneur would be specifically to put into use the learnings in the best possible way. The results of the survey point however to the fact that MEs were not able to improve their product or service or possibly fully utilise the learnings. There are several factors that could possibly lead to this situation, which include, the limited financial resources to engage in product development, time constraints to devote more time in scaling up their product activities, limited exposure to innovative solutions and limitations in application of learnings or their willingness.

As Figure 13 suggests, around 38% of the MEs reported 'no improvement' even after attending the MEDP, while 35% were able to upgrade or use new machinery to improve their product. It is also needed to be considered that not all MEs have participated in product development activities or would have 'products' which require improvement as the case of beauty parlour services or those who attend millet training. Around 21% meanwhile were able to innovate on their products which is one of the leading factors for enterprise growth. In fact, 47% of those MEs who reported to have '**vastly improved**' their skills also **improved their products on innovation and design suggesting how skill improvement spurs innovation (See Annexure 5.17, 5.18).**

Figure 13:
Product Improvement after MEDP



Product development is a significant indicator for Pragati training which involves skills and craft techniques. The programme participants have been positively reported to have key influence in improving product quality as a result of the skilling. This is especially significant for enterprises or entrepreneurs majorly women who are into aari work, art & craft, designer blouse etc. 32% of such enterprises have reported that they are confident in improving product quality after attending the MEDP.

“

“I have to focus on them and try to tell them not to go behind the pricing and replication. They have to answer- What value addition are you going to give the product?”

- **Mentor for the ME's**

”

H. Financial Literacy

Since one of the major objectives of the MED programmes is financial empowerment of the entrepreneurs, financial literacy is a key component for furthering the same. Understanding of finance and management potentially influences the growth of the MEs. It is the window for accessing finance and expanding their opportunities. Majority of enterprises need working capital which is supported through investments and loans. Accessing finance will be easier and possible through awareness about the process of banking, loan application, interest and repayment criteria. The survey findings note that 62% reported that their understanding

of loan/finance improved their business and had a significant impact. This suggests that MEDP intervention has been successful in developing financial orientation among the participants. With more than half of the MEs reporting that they make business decisions including finance by themselves, the scope for intervention is higher among the subject group. As financial knowledge is critical when they apply for loans or access credit from formal institutions, it would be important for the Foundation to invest more on training the participants on financial aspects. This was evident when the research team enquired about the areas they needed to learn, **52% mentioned financial management** while 5.88% wanted to learn how to apply for loans which suggests specific areas where the programme could provide learning support.

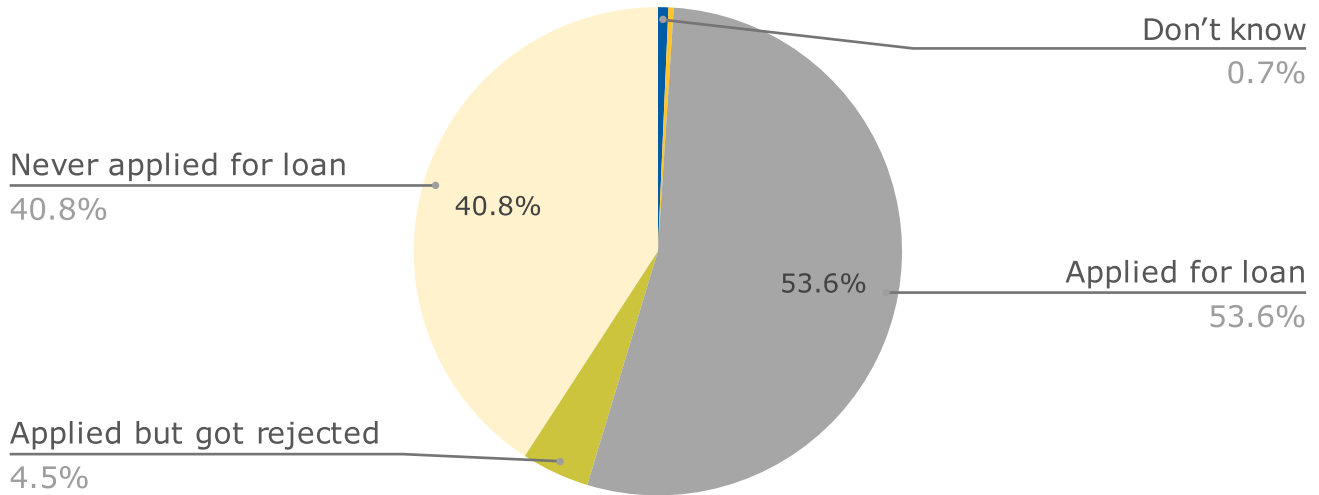
I. Access to Finance and Credit

Financial literacy as discussed above is a key parameter to motivate MEs in bridging the financial access issue. MEDP have structured their interventions to provide inroads for the MEs to receive financial support. The credit linkage programme and the financial support initiatives are specifically designed for this cause and the success of the programme largely depend on factors that influence the entrepreneurial mindset towards finance and management. It is therefore imperative on the part of the Foundation to commit itself towards building the eco-system needed for enabling participants to gain access to finance/credit and support them to achieve their goals.

Overall the loan scenario has been encouraging without accounting for the support provided by the Foundation:

- More than half of the MEs have applied for loan in the past years i.e. before 2021 (See Figure)
- 59% of them who had applied did receive a loan from banks while 23% were from SHGs.
- Only 4.5% faced a rejection
- 56% had only one outstanding loan

Figure 14:
Overall Loan Scenario (Past 10 Years)

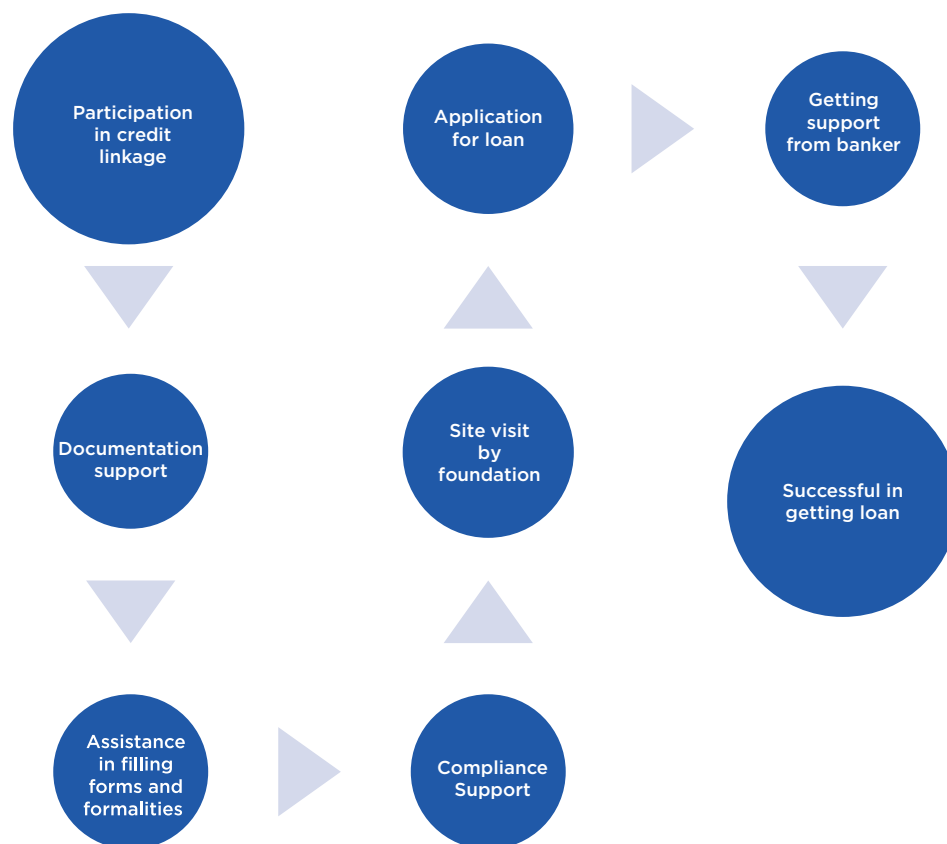


However, the impact of MEDP especially credit linkage programmes on the MEs have been visibly low as **82% of them reported not receiving any loan with the support of the Foundation** or after attending any of the programme. More than 93% of the MEs whose loan applications were either rejected or who never applied for loan did not receive the loan despite the support from the Foundation (See Annexure 5.10). This further suggests the need for targeted interventions for MEs through proper documentation check and due diligence to ensure financial inclusion.

Meanwhile, **64% of the MEs who were part of the EAP did report that the support from the Foundation was helpful in connecting banks.** The 58% of the MEs who were part of the credit linkage service found support from the Foundation helpful in connecting banks, but only 21% were able to get finance from banks and less than 30% received credit from any sources. An overview of the credit linkage is provided in Table below. This suggests that while the Foundation has been successful in getting the linkages successful, the conversion ratio in terms of loan/credit have been visibly low.



Figure 15:
Process for Credit Linkage Engagement with MEs and Bankers



Source: Prepared by LEAD at Krea University

Table 9:
Credit Linkage Engagement

Parameter	Participation in credit linkage		Got support from banker		Site visit by Foundation representatives		Successful in getting credit	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
No	2	1.72	67	58.77	19	16.67	80	70.18
Yes	114	98.28	47	41.23	95	83.33	34	29.82
Total	116	100	114	100	114	100	114	100

The performance of Credit linkage therefore requires further improvement basis the responses from the MEs. While the training has been centred around enabling the participants to understand the loan process and establish linkage. It will be important to improve the conversion rate which would require further improvement. This will help enable better access to finance for the MEs.

“All the programs are useful, but I am not getting loans. If I do not get a loan, all the efforts in the training will go waste”, noted an entrepreneur who attended the credit linkage program.

A banker observed that *“Deshpande Foundation needs to track the progress of an entrepreneur constantly by connecting with them and vice versa. There should be a purpose for the entrepreneur to be financially independent.”*

“The bank representatives do not provide timely support, even if we recommend good/high-potential entrepreneurs. We usually provide the profile and share the story of how the financial support will be helpful for increasing the business income of the entrepreneur”, remarked a DF representative.

Financial Support: Another component which was assessed as part of the evaluation has been the financial support initiative. Less than 10% MEs received any financial support which was majorly between INR 10000 to INR 50000. The impact of such financial interventions will be difficult to assess given the lesser population benefitted.

J. Access to Markets

The overall impact of the MEDP in creating specific market opportunities are limited both in scope and extent. Less than 3% of the participants reported that MEDP had an impact in enabling access to suppliers. However, the assessment considers that the visible outcomes of

the programme might not be translated into getting more customers or clients.

The case is different for the Santhe programme which is a match-making opportunity for buyers and sellers and is more easily measured. Over the years the programme has been able to connect MEs directly with customers/vendors through its exhibitions/stalls held at various locations. As reported under the Annual Report of 2019-2020, under Santhe through 408 stalls under 10 udyami santhe, 278 stalls through 3 mega santhes, 143 stalls under canopy santhe and 111 stalls under corporate santhe have helped MEs achieve a target of Rs 82

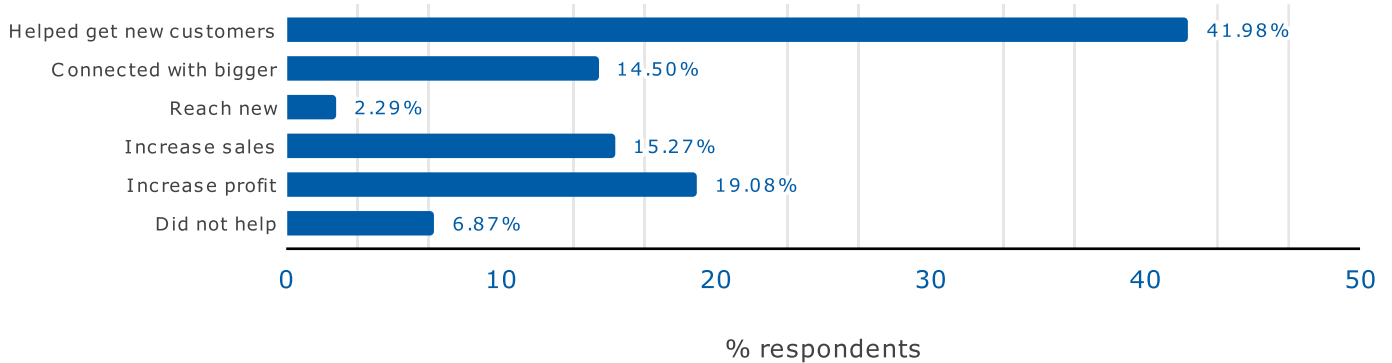
Table 10:
Participation in Various Santhe Events

MEDP Santhe	Frequency	%
Regular Santhe	102	77.86
Corporate Santhe	12	9.16
Mega Santhe	16	12.21
Canopy Santhe/Mobile Santhe	1	0.76
Total	131	100.00

million. Among the respondent MEs, the majority had participated in regular Santhe.

The Santhe programme has been significantly positive in rewarding the participants as Figure 16 suggests. A cumulative 56% of the participants who had exhibited their products/services in various Santhe's were able to develop new markets for their products or services. The overall sales and profit margin reported from these Santhes also suggests the positive impact of the programme in removing the middlemen and strengthening direct market linkages.

Figure 16:
How did the Santhe initiative help your business? N = 131



Financial Difficulties Higher Among Santhe Attendees: Around 62% of the Santhe MEs reported that they had faced financial difficulties while starting their enterprise. This proportion has been higher than compared to the overall population who majorly (43%) reported market challenges. Further, almost 34% of them do not have any loan based support. This possibly suggests that Santhe attendees require further financial support to run their enterprises and the revenue generated from the exhibitions play an important role in their sustenance.

Table 11:
Santhe’s Support for ME’s Business Development

How did Santhe help MEs business	Percent
Helped get new customers	41.98
Connected with bigger customers/clients	14.50
Reach new locations/regions	2.29
Increase sales	15.27
Increase profit	19.08
Did not help	6.87
Total	100.00

Connecting New Customers Through Santhe: Overall the Santhes have been helpful in connecting new customers for the MEs with around 42% reporting to

get new customers and 14.5% reporting to have been able to connect with bigger clients while attending the Santhes.

High Impact on Sales and Profit: The impact of Santhe on sales and profit of the ME is also visible from the profit/sales increase being self-reported by the MEs. **Around 76% of the MEs have reported an increase in their profits of which 35% of the MEs have gained more than 10% profit increase while 27% reported to have increased their profits by 6-10%.** This reported increase among Santhe attendees was in fact higher than the overall (71%) suggesting higher impact of the Santhe on the MEs. Further, the proportion of Santhe attendees **reporting more than 10% profit increase were also higher than the overall population of MEs (29%).**

While the sales numbers might not be fully representative due to low sampling of MEs; what could be gathered from the responses is that Santhe did impact the sales of ME products. The increase has been the most significant for 20% of the MEs who had reported INR 50,000 to 1 Lakh sales before MEDP. Around 62% of them have reported sales above Rs 1 Lakh after attending the programme.

Impact of COVID-19 more on Participation than on Income: An aspect to keep in mind is that the impact of Covid-19 also has an effect on the reported figures of the MEs. While the number of Santhe events were affected by the Covid-19 induced lockdown, Interviews with the MEs also suggested how they were

not able to participate in Santhes during the pandemic period. What can be however gauged from the figures is that Covid-19 have not impacted the overall income levels of the MEs who had participated in the programme but have impacted their participation. The proportion of MEs who attended more than 10 santhe events was 19%, while 58% had attended less than 5 santhes.

Time Constraints Impacting Participation: Around 39% of the MEs who had attended Santhe had to discontinue. Almost half (49%) of them suggested that constraints of time due to travel or because they have to manage their business were the major reasons for them discontinuing. Since santhes are pre-arranged events which have limited flexibility in terms of dates and location; the consistent participation of the MEs are impacted.

“We witnessed heavy rain during the exhibition which would have discouraged people from coming and visiting our stalls. The sales were poor on that day”, said a ME attendee who reported less sales from Santhe.

“I am the only one running this business. I really like to attend the exhibitions as I can sell more there. However, I had to skip participating in the Santhe because the date was not convenient for me”, recalled a female MEDP participant.

“I had attended the exhibition conducted by Deshpande foundation. My network has increased and I got more contacts and many customers come to me saying I have seen you. My market has increased significantly now. I can attribute this to Deshpande foundation’s intervention, as earlier I did not even know what the market was. They helped me to get introduced to the local market and I have attended 2-3 exhibitions since then”, said a ME participant in FGD.

A Foundation representative observed that *“Santhe is helping build networks for aspiring women entrepreneurs- they have good skills but no market”.*

K. Asset Creation

Developing assets and generating income from the assets drives enterprise growth. Given the wide spectrum of products and services catered by the MEs under the MEDP, from beauty parlour to aari work, jute work, jewellery, pharmaceuticals etc; asset creation translates into buying tools which will aid them in their business activity. Majority (57%) of the MEs were involved in handicrafts or textiles and hence assets would be in the form of sewing machines, cutting tools etc. While under the MEDP, assets or tools are not directly provided, the intervention is believed to assist the MEs to buy or upgrade and enhance their assets. This is especially the case for participants of skill based programmes like Karyagara. With around 75% of the MEs suggesting that their skills have improved, a correlation can be used to decipher whether skill improvement had led to asset creation. Of those who added or upgraded machinery, 50% reported themselves to be ‘experts’ while 32% reported to have ‘high’ skills. While these are again self-reported estimates of skilling, the responses also suggest how skill development also reflects on the entrepreneur’s decision to upgrade or buy new equipment or machinery.

The impact of the MEDP asset creation could be gauged from the following observations from the ME surveys:

- **58% of MEDP participants reported to use any forms of machinery**
- Only 29% had upgraded or bought new machinery after MEDP
- 25% reported change in asset expenditure after attending MEDP
- 50% of MEs whose skills ‘vastly improved’ after MEDP had used new machinery for production while 42% upgraded their existing machinery (See Table 12).

Table 12:
Skill Improvement and Effects on Asset Creation

Skills	Upgrading or Start Using New Machinery After Attending the MED Program	
	No	Yes
Vastly Improved		
Improved	56.70%	43.30%
Marginally Improved	73.11%	26.89%
No Improvement	83.93%	16.07%
Total	71.28%	28.72%

More than half of the MEs used some form of machinery, but just above a quarter of those reported to have upgraded their existing assets or bought new assets after attending the MEDP. A quarter of the MEs meanwhile suggested a change in their asset expenditure which could signify an improvement in assets. Six sigma process suggests how improvement of personals (self or workers) have a cause and effect relationship on machinery or assets. While those MEs reporting to have improved skills adding or upgrading assets are low, the change can only be measured in the long term.

Meanwhile, for workers or artisans working at the various clusters with hand holding by the Foundation, namely the Leather Cluster in Belagavi, the Swalambi Sakhi Producer Company Ltd., Food Cluster in Uttara Kannada, Sant Harlayya Leather Producer Co. Ltd. etc; asset creation would impact the collective ie at the cluster level than the individual and hence a deeper assessment of these clusters would be required. Such an evaluation has not been conducted here, but would be an important exercise for the Foundation to improve the Programme.

L. Employment Generation

Another factor for assessment has been the ability of the MEs to generate employment through the support received from MEDP. The MEDP has been an important intervention for sustaining enterprises and thereby enable livelihood development, which reflects its commitment to the SDG Goal of reducing

inequality. With 54% of the MEs solely relying on the current business as the major source of income, the impact of MEDP will have a higher influence on the household income and livelihood support of the family.

The programme has been instrumental in facilitating identification of entrepreneurs as change makers who have the drive towards enterprise development. By facilitating these entrepreneurs in developing their enterprises, the Foundation undertakes a critical role in economic development through improvement of the livelihoods of the entrepreneurs who are majorly women.

Similarly, the market opportunities provided under the Programme in fact have a long-term impact on the MEs growth which will aid in generating employment. This is a typical case as and when the MEs grow, it would require more hands to help in their work. Around 60% of the total sample were solopreneurs or did not have any temporary or regular workers. Since the assessment period is for a period of 6 months, the change in employment has not been captured. However, 5% reported to have incurred expenditure to hire skilled labour for conducting their business activities after MEDP. These were largely as assisted services like accountants, lawyers etc. Further, only 4% invested in employee training which suggests the low support provided by the MEs to its workers/employees. The success of the MEDP also lies in how the ME owner or participant is able to handhold other employees or workers under him through appropriate

knowledge transfer. Investing in employees, providing them with the knowledge and specific skill sets required for the business development will not only motivate them, but also assist in the growth of the enterprise.

M. Branding and Marketing

Marketing has been one of the key aspects for generating market opportunities for the MEs. The MEs need appropriate skills to navigate the competitive market to achieve higher sales/market for their products or services. While marketing skills differ from the nature of trade, the aptitude towards marketing needs to be supplemented by being conscious of branding their product/service. Branding goes hand in hand in ensuring that the product is visible, has obtained quality standards and is innovative to stand out from its peers.

Some observations from the surveys highlight the need to increase engagement among MEs overall for MEDP in developing marketing and branding when the EDP has largely facilitated its learning:

- Less than 0.50% reported an impact on marketing skills due to MEDP.
- 12% MEs reported that they required specific marketing skills in their sector.
- 80% of MEs who attended the EDP reported to learn marketing skills
- Only 6% used digital platforms for marketing
- 21% improved their product design and innovation

The findings suggest that while the EDP has been able to provide the required orientation on marketing, the perceived conversion of the learnings has been minimal. Various reasons could be attributed to explain this case,

First, because the products and services receiving support under MEDP are diverse the marketing plans would also vary in their application.

Second, the results of marketing efforts could be only measured over the time and its benefits accrued later,

Third, the MEs need to make genuine investments towards marketing and branding.

Fourth, the market linkages will also be impacted by the market condition as was reported by the MEs. 43% of the MEs reported that unfavourable market condition is the biggest challenge which they encounter.

Finally, use of digital marketing tools has been minimal as discussed earlier, which also limits the opportunities in today's digitally connected world.



"I realise that marketing is a valuable skill to develop. Would be happy to attend and learn from marketing programs." - **MEDP participant**

"MEs mostly lack in packaging and advertising which I feel is required for scaling up", **highlighted a DF representative**

"We need to practice marketing and it takes time", **noted a participant in the FGD**

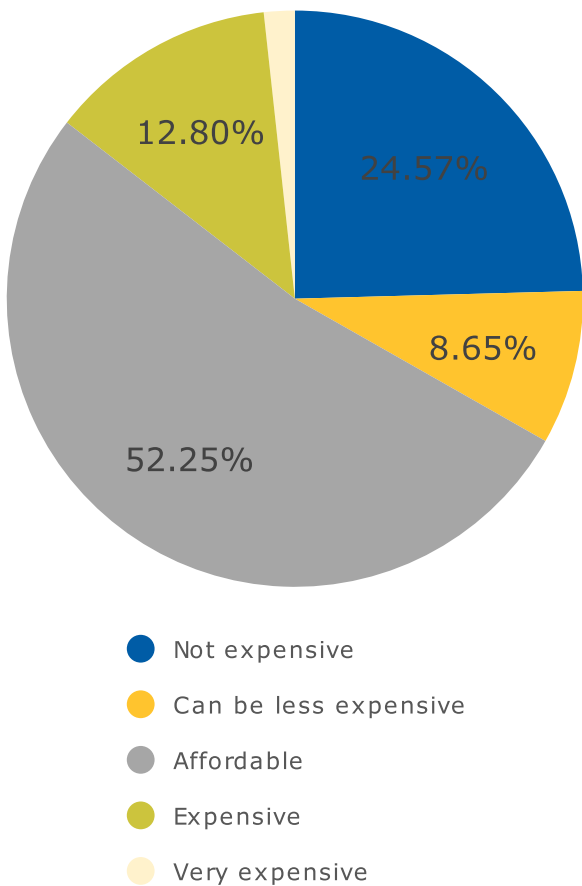


N. Value to Cost

The value proposition for the MEs in attending the MEDP is critical for the success of the programme. In terms of actual cost in the form of fees, without including EAP which is a free orientation programme, the MEs report that the programme has been affordable.

- **52% reported MEDP to be affordable**
- 25% of MEDP participants found it to be not expensive (See Figure)
- 80% of Pragati participants found the training affordable

Figure 17:
Affordability of MEDP



- Less than 3% reported high cost as a reason for not attending other services under MEDP. The lesser number of participants who reported affordability as an issue suggest that the pricing of the programme specifically did not deter them from attending the MEDP. Since, majority of the participants did find MEDP helpful, the Return of Investment (RoI) seems to be positive for the MEs.



O. Access to Technology

Adoption and integration of Digital technology is now one of the major tools used for entrepreneurship development. Studies have shown how small businesses stand to benefit from social commerce (business engagement through mediums like Facebook, WhatsApp etc.) or through e-commerce channels (Flipkart, Amazon etc.). With a plethora of options available and thanks to low data cost; MEs can utilise the benefits to connect networks and engage in marketing and sales through the digital platforms. The online linkage programme planned by MEDP has been aimed to bridge this gap. However, the current stats point to the low uptake and adoption of such online systems.

- Only 7% used any online platforms such as Flipkart, Amazon for their business
- Of those who used online support 23% still preferred cash transactions for business purposes and 50% for personal use
- Only 8% reported to have used expenditure for technology upgradation
- 61% reported that they didn’t receive any support from DF for online linkage
- Only 3% of Karyagara participants used digital payments
- 10% of Karyagara participants reported to have any digital literacy learning from the programme

Since the sample representation for online linkage was low, estimates have been difficult. However, qualitative inputs through the interviews and FGDs with MEs suggest that adoption of digital platforms has been very low, suggesting the potential for online linkages programmes.

Various reports suggest a similar trend due to the low ownership of phones especially among women and low penetration of digital services in rural areas as cases for lower adoption. It is however, important for the Foundation to invest its programmatic interventions in scaling up the MEs through digital tools. This is further backed by the fact that **51% of the MEs who attended Karyagara training suggested that they needed digital skill training.**

“

“If the Foundation can create Online marketing it will be good. There is online marketing but it is individual. All the products of Associates of Deshpande Foundation, can be put in one platform so that it would be helpful for all.”

- ME participant in FGD

”

“

“Digital transformation is hard due to lack of digital literacy and hence hinders their presence on online platforms. Digital literacy campaigns as part of the programmes will help”

- DF representative

”



5. Recommendations

5.1 Change in Programme Structure/Content

Entrepreneurial Mindset

The obstacle faced while conducting programmes has been the mindset of the entrepreneur. Attitudes of entrepreneurs need to develop from just obtaining loans to focus on things like product innovation and market knowledge. There is an urgency to improve the interest levels and convey the importance of the skills provided through these programmes. A solution presented to increase interest levels was the need for more practical sessions like dramas and activities to increase attendance and interest. Other forms of motivation include using milestones and a graduation programme to incentivize the growth of the ME through the programme. It is also important for the programme representatives to keep a regular connection with the MEs and track their trajectory, support them and advise them in different stages to keep them confident on their entrepreneurship journey. Quarterly follow-ups could be made monthly to ensure that issues are addressed and confidence built. The current Performance tracking of the MEs is indeed a good attempt towards this case. It would be however important that MEDP ensures building the right entrepreneurial ecosystem through regular interaction and capacity building for the MEs.

Developing Financial Management Skills

One of the key areas for intervention for MEDP has been in the domain of financial management. There is a higher uptake and also demand for financial management skills among the MEs. Meanwhile, financial literacy has been considerably low among the MEs which require special attention from the programme planning perspective. The higher the awareness and understanding on

financial matters, more will be the demand for programmes such as EDP, credit linkage etc.

Developing Capacities of Trainers and Improvements in Mentoring

The role of programme representatives, mentors and bankers as catalysts to the development of entrepreneurial pursuits of enthusiastic micro-entrepreneurs needs focus. Since the programmes are aimed at honing the technical and communication skills of MEs so they can sustain competitive businesses. It is also desired that the programme representatives and the trainers are properly engaged and trained.

The success of a programme lies not only in training the MEs but also training the trainers. Keeping trainers and mentors engaged and incentivised builds a stability and rapport with the MEs which allows them to trust the engagement and advice. Regular meetings within the mentoring and training community are proposed as a way to stay motivated and create incentives for trainers to give more to the MEDP. There is a need to conduct frequent meetings with mentors and MEs as well. The MEs will need to be incentivised (like giving vouchers etc.) in availing mentorship support which can be customised by the individual mentors. Further, consistency needs to be there in the mentorship support as constant onboarding and offboarding of the mentors will impact the MEs and their trust. Further, the eco-system enablers such as mentors, bankers and trainers can be also encouraged and incentivised by holding networking and training events to share perspectives, solve common problems and concerns of the MEs.

- Considering that MEDP consists of more women it is important for them to be mentored by women mentors especially entrepreneurs with similar experiences as them. It was mentioned by Mentors that

MEs tend to be motivated by people who are able to overcome similar obstacles and become a successful entrepreneur.

5.2 Change in Programme Strategies

Creating Robust Marketing and Branding Linkages

- While the lack of credit for MEs serves as an obstacle, the solution to this is to increase marketing of MEs products/services. Improvement in marketing is seen as an essential link for an entrepreneur. The Foundation can plan for a marketing team if products are made by MEs. So, the MEs can concentrate on production and other aspects of the business. Tapping into the market with the foundation's networks could provide more linkages for the ME.
- The MEDP further needs to provide support for branding products/services of the MEs, which will assist them in getting better market opportunities.

Credit Linkage Support

The focus on MEs obtaining loans is an important issue that MEs bring up before even beginning the programme. While the Foundation support has been appreciated by both MEs and bankers in its linkage, conversion of the support to actual disbursement of loans by the formal institution needs to be improved. MEDP could set up a banking correspondent model which identifies potential MEs who should receive loans and connect them with bank officials. These correspondents can also take on the lending process for the MEs to address problems such as the burden of compliance, filling of the bank forms, rectifying defects etc. The foundation representatives can act as a bridge and involve in negotiation between the ME and the bank concerned. Especially since Bankers have noted that MEDP's support to MEs through the credit linkage process is tremendous and shows a marked increase in their financial knowledge. It would be important for the Foundation to facilitate the MEs in providing accurate information about the loan, the process involved, including a mapping of the most attractive loans schemes available. Point of Contact (POCs) should

be made available for these MEs who could address their queries and enable the linkages possible. This will ensure better conversion of the support. The Foundation can plan for a more focussed approach and enable financial inclusion of the MEs who have not received any forms of loan (around 45% of the MEs).

5.3 Tweaking Current Programmes

It has been generally observed that the duration of certain programmes need to be revisited. Respondents especially in programmes like Pragati and Karyagara have found the training beneficial and expect further enhanced training. The attendees have specifically mentioned that the duration of the Pragati training program needs to be extended to gain fruitful outcomes from it. A cost benefit analysis can be drawn towards ensuring the programme can be more beneficial for the attendees. Feedback from the ME participants can be drawn beforehand to decide on the outputs and duration for the same.

“

“Parlour training needs to be six months long,” said one of the participants.

“For Pragati, If the number of days are more than the designs also would be more. Need at least 3 months, two months to learn and one month to practice” - ME participant in FGD

”

5.4 Providing End-to-End Enterprise Support

MEDP as a Package for Entrepreneurs

It would be important to package the MEDP as an umbrella of services which can be pitched to the MEs, especially aspiring entrepreneurs. These segments of budding entrepreneurs

require broader handholding and better engagement levels with institutions such as Deshpande Foundation which act as an Entrepreneurial Actor (Ibid, Vogel,2013). The Unique Selling Proposition (USP) of the MEDP has been the host of services provided starting from orientation into Entrepreneurship to specific service support for credit and market linkages. The findings of this evaluation suggest that MEs stand to benefit from more interactions with MEDP. An ME currently attends four of the seven identified programmes under MEDP with majority having attended EAP and EDP. Around 90% have overwhelmingly found EDP to be helpful for their business. It would be important to expand the portfolio of services and also extend deeper engagement with existing MEs for a successful programme implementation. A detailed assessment is provided in the Comparative chart developed by the evaluation team and attached in the Annexure.

Ensuring Compliance

One of the key interventions which MEDP needs to ensure is developing better compliance among MEs. Majority of the MEs still are not formally registered. While the process of compliances such as for getting Udyog Aadhar Memorandum (UAM) have been simplified under the udyami platform. The representatives will need to ensure formalisation of the MEs by supporting their registration process. Adequate information about registration and license/permit process can help the MEs in formal engagement. Since the Foundation representatives are already providing assistance in filling the Saral forms, it would be important to support the enterprises in complying with other aspects of the registration process. The database maintained by the Foundation should also further help in digitising and establishing connections over the phone on a regular basis. The business outcome and performance of the micro-entrepreneurs will be an important upkeep that the organisation can partake along with MEs and other external agencies such as banks. The target should not just to formally register them but formally integrate them into the system. This can potentially help them in receiving government scheme support, loan support etc.

Improving Record-keeping

Record keeping has been relatively low among the MEs and can be improved under the MEDP possibly through stipulations for mandatory bookkeeping in availing the support. The representatives and mentors can facilitate the MEs in ensuring that proper accounting is made and MEs following bookkeeping practices. The orientation programmes need to emphasise how memory records will be a strong deterrent for MEs in accessing credit or government schemes.

Product Development

The emphasis of the Foundation also needs to ensure that the products/services offered under the MEDP have the requisite quality standard. The MEDP would therefore require sustained support even after the MEs had successfully completed the programmes. Since assistance in product development is a long term endeavour, the Foundation can plan their offerings to facilitate such development.

Support for Adopting Digital Technology and Digital Transformation

Adoption for digital technology and digital awareness have been low among the MEs. Given the immense opportunities made available currently for digital outreach, the MEDP can provide their support for building digital awareness among the MEs. Various other organisations bring in experts and have workshops specifically aiming at social media marketing also to assist the MEs understand the market opportunities. The online linkages which have very less adoption could be further strengthened given the demands by MEs. MEDP through the online linkage programme could also support the MEs through loaning of computer devices and internet systems through appropriate partnerships with vendors. This will ensure better engagement among the MEs.

Digital literacy improvements to scout and select entrepreneurs is essential as it can establish that the incoming MEs have a grasp of using the internet. The lack of digital literacy is a hindrance for digital transformation. Suggestions were to create sub programmes that concentrate on digital empowerment. Apps like nStore were cumbersome for

MEs and they preferred using Amazon but were not able to sell their products.

Continuous Monitoring and Evaluation of Programmes

Each of the MED programmes require continuous monitoring and evaluation to ensure that the programme deliverables are achieved. An M&E exercise on a monthly or quarterly basis would help track the progress of the programmes and its impact on the MEs which act as a direct feedback on the effectiveness of the programme. The

programme team would need to be trained to understand and assess the manner in which the programmes need to be monitored. They need to constantly communicate with the ME attendees and ensure support is provided wherever possible. This would help in reducing attrition and instilling confidence among the MEs to continue with the programme and also avail other services offered by the Foundation. The M&E will also help weed out inefficient programmes which take up larger resources and also assist the Foundation organisers in re-strategising or restructuring it.

6. Conclusion

The MEDP has seen many changes over the years and appreciation is found for the SOP created during 2019-20 where all the processes were spelled out while some are yet to be implemented. The MEDP as a whole performs as a cohesive programme for entrepreneurs to develop their skill. The findings justify how skill development improves the business income of the enterprise. It can also be noted that MEs that take one program in isolation may not benefit as much. For Example, the orientation programmes EAP and EDP alone provides practical understanding about entrepreneurship development for MEs. This is further enhanced through Pragati training to improve their business development and communication skills. Capacity building is aimed to assist and facilitate the Foundations intervention in providing credit linkages which is currently in need of further attention and support. While many improvements such as providing financial management skills can be undertaken through tweaks in the programme content and structure, concerted efforts from the Foundation will be needed to ensure that the MEs are supported in order to enable them to utilise the learnings appropriately. This is specifically the case of the credit linkage programme where the Foundation serves as the connection between entrepreneurs and accessing credit. This would also require formal compliance and proper record-keeping which eases credit lending from formal institutions.

Since entrepreneurship development goes hand in hand with product development, the interventions need to ensure focused support for the entrepreneur in realising the market opportunities available and ensuring product innovation to stay competitive in the market. A consensus by a variety of representatives point towards the improvement of marketing strategies and support from mentors for MEs. Suggestions on programmes that help shift the mindset of the participant to convert into a successful entrepreneur who can generate income and employment can create more benefit for the MEDP. With the trade and commerce increasingly intertwined through digital technology, enhancing the digital prowess of the entrepreneur holds the future for MEDP. Through this evaluation exercise, LEAD has proceeded to understand the state of the entrepreneurs and their aspirations, who would stand to gain from the positive influence of the Foundation and its MED Programme.

7. References

- Edelgive Foundation, Landscape Study On Women Entrepreneurship (2021)
- Eliana Carranza, Chandra Dhakal and Inessa Love, Female Entrepreneurs: How and Why Are They Different?, Jobs Working Paper, Issue No.20, World Bank (2018)
- FMO Entrepreneurial Development Bank, World Bank, Non-Financial Services: The Key to Unlocking the Growth Potential of Women-led Small and Medium Enterprises for Banks (2020)
- Microenterprises in India : A Multidimensional Analysis (2019)
- Polas, M.R.H., Raju, V. Technology and Entrepreneurial Marketing Decisions During COVID-19. Glob J Flex Syst Manag 22, 95-112 (2021)
- Roger G. Schroeder, Kevin Linderman, Charles Liedtke, Adrian S. Choo, Six Sigma: Definition and underlying theory, Journal of Operations Management, Volume 26, Issue 4, 2008, Pages 536-554, ISSN 0272-6963
- Roshika Singh and Prathibha Chabra, Financial Inclusion for Woman-Owned Micro, Small & Medium Enterprises (MSMEs) in India, International Finance Corporation, World Bank, 2020
- The Size Structure of India's Enterprises: Not Just the Middle is Missing (2019)
- Vogel, P (2013a) Building and assessing entrepreneurial ecosystems. Presentation to OECD LEED Programme Workshop on Entrepreneurial ecosystems and Growth-oriented entrepreneurship, The Hague, 7 November.



Annexure A: Case Studies

When Tradition and Trade Intertwine: Hemavati's Journey as an Entrepreneur

Based in a village in north-west Karnataka, **Hemavati** runs a home-based sweet-shop along with her husband. They have built this venture over the past 25 years, continuing their family's century-old legacy. While Hemavati is well-versed with various practical aspects of running a business due to the decades of experience she possesses, she received valuable inputs on enhancing the business, by participating in Deshpande Foundation's Micro Entrepreneurship Development Programme (MEDP).

44 year-old Hemavati from Tuminakatte, a village 300 kilometres north-west of Bengaluru, has been running her own sweet shop for the past twenty-five years. Along with her husband, she makes and sells homemade sweets such as Mysore pak, laddus and savoury products. Hemavati prides herself on the quality and freshness of her products. "There is a lot of difference between other sweet shops and ours," she claims. "We only use fresh items to prepare our product, we don't mix any preservatives. Others mix food colouring (and other fillers) to make their products look beautiful, but our sweets are original."

For Hemavati and her husband, the shop is more than just an enterprise: there is personal history and emotional value attached to their venture. This has been her husband's ancestral family tradition for the past century. Preparing and selling sweets was a family business run by her in-laws, which she joined initially when the couple was a part of the larger joint family. Back then this family-run home business had no formal shopfront, nor did the family borrow credit to invest in expansion or scaling up. Around the mid-1990s, Hemavati and her husband decided to start their own sweet shop, separate from the one owned by the family. In the intervening years, their sweet shop has become a family business in the true sense: they sell the goods from their household premises and her husband and two children also help her out. The four

of them collectively decide on pricing for their products, her daughter helps with production during peak demand season, and her son often accompanies her to the market to purchase raw materials. Hemavati and her family also receive wholesale orders for sweets from neighbours and community members.

On a typical day, Hemavati manages various tasks to ensure that sourcing, production, bookkeeping, and delivery function smoothly. Despite her zeal and enthusiasm, she is apprehensive about certain aspects of her work, due to the fact that she was formally educated only till class VII, "The only reason I feel held back is because I don't have education - apart from this I can achieve anything!" For instance, communicating with English-speaking bank officers was often an intimidating task for her, as she is unable to keep up with their conversation. Participating in the Micro Entrepreneurship Development Programme (MEDP) has helped her overcome a part of this barrier.

After her brother introduced her to a Programme Representative, Hemavati joined the MEDP and diligently attended the sessions conducted over the course of the Programme. She reports that her participation has improved her overall business knowledge, communication skills and customer interaction. "I got information about (how to run my) business, and (the confidence) to speak." Specifically, she attended the Pragati training which has helped her in learning new production techniques, and the Karyagara training which equipped her with business management skills. She also participated in Santhes which aided in broadening her customer base, and gave her an opportunity to collect feedback from customers regarding her products and the production process.

"We give (people) our sweets to taste and for them to compare with other sweet (vendors) during Santhes." She believes that the MEDP

and opportunities like Santhes have helped her in more effectively harnessing of the rise in demand for healthy, homemade food.

After joining the Programme, Hemavati also learned about regulatory compliance. For instance, apart from a shops license, her business also requires a food license. “During the MEDP, they told us that we have to apply for a food license. We knew only about shop licenses and we have one of those, but we didn’t know that there are different licenses for (normal) shops and food (shops).”

As travel restrictions ease and business activity slowly returns to normal, Hemavati plans to travel to Haveri, the district headquarters, to get a food license that will help assure buyers about the good quality of her products and help attract more customers.

Participating in the Programme has also helped her improve her existing business practices and understand their accounting and finances better. While Hemavati and her husband practiced basic bookkeeping, through the MED Programme they learnt the benefits of maintaining financial records. “We used to simply write our accounts down like a diary, but we did not know about how to use the records: (now) we can analyse our loss and income when we count our expenses that we note in the book like this.”

The difficulty of doing business with perishable goods is that her products have zero storage value. This means Hemavati has to effectively split time between preparing all products by hand and then selling them. To make the process more efficient, she wishes to invest in machinery that will help her churn out more orders and expand the business. “We are planning to mechanize and purchase machines but upfront investment is required and we don’t have enough savings or money for that (...) Once we get a loan we will be able to buy those machines.” She hopes that her attendance in various trainings will be seen as interest in availing loans under the Credit Linkage service of the MED Programme. She hopes to shift from a home-based business to having an independent shop and building

her own home. “I have so many dreams,” she says, “I have to improve, I have to build a house. We want to set up a (proper) shop.”

Hemavati credits her husband for being supportive and involving her in all aspects of the business - even those which might require her to engage with individuals outside her immediate family or might have initially been difficult for her to manage on her own. “We both take care of (household) finances,” she mentions, which suggests that the decision-making in the household is a shared process.

As more and more small businesses move online due to COVID-19, Hemavati is also exploring digital tools and platforms as a business owner. Currently, her children assist her in using digital payment platforms such as Google Pay, but she is interested in learning how to independently use digital tools such as WhatsApp for her business: “I like to learn, and I will learn.”

Hemavati and her husband continue to invest in life insurance every month in order to improve their financial soundness, a learning which they have put into practice since the training programme. Hemavati recounts that the training has impacted her business, her household and contributed to her personal growth, “They (DF) give coaching about each and every thing: like how to speak with our customers, how to manage our business and (about) our personal life...what women can do if they are confident. I gained a lot of confidence after attending that training.”



Enabling Female Micro Entrepreneurs in Karnataka and Telangana through the Micro Entrepreneurship Development Programme

Women entrepreneurs make a significant contribution to the Indian economy: collectively, they account for 3% of the country's industrial output, and employ 13.48 million people (IFC, 2018). Despite the increasing recognition of women entrepreneurs' contribution to economic growth and social impact, women entrepreneurs face significant barriers in starting and growing their businesses - from weak access to formal finance and markets, low self-confidence and self-perception, to low self-efficacy (World Bank, 2018). Emerging evidence suggests that women-led small businesses that are more informal in nature and at a smaller scale ("Tier-2 women-led SMEs", according to the report) should be provided with "an integrated, one-stop experience for financial and non-financial services" that include opportunities to develop peer networks and using blended learning (FMO-IFC, 2020). Deshpande Foundation's Micro Entrepreneurship Development Programme (MEDP) aims to address this need by providing a range of training for women micro entrepreneurs (MEs). These training and services are designed to help women MEs hone entrepreneurial capabilities and give boost to their business to help them expand and/or run efficiently. MEs opt for different paid programmes depending on their own business requirements. Some of the services under the MEDP that are most subscribed by women MEs include the Santhes, Pragati training, Karyagara training and Biz Sakhi training:

- Business management training (Karyagara)
- Access to physical marketplaces (Santhes)
- Providing business specific training (Pragati)
- Community engagement and peer learning (Biz Sakhi)

Each of these four services focuses on a particular area related to entrepreneurship

where women MEs often face the most difficulties, and cumulatively provide end-to-end support to women MEs. As part of an evaluation of the MEDP, LEAD at Krea University interviewed a few of the women entrepreneurs to learn more about their experiences.

(I) Karyagara training: building a sound foundation for women business owners

For many MEs who establish micro businesses, basic bookkeeping and accounting for business are often underdeveloped skills. They often resort to some form of informal and inconsistent methods to keep track of business finances, which can hinder business growth and sound financial practices, especially in the early days of setting up a business. The Karyagara training aims to address this gap and offers a foundation of sound business finance practices by educating MEs on how to maintain and run their businesses effectively. Vanita, who runs a pickle business in Yellapur, Uttara Kannada, attended the MEDP and was part of the Pragati and Karyagara trainings. Even though she has been an entrepreneur for the past six years, she commends the MEDP and its services for enhancing her understanding of how to conduct a business.

"I did not know anything about the business (before participating in the MED Programme), I was willing to learn but I did not know how to. I got to meet so many people and when they conducted conferences, I got to learn various aspects of running a business."

The training has other spillover effects as well: Vanita highlights how being a part of the MEDP has boosted her confidence level and positively affected the dynamic in her household:

"The MEDP Programme increased my confidence level (...) (My participation in household decisions) has changed to such an extent that I have turned into the main decision maker at home. When I say something, now there is a value (given to) it."

(II) Santhes: Connecting women MEs to their customers

For many women MEs, market linkages often pose a significant challenge, with poor mobility and safety posing as barriers in travelling to physical marketplaces. Santhes are a marketplace or haat organised by Deshpande Foundation which attempts to address this challenge by organising spaces where women MEs can connect with potential customers and interact with them to expand their reach. These Santhes have the maximum uptake among other services and are lauded by women MEs for having a direct impact on their businesses. Under Santhes, MEs put up a stall and sell their products to a wider audience. These Santhes are also an opportunity for women MEs to network with other business owners and learn best practices from their peers.

Speaking about her experience with participating in Santhes, Hemavati, who runs a home-based sweet shop in Ranebennur taluk, notes:

“Yes, I think the number of people I cater to has increased and they now ask for my homemade sweets. They even say outside food with preservatives is no good. Because of the Navodyami programme and exhibitions (Santhes), our customer footfall has increased. We receive compliments like ‘you are preparing good sweets.’”

(III) Pragati training: A chance to learn and grow as an entrepreneur

After a microenterprise is established with sound business practices and a growing customer base, MEs often hit a plateau in terms of skills and production techniques. Often, business expansion is hindered by the lack of opportunities to learn new techniques and skills of production and stay updated with new processes in their field of business. The Pragati training is a service that provides MEs such an opportunity and helps them upskill and develop and get better at their vocation which includes stitching, sewing, weaving, selling homemade sweets, etc. This service has helped MEs get better at their business

or even move between businesses which became quite common since the pandemic:

49-year old Bharti shifted from dairy farming to an agarbatti-making business during the pandemic. With the help of the MEDP and after attending the Pragati training, she honed her marketing skills and improved her branding strategies for the agarbatti business.

“(The MEDP trainers) told me about marketing and arranged an expert to provide training on how to go about it. They told me to give a brand name to my business. They said-If you sell without a name, it will not become popular.”

(IV) Biz Sakhi: Helping create long-term impact in the community through peer learning

To ensure that the impact of support provided to women MEs is sustained in the long-term, there is a need to ensure that women are empowered to share their knowledge and experience with others in the community. The Biz-Sakhi training is a peer learning opportunity that ensures that the impact of such training goes beyond individual women MEs, to build a community that engages with each other and supports each other’s businesses. The training follows the Train the Trainers model that encourages community engagement and sustains itself in the long-term. It trains only women trainees on business management skills and these trainees then in turn engage with community members by training local entrepreneurs. This service is especially useful to give a boost to women entrepreneurs who are seeking guidance but do not have access to mentors.

A Biz Sakhi trainee who was interviewed as a part of the impact assessment shared:

“I am happy to say the MEDP is good and very special to me because I identify my name in this programme. The Biz Sakhi mentorship by Deshpande Foundation was good; I appreciate it. Good luck!”

Looking to the future, there is room for the MEDP to build on these gains and encourage further uptake of the services provided

as a part of the Programme. A participant who took part in the Pragati training looks forward to a longer period of engagement to be able to make the most of the Programme:

“I attended the (beauty) parlour training, and I think that the training needs to be for a longer duration. Maybe it should run for six months.”

A female micro entrepreneur who attended the orientation programs [namely the Entrepreneurship Development Program (EDP) and Entrepreneurship Awareness Program(EAP)]believesthatamoreaffordable fee for attending the trainings would help overcome some of the barriers that women MEs may face in participating in the Programme:

“I was keen on attending the training; however, the training fee is Rs. 4000. My husband did not think that we could afford to pay such a hefty fee, so I did not attend the training.”

Several female MEs reported lack of credit linkages as a significant barrier in scaling up their businesses. As the MEDP grows, its focus can be expanded to ensure that all eligible women MEs who attend the MED Programme are facilitated in their efforts to access credit. As one respondent shared:

“All the programs are useful for anyone who has a business, but I still do not have access to loans or any other source of credit. If I do not get a loan to finance my business, all these training programs will not have a direct impact on my business.”

As the MEs become financially aware after attending the Karyagara training, the Programme can help them build on these learnings and apply and receive loans from banks, MFIs and other financial institutions. In this way, the Programme can continue to be a part of their business journey. By understanding the requirements articulated by women MEs and catering to them in subsequent iterations of programme components, the MED Programme has the potential to reach and amplify its impact on the businesses and lives of many such women business-owners across Karnataka.



Annexure B: Tables and Figures

Summary of the MEDP Participant Profile

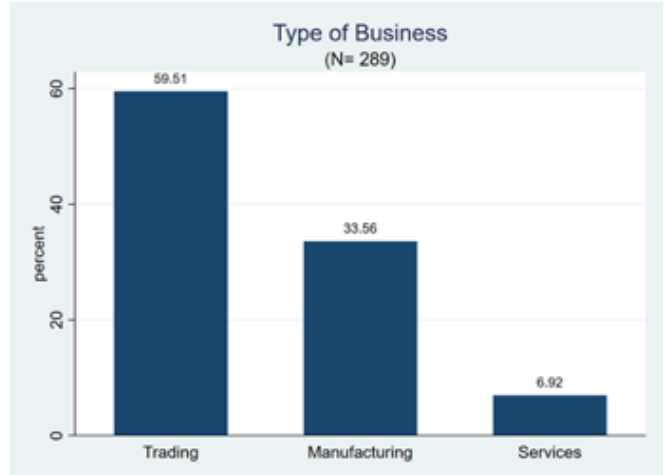
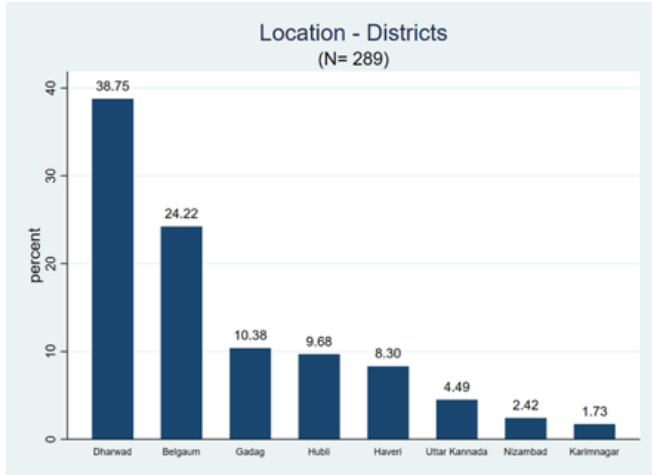
81% of the respondents have an existing business and 10% are aspiring entrepreneurs. 44 respondents closed their business with 22 of them citing the impact of COVID as the reason.

3.1 Cross Tabulation of Monthly Turnover and Gender:

Monthly Turnover	Female	Male	Total
0-10,000	198	25	223
10,000 - 20,000	108	29	137
20,000- 40,000	50	22	72
40,000- 60,000	11	13	24
Above 60,000	13	54	67
Total	380	143	523

- We notice that as the monthly income increases the number of female respondents decrease in that category, whereas it is the opposite for male. Only, 52% of women earn between 0-10,000 on a monthly basis while only 3% earn more than 60,000.
- 17% of men earn between 0-10,000 while 38% of men earn more than 60,000. Further, businesses registered by females were only 26% of all females who had business whereas 51% male respondents had businesses registered under their name.
- Sample consists of 72% of women including the Biz Sakhi training, which is targeted to upskill women as community mentors.
- 57% of the entrepreneurs work in the Handicraft/Textiles sector which consists of Aari work, bag making or selling, textiles, tailoring, jewellery designing or selling. Pragati provides skills training in Aari work, jute bag making and tailoring attended by 227 respondents.

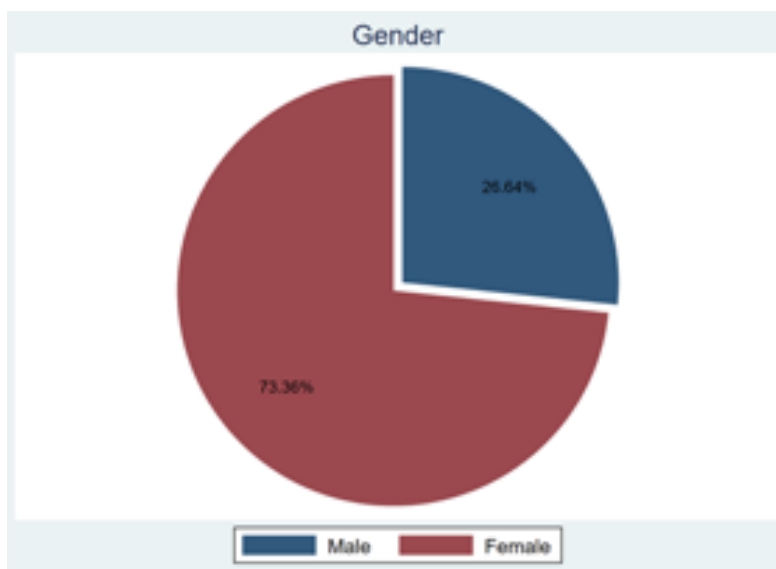
State	Frequency	Percentage
Karnataka	277	95.85
Telangana	12	4.15
Total	289	100.00%



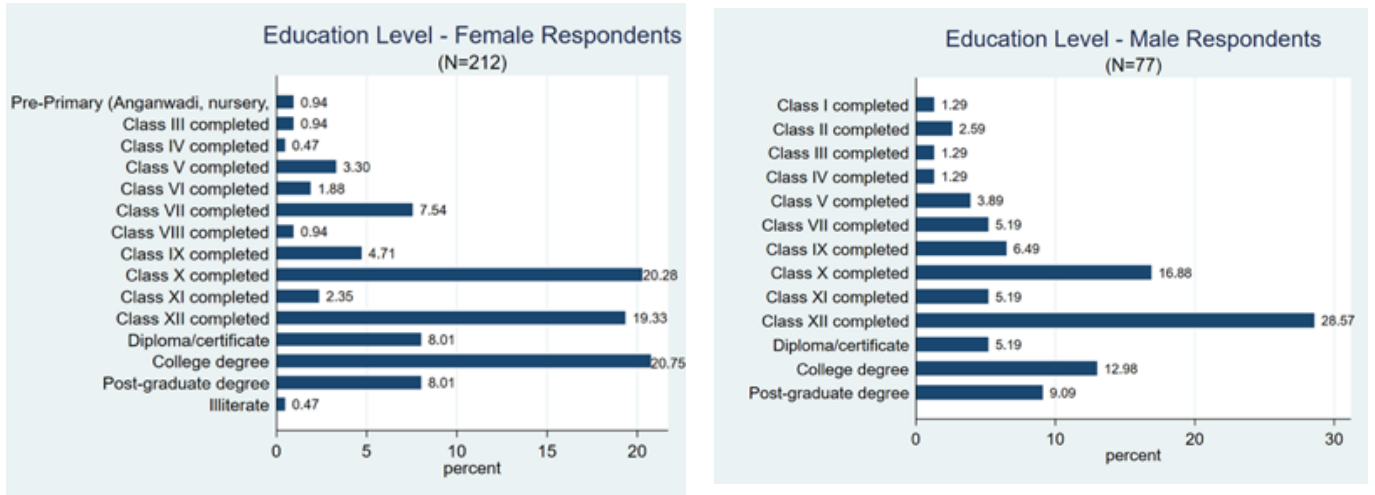
3.2. Age of Sampled MEs

Percentiles	10%	25%	50%	75%	90%
Age	30	35	40	46	51

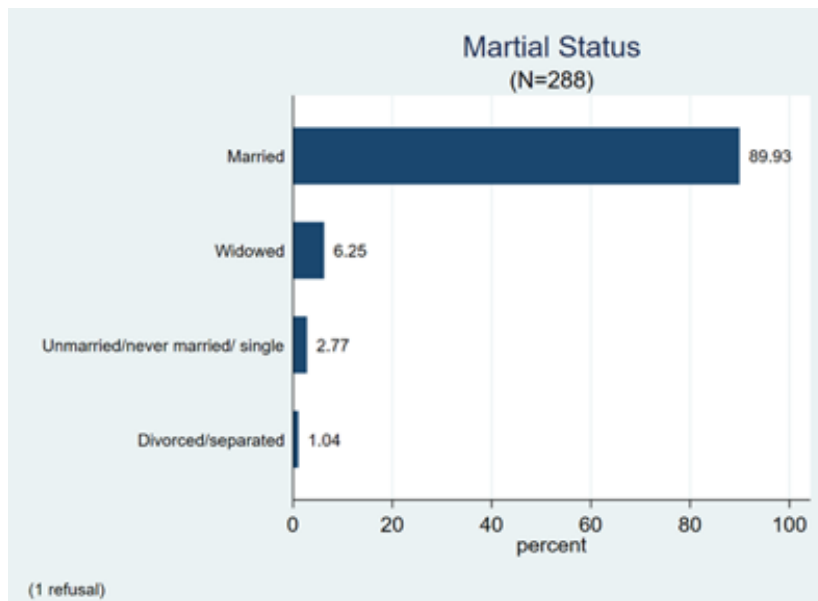
3.3. Gender of ME Participants



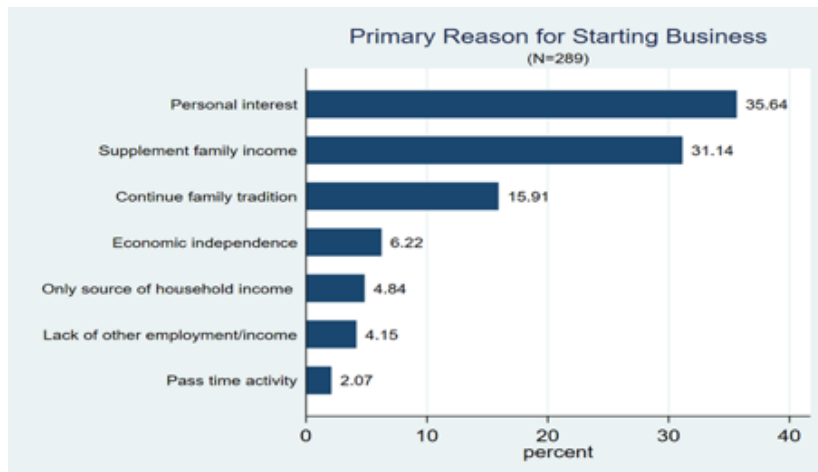
3.4. Education Levels of ME Participants (Female vs Male)



5.5. Marital Status of Participants



5.6. Reasons to Start Business



5.7. Registration Status

Is your business registered with the government?

	Frequency	Percentage
No	160	55.36
Yes	127	43.94
Don't know	2	0.69

5.8. Top Challenges for the MEs while Initiating the Business

When you began your enterprise, what were the top three challenges you faced?

	Frequency	Percentage
No challenges	49	16.96
Market condition	125	43.25
Legal/regulatory conditions	10	3.46
Financial difficulty	74	25.61
Challenges with raw materials	10	3.46
Lack of self-confidence	7	2.42
Limited industry and network contacts	10	3.46
Balancing family and work life	3	1.04
Didn't have necessary skill	1	0.35
Total	289	100%

5.9. Monthly Revenue (Average) In the Years 2018-2021

Average Monthly Revenue (FY 2018-2019)	Frequency	Percentage
Don't know	18	6.23
Refused	4	1.38
Less than 10 thousand	86	29.76
Between 10 thousand - 25 thousand	68	23.53
Between 25 thousand - 50 thousand	69	23.88
Between 50 thousand - 1 lakh	21	7.27
Above 1 lakh	23	7.96
Total	289	100%

5.10 Rate of Conversion Into Loan

Have you applied for a loan in the past 10 years?	Were you able to get credit after attending the credit linkage service?		
	No	Yes	Total
Don't Know	100.00%	0.00%	100.00%
Applied for loan	58.44%	41.56%	100.00%
Applied for loan but got rejected	100.00%	0.00%	100.00%
Never applied for loan	93.10%	6.90%	100.00%
Total	70.18%	29.82%	100.00%

5.11. Reported Income Increase in Percentage Based on Skill Improvement

How did the MED improve your skills?	How much has your income increased after the MED Programme?							
	Do Not Know	Refused	Less than 10 thousand	Between 10 thousand - 25 thousand	Between 25 thousand - 50 thousand	Between 50 thousand - 1 lakh	Above 1 lakh	Total
Vastly improved	10.00%	25.00%	34.04%	38.89%	50.00%	73.91%	52.78%	43.81%
Improved	40.00%	50.00%	57.45%	48.15%	34.38%	17.39%	33.33%	41.90%
Marginally improved	30.00%	25.00%	8.51%	12.96%	15.63%	8.70%	11.11%	12.86%
No Improvement	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.78%	1.43%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

5.12: Increase in Profit Based on Skill Improvement

How did the MED improve your skills?	Has there been an increase in profit after attending the MED/Navodyami Programme?				
	Do Not Know	Refused	No	Yes	Total
Vastly improved	10.00%	0.00%	7.04%	44.39%	33.56%
Improved	40.00%	66.67%	36.62%	42.44%	41.18%
Marginally improved	50.00%	0.00%	36.62%	12.20%	19.38%
No Improvement	0.00%	33.33%	19.72%	0.98%	5.88%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

5.13: Increase in Profit Percentage Based on Skill Improvement

How did the MED improve your skills?	What is the percentage increase in profit? (Approximate)					
	Do Not Know	Refused	One to Five percent	Six to Ten percent	Above Ten	Total
Vastly improved	50.00%	0.00%	34.67%	50.79%	50.00%	44.39%
Improved	16.67%	100.00%	49.33%	36.51%	41.67%	42.44%
Marginally improved	33.33%	0.00%	16.00%	12.70%	5.00%	12.20%
No Improvement	0.00%	0.00%	0.00%	0.00%	3.33%	0.98%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

5.14. Increase in Profit for Business Whose Main Source of Household Income

Has there been an increase in profit after attending the MED/ Navodyami Programme?	Is your business the main source of household income ?		
	No	Yes	Total
Do Not Know	4.48%	2.58%	3.46%
Refused	2.24%	0.00%	1.04%
No	29.85%	20.00%	24.57%
Yes	63.43%	77.42%	70.93%
Total	100.00%	100.00%	100.00%

5.16. Product Development and Skill Improvement

How did you improve your product after the MEDP?	Vastly improved	Improved	Marginally improved	No Improvement	Total
No improvement	16.04%	41.51%	31.13%	11.32%	100.00%
Upgrading machinery for production	42.31%	46.15%	11.54%	0.00%	100.00%
Using new machinery for production	50.00%	45.71%	4.29%	0.00%	100.00%
Using online platforms for marketing	24.14%	58.62%	17.24%	0.00%	100.00%
Improved products with innovation and design	47.27%	41.82%	10.91%	0.00%	100.00%
Total	36.64%	44.53%	15.78%	3.05%	100.00%

5.17. Product Development and Self Reported Skill Among MEs

How did you improve your product after the MEDP?	Very Low	Low	Average	High	Expert	Total
No improvement	9.01%	8.11%	50.45%	27.93%	4.50%	100.00%
Upgrading machinery for production	2.56%	3.85%	35.90%	39.74%	17.95%	100.00%
Using new machinery for production	1.43%	5.71%	34.29%	37.14%	21.43%	100.00%
Using online platforms for marketing	0.00%	6.90%	55.17%	34.48%	3.45%	100.00%
Improved products with innovation and design	0.91%	3.64%	36.36%	43.64%	15.45%	100.00%
Total	3.52%	5.53%	41.21%	36.68%	13.07%	100.00%

Annexure C: Comparative Chart of MEDP and Other Programmes

Areas covered	Schemes	Date of initiation	Budget allocated (for 2020-21)	Relevant Objectives	Key Benefits of the intervention	Unique Selling Proposition (USP) of the Programme/ Intervention Agency	Gaps Identified	Scope for intervention under Foundation under MEDP	USP for MEDP in the intervention	Links
Access to finance	Prime Minister's Generation Programme	2008	Rs. 2000 crore	<ul style="list-style-type: none"> The scheme aims to provide financial assistance to set up self-employment ventures and generate sustainable employment opportunities in rural as well as urban areas. 	<ul style="list-style-type: none"> Bank-financed subsidy program for setting up new micro- enterprises in the non-farm sector. 	Coverage and working capital support	1) Only new undertakings provided support 2) Enterprise need to be under the owners name 3) Scheduled list of activities are only supported	Scope for extending training on financial management and digital literacy can be extended to PMIEGP beneficiaries through tieups with relevant government bodies	Existing enterprises which formed 82% of the total ME population are funded under MEDP. Unline PMIEGP which funds new enterprises alone, MEDP offers support for existing MEs who want to upgrade and upscale.	https://www.kvconline.gov.in/pmegportal/pmegphome/index.jsp
					<ul style="list-style-type: none"> Credit guarantee for loans up to Rs. 2 crores, without collateral and third-party guarantee. 					
	Credit Guarantee Scheme for Micro & Small Enterprises (CGMSE)	2000	Rs 500 Cr for credit support and for overcoming Covid-19 crisis Guarantee Emergency Credit Line (GECL) to the tune of 10,000 Crs	<ul style="list-style-type: none"> To encourage first generation entrepreneurs to venture into self-employment opportunities by facilitating loans to the Micro and Small enterprises (MSEs), especially in the absence of collateral. 		Securing loans especially during Covid-19 crisis situation	1) Nano enterprises are not eligible 2) Only formal loans eligible under CGSME	Can identify ME s whose existing loan support is insufficient to meet their requirements or tied up to the loan terms. Further, those enterprises who have got secured funding would be more appropriate for availing MEDP services given the impact on income. Better financial management and planning under the MEDP would further assist in supporting the ME in making repayments and obligations (such as vendor payments). In addition CGSME has been an important intervention especially during Covid-19 which can specifically help women entrepreneurs (See Financial Express Report)	<ul style="list-style-type: none"> Around half (52.52%) of the MEs who are supported under MEDP are Nano enterprises (Average monthly income less than Rs 10,000). The major beneficiaries of MEDP have therefore been nano enterprises who are hitherto not covered in schemes such as CGSME - Since around 40% of the population do not have any form of loans; a Performance mapping by the Foundation can help provide Nano and Micro enterprises the much needed access to loans. Further, of the 72% of those who had loans were from formal sources (banks, NBFCs etc). Due to MEDP, 62% of the MEs reported to have higher understanding of loaning/ financial matters. Awareness among MEs could be built towards getting covered under CGSME by the Foundation to the benefit of the MEs. This is particularly significant for majority of the MEs as around 72% of them didn't hold any land which act as a major collateral for formal financing. 	
				<ul style="list-style-type: none"> Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakh) to 75% (others). 50% coverage is for retail activity. 						

Credit Guarantee Scheme for Micro & Small Enterprises (CGMSE)	2000	Rs 500 Cr for credit support and for overcoming Covid-19 crisis	<ul style="list-style-type: none"> To encourage first generation entrepreneurs to venture into self-employment opportunities by facilitating loans to the Micro and Small enterprises (MSEs), especially in the absence of collateral. 		Securing loans especially during Covid-19 crisis situation	1) Nano enterprises are not eligible 2) Only formal loans eligible under CGSME	Can identify MEs whose existing loan support is insufficient to meet their requirements or tied up to the loan terms. Further, those enterprises who have got secured funding would be more appropriate for availing MEDP services given the impact on income. Better financial management and planning under the MEDP would further assist in supporting the ME in making repayments and meeting financial obligations (such as vendor payments). In addition CGSME has been an important intervention especially during Covid-19 which can specifically help women entrepreneurs (See Financial Express Report)	<p>- Around half (52.52%) of the MEs who are supported under MEDP are Nano enterprises (Average monthly income less than Rs 10,000). The major beneficiaries of MEDP have therefore been nano enterprises who are hitherto not covered in schemes such as CGSME - Since around 40% of the population do not have any form of loans; a Performance mapping by the Foundation can help provide Nano and Micro enterprises the much needed access to loans. Further, of the 72% of those who had loans were from formal sources (banks, NBFCs etc). Due to MEDP, 62% of the MEs reported to have higher understanding of loaning/financial matters.. Awareness among MEs could be built towards getting covered under CGSME by the Foundation to the benefit of the MEs. This is particularly significant for majority of the MEs as around 72% of them didn't hold any land which act as a major collateral for formal financing.</p>		https://www.cgtmse.in/
MUDRA under Pradhan Mantri Mudra Yojana (PMMY)	2015	Rs 3 Trillion	<ul style="list-style-type: none"> Development and growth of micro enterprises sector under Shishu, Kishore and Tarun, the products being offered by MUDRA are so designed, to meet requirements of different sectors / business activities as well as business/entrepreneur segments. 	<ul style="list-style-type: none"> Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakh) to 75% (others). 50% coverage is for retail activity. 	Initial investment support for rural poor with coverage from 50,000 to 10 Lakhs	Only loan support	MEDP can facilitate conversion of MUDRA beneficiaries to high performing enterprises	MEDP's focus on income improvement and entrepreneurship development would be to provide a more effective eco-system for the MEs. With around 71% of the MEs reporting an increase in income after attending MEDP, suggests that the interventions has been an useful aid in their business performance. While the MEs would have access to capital, its conversion into a performing asset is a desired outcome which MEDP has been able to achieve as suggestive from the study findings..		https://www.mudra.org.in/

Market Access	Micro & Small Enterprises Cluster Development Programme (MSE - CDP)	2007	Rs. 1087 Cr's	<ul style="list-style-type: none"> • growth / development • funding needs of the beneficiary micro unit • reference point for the next phase of graduation to look forward to : • Shishu : covering loans upto 50,000/- • Kishor : covering loans above 50,000/- and upto 5 lakh • Tarun : covering loans above 5 lakh and upto 10 lakh • To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc. 	<ul style="list-style-type: none"> • Creation of Common Facility Centers including Plug & Play Facilities. 	Cluster based development with focus on asset creation	1) Cluster development requires sustained efforts on behalf of the promoters. 2) Not all entities would be into product development	<p>1) Focussing to support product development following proper Quality standards and packaging norms. With less than 35% reporting to have used their current machinery for improving their products, there is a large scope of convergence with MSE-CDP with MEDP aimed at product development 2) Facilitating appropriate market linkages which is a key intervention for MSE-CDP. Cluster based Implementing agencies can be supported through market linkage activities like Santhe. Artisan based clusters can be targetted to provided Karyagara and Pragati training services which entail funding under MSE-CDP</p> <p>3) Common Facility Centre (CFC) can be used as a hub for MEDP interventions in terms of capacity development, skilling improvement etc through customised offerings 4) 34% of the MEDP participants reported to have reduced cost of product with the help of mentorship support suggesting how mentors can influence MEs to adopt better and sustainable practices</p> <p>5) New proposals under MSE-CDP can be initiated and encouraged through the active engagement of Deshpande Foundation</p>	<p>- Cluster development programme of Foundation brings value addition to MEs in a more organised manner. - Capacity of Foundation and its brand would help further facilitate external support for artisan clusters</p>	<p>http://www.dcmse.gov.in/mse-cdprog.htm</p>
---------------	---	------	---------------	--	---	--	---	---	--	--

Skill Training	Entrepreneurship Skill Development Programme (ESDP)	2019	Rs 556.47 Cr	<ul style="list-style-type: none"> To promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country 	<ul style="list-style-type: none"> Widen the base of entrepreneurship by development, achievement, motivation and entrepreneurial skill to the different sections of the society. 	<ul style="list-style-type: none"> Multitude of skill training provided at low cost 	Skill training is not customised to the population especially rural, informal or unorganised sector individuals or firms	Customised offerings in a more flexible manner is provided under MEDP. The mentorship engagement runs throughout the programmatic support provided and are not limited to an event/workshop	<p>The ESDP has been considered to be an important trigger for promoting enterprises of weaker sections in India who would require further backup support to evolve into a self sustained enterprise. By targeting the socially disadvantaged class reach and ensure achievement of SDGs. With more than 75% vouching for MEDP's impact on skill development; MEDP could also focus more on customising its skill programme mainly in financial management, digital skills which are not covered in its entirety under ESDP. However, MEDP will need to nudge the MEs further into investing in training (technical or non-technical) of their employees or workers which will further strengthen enterprise development.</p>	https://msmedi.dcmsme.gov.in/
STATE	CEDOK(The Centre for Entrepreneurship Development of Karnataka)	1992	Not available	<ul style="list-style-type: none"> Entrepreneurship Development programmes for individuals without any family background or experience in business or industry. 	<ul style="list-style-type: none"> Market potential for the product or service 	Residential programme for new entrepreneurs in Dharwad campus ideal for Karnataka ME. Wholesome learning on wide activities like beauty parlour, jewellery, mobile repairing etc.	<ol style="list-style-type: none"> Focused on new entrepreneurs Residential programme and hence not all entrepreneurs can afford their time to attend. 3) Duration of training programmes are long. For eg: ESDP for mobile repairing is organised residentially for 18 days. 	<ol style="list-style-type: none"> Credit linkage support and facilities like Santhes can be provided under MEDP for trained ESDP participants 2) Flexible duration based on the ME's convenience can be planned and customised to their interests 3) Mentorship support will be a better intervention for the long term sustenance of the ME 	<p>Presence in Hubballi-Dharwad region gives a geographical advantage for MEDP interventions which are customised and more focused compared to CEDOK. With Dharwad considered as a potential region to be developed as an industrial cluster, the opportunities for linkages and economic development would be higher - Mentorship support provided to the entrepreneurs is an important facility for building confidence among MEs and ensuring leadership among its peers - The MED Programme provides a 360 degree support for the ME to champion their cause by choosing the right fit scheme for themselves</p>	https://cedokdwd.karnataka.gov.in/english



LEAD at Krea University

C/O Krea University,
No: 196, T.T.K. Road, Alwarpet, Chennai – 600 018
Tamil Nadu, India.

www.ifmrlead.org



<https://www.facebook.com/LEADatKrea>



<https://twitter.com/LEADatKrea>



<https://in.linkedin.com/company/leadatkrea>