

Nexogenous Development Model and Rural Systems Systems, Sustainability & Social Justice: Term VII

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Abstract

The concept of Nexogenous Development emphasizes the dynamic interplay between endogenous strengths within communities and exogenous resources mobilized from outside systems, fostering resilience, sustainability, and social justice. To contribute to this evolving framework, this research explores the role of SEWA in advancing nexogenous development within rural systems. The study analyzes how SEWA strengthens women's collective capacities while strategically leveraging external linkages in policy, markets, and technology to promote inclusive and sustainable livelihoods.

By examining SEWA's impact across economic, social, and institutional dimensions, the study highlights its ability to balance self-reliance with integration into larger governance and economic networks. Through cooperative structures, capacity building, and advocacy, SEWA demonstrates how nexogenous development can address pressing challenges of poverty, gender inequality, and informal work while driving systemic transformation. The findings provide valuable insights into the scalability of community-rooted yet outwardly connected development models applicable across diverse rural contexts.

Introduction and Company Overview

1. Foundation and Vision

Founded in 1972 by Ela Bhatt, the Self-Employed Women's Association (SEWA) was established with the vision of organizing women workers in the informal sector to achieve full employment and self-reliance (SEWA, 2020; Bhatt, 2006). Rooted in Gandhian principles of satya (truth), ahimsa (non-violence), and swaraj (self-rule), SEWA emphasizes collective strength as a means of empowering women to secure sustainable livelihoods. Its foundational vision extends beyond income generation, focusing on building dignity, voice, and agency for marginalized women while embedding development within systems of social justice (Chen, 2008).



2. Core Mission

SEWA's core mission is to empower poor, self-employed women by organizing them into sustainable collectives that provide them with work, income security, and social protection. It aims to create an ecosystem where women can be both producers and decision-makers, participating fully in economic and civic life (ILO, 2013). By emphasizing nexogenous development, SEWA leverages women's grassroots capacities while strategically building connections with external institutions, policymakers, and markets. This balance allows SEWA to scale its impact without compromising the self-reliant spirit of its members (Nanavaty, 2019).

Mrs. Ela Bhatt
Founder

3. Inclusive Organizing & Financial Empowerment

SEWA strategically organizes informal women workers through Self-Help Groups (SHGs), cooperatives, and trade unions, tailoring its approach to the realities of rural and informal economies (World Bank, 2004). Central to this strategy is microfinance: SEWA pioneered the use of small savings and credit groups not just to extend loans, but as foundational spaces for solidarity and collective mobilization (Datta, 2003). By integrating economic tools with organizing efforts, SEWA enables women to support each other, gain financial independence, and emerge as community leaders.



Mrs. Renana Jhavbala
President, SEWA India

4. Organizational Infrastructure: SHGs, Cooperatives & Federations

SEWA's institutional growth extends across thousands of member-led bodies, including over 4,800 SHGs, 160 cooperatives, 15 federations, and multiple producer companies. These bodies are rooted in democratic governance and aim for "full employment" (inclusive of income, food, and social security) and self-reliance (SEWA Cooperative Federation, 2020). The SEWA Cooperative Federation alone supports 300,000 women across 106 primary cooperatives in Gujarat, with turnovers reaching Rs 3 billion (~\$47 million) (SEWA Cooperative Federation, 2020). This network fortifies women's decision-making power and shields them from exploitative intermediaries.

Introduction and Company Overview

5. Market Access & Collective Enterprise

SEWA enhances women's market reach through initiatives like Gram Haat; a direct-to-consumer marketplace and SEWA Kalakruti, which brands and sells artisan products. The cooperatives also support agricultural producers, facilitating sustainable farming, reducing dependency on middlemen, and driving better returns for women (e.g., by providing access to seeds, tools, and fair price) (SEWA, 2020; Rang De, 2024). These market channels help rural women move from subsistence-level activity to economically meaningful livelihoods.

6. Technology & Digital Inclusion

SEWA is closing the gender digital divide by integrating inclusive technology into its programs. Leveraging initiatives like Digital India and providing ICT tools, digital literacy, and e-marketplace access, SEWA ensures that even marginalized women can engage with digital systems (IWWAGE, 2020; World Bank, 2025). Digital interventions include online training, marketplace linkages, and tools for governance or financial services, bridging gaps created by limited mobility, literacy, or systemic marginalization.

7. Skill Building, Research & Policy Advocacy

SEWA emphasizes capacity-building through its academies, research centers, and leadership initiatives. Its Academy, Manager's School, and "Life Schools" offer leadership, literacy, and training programs. The SEWA Academy also conducts participatory research to assess impact and inform programming (Chen, 2008; SEWA Academy, 2019). Complementing this, SEWA undertakes policy-level advocacy, engaging with government, designing programs, and ensuring women's representation in decision-making forums (ILO, 2013).

8. Childcare as a Form of Formalization and Social Stability

SEWA recognized that childcare is integral to enabling women's economic participation and formalizing their work. In Gujarat's Anand district, SEWA established community-run childcare centers (since 1989), which operate during mothers' work hours (8 am–6 pm) and accept children up to age six. These centers focus on health, nutrition, early schooling, and social support. Importantly, they transitioned into cooperatively managed institutions, land provided by local Panchayats and funding by workers and employers, thereby enhancing visibility and collective ownership of women's labor and caregiving roles (SEWA Bharat, 2019; UNICEF, 2020).

9. Grassroots Research for Tailored Rural Development

A hallmark of SEWA's method is its reliance on granular, village-level research to inform interventions. SEWA has surveyed over 400 villages to understand their unique challenges, ranging from employment constraints and resource gaps to skills and infrastructure needs. This enables SEWA to design context-specific solutions such as targeted training (e.g., textiles in weaving villages), clean water and sanitation, and health services, integrated into broader livelihood enhancement programs (Datta, 2003; Nanavaty, 2019). This research-driven, adaptive approach ensures interventions are relevant, sustainable, and locally anchored.

Digital Ecosystem of SEWA

1. Membership Digitization – “Vadlo Online”

In 2015, SEWA began digitizing its membership database. Since around 2017, “Vadlo online”, a custom membership management platform, has enabled grassroots representatives to renew memberships via tablets or smartphones, improving efficiency and reducing waste in time and cost

2. Digital Financial Services & Market Access

M-Bachat app: A Gujarati-language savings/payments app for SEWA members to place orders and transact digitally, easing access and building trust among users.

Bank Sakhi model in rural Gujarat (Boriavi village): SEWA designates local women as Bank Sakhis, trained to perform digital transactions (deposits, withdrawals) for other women using biometric tools and digital wallets, bringing banking to their doorstep.

Partnership with Better Than Cash Alliance: SEWA committed to responsible digital payments, aiming to bring affordable, transparent, and trusted digital financial services to its rural and urban low-income members

3. Digital Health & Identity Inclusion – Blockchain-Based Tools

Digital Health Passport via blockchain (Algorand):

SEWA partnered with the Algorand Foundation (AlgoBharat) to develop a blockchain-enabled digital health passport, a secure, immutable record system integrated with Aadhaar and DigiLocker. These “custodial wallets” enable women to access health, childcare, pension, and other welfare schemes reliably

4. Digital Inclusion & Cooperative Support Systems

Decentralized digital inclusion: SEWA’s Federation provides phone-based training, simplified manuals, and ongoing support in tools like Zoom, Gmail, WhatsApp, and digital payments to improve collectives’ digital capacity.

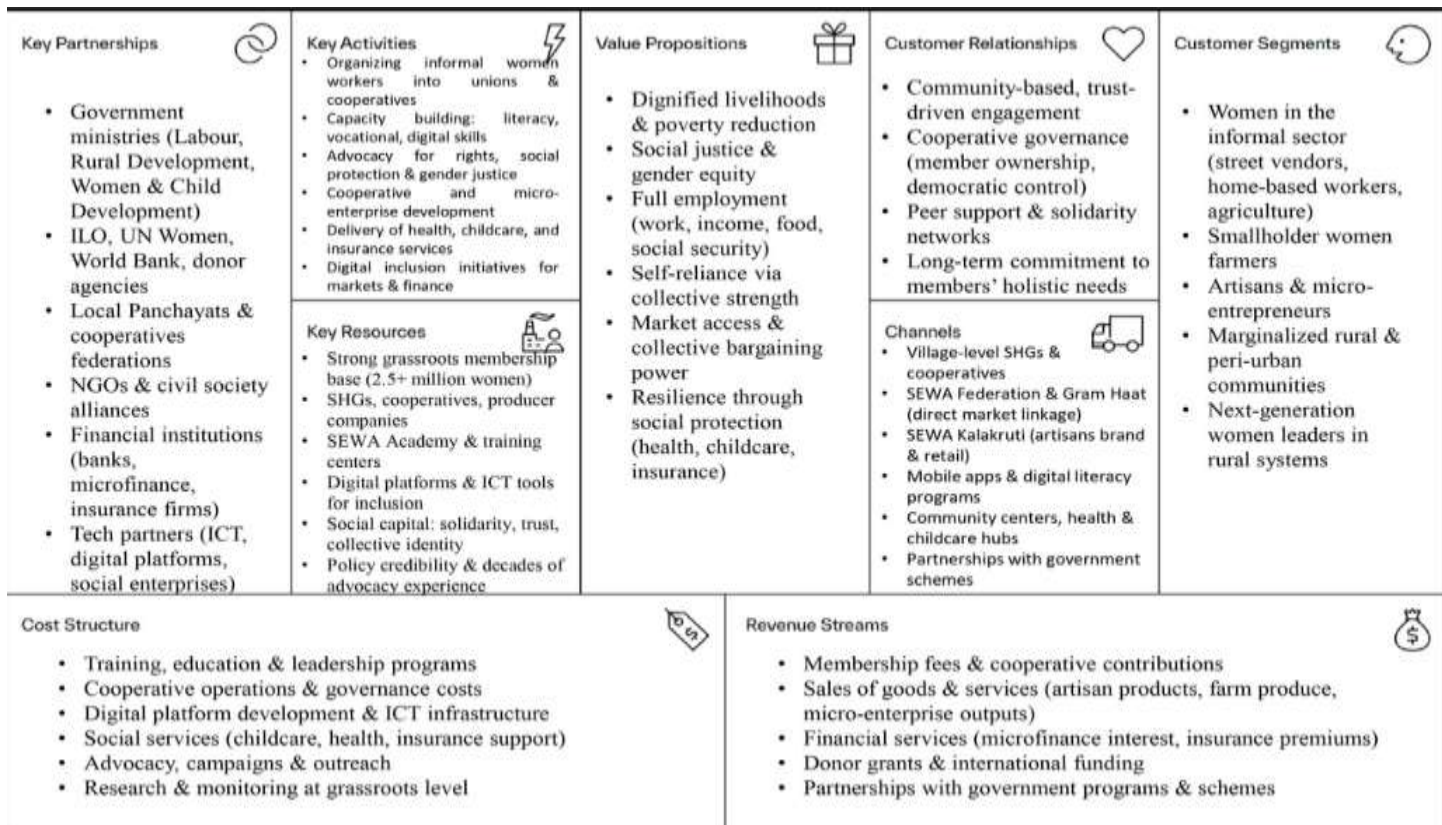
MIS & data dashboards: Support is provided for digital database management to help women’s cooperatives track business indicators and make evidence-based decisions. Advocacy work includes making government procurement platforms (e.g., GeM) more inclusive, adding regional-language content and “womaniya MSE entrepreneur” tags.

SEWA Bharat digital interventions:

SEWA Bharat works to close the digital gender gap by improving access to smartphones and internet literacy.

They run online training sessions, link women to e-marketplaces, facilitate digital credit, payments, crowdfunding, and digital financing, empowering livelihoods and enabling gig work, digital data collection, photography, homestays, transport, etc.

Business Model Canvas



1. Holistic View of SEWA's Model

The BMC brings together SEWA's partners, activities, resources, costs, and revenues into a single structured framework. This holistic overview makes it easier to analyze how different components of SEWA's work interact to create sustainable and socially just outcomes for rural women.

2. Linking Endogenous and Exogenous Forces

Nexogenous development emphasizes balancing local strengths with external linkages. The BMC illustrates how SEWA builds on endogenous elements such as grassroots organizing and collective identity, while also integrating exogenous resources like government support, donor funding, and technology. This balance is central to SEWA's long-term resilience.

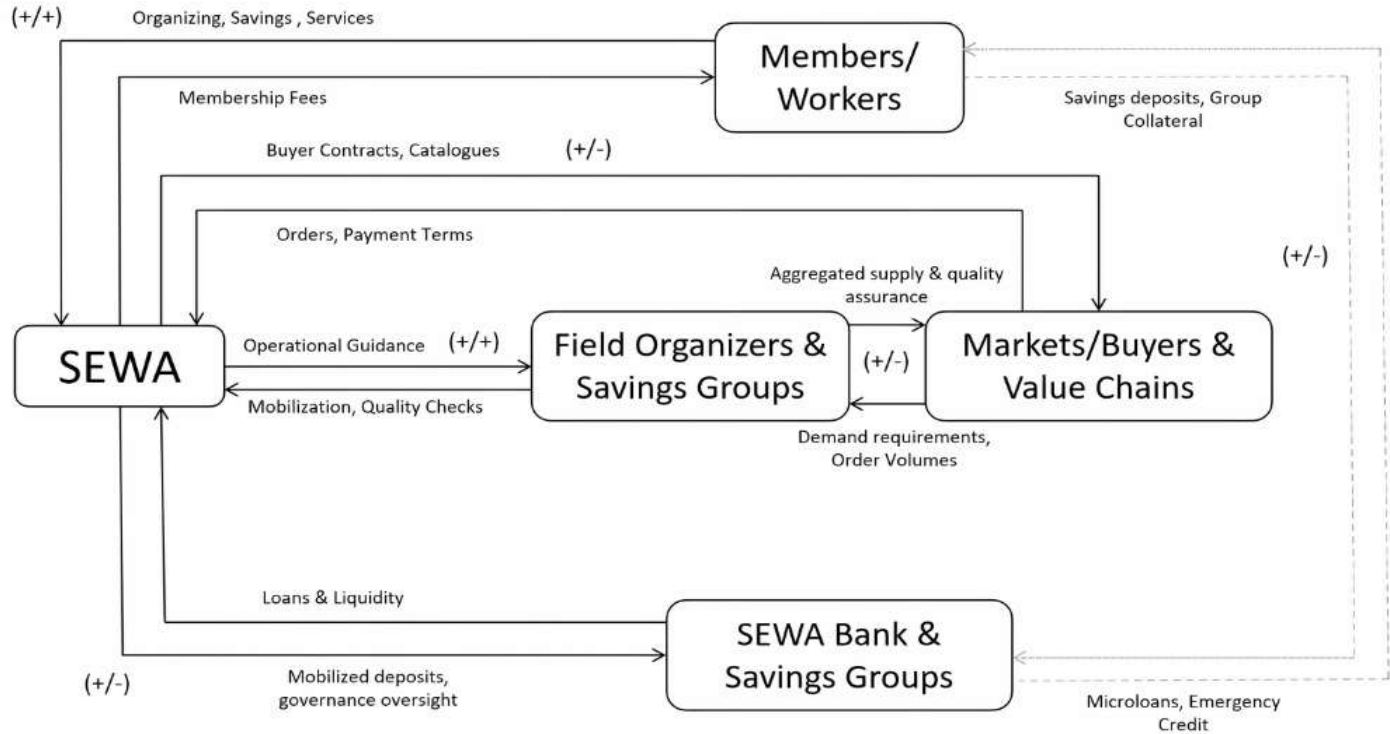
3. Assessing Dimensions of Sustainability

Through the mapping of costs, revenues, resources, and value propositions, the BMC highlights financial, social, and institutional sustainability. It demonstrates how SEWA not only secures livelihoods but also embeds social protection and justice within rural systems, ensuring long-term impact.

4. Identifying Innovation and Leverage Points

The BMC helps pinpoint where SEWA introduces innovative practices that bridge local needs with external systems. Examples include childcare cooperatives, digital inclusion initiatives, and climate-responsive insurance. These become leverage points for scaling nexogenous practices in diverse rural contexts

Value Network & Stakeholder Relationship Map



1. Members / Workers

They are SEWA's foundation, contributing membership fees, products, and feedback. In return, SEWA provides organising, training, and access to services that improve income and bargaining power. The impact: Positive overall, but weaker inclusion of the poorest or time-constrained women can reduce effectiveness.

2. Field Organisers & Savings Groups

They act as SEWA's local arms, mobilising members, aggregating goods, and running community savings groups. SEWA supports them with training and small grants. The impact: strong organisers expand reach and ensure quality; however, capacity gaps or heavy reporting burdens can create bottlenecks.

3. Markets / Buyers & Value Chains

Markets turn member production into income. SEWA aggregates supply and negotiates contracts, while buyers provide orders, prices, and payment terms. The impact: Markets open up opportunities and scale, but low prices, strict quality demands, or late payments often harm members.

4. SEWA Bank & Savings Groups

This financial arm pools member deposits and provides credit and emergency loans. SEWA helps channel funds and oversees governance. The impact: Access to savings and credit supports growth and resilience, but repayment risks and limited liquidity can restrict outreach.

Bottlenecks in the Network : The most critical challenges are: limited and risky credit, unfavourable market terms, uneven capacity of field organisers, and exclusion of marginal members due to time or digital barriers. These bottlenecks reinforce each other , for instance, late buyer payments increase pressure on savings groups, and weak local capacity reduces market reliability. Addressing them requires flexible financial products, better buyer contracts, stronger local training, and inclusive outreach.

Literature Review

Nexogenous development is a theoretical and practical approach that foregrounds the mutually reinforcing relationship between local (endogenous) capacities and external (exogenous) resources and networks. Rather than treating “top-down” and “bottom-up” strategies as oppositional, the nexogenous paradigm emphasizes linking grassroots assets, social capital, local knowledge, collective institutions, with external technical, financial, and policy supports to achieve sustainable rural revitalization (Bock, 2016). Bettina Bock’s foundational work locates nexogenous development within debates on rural marginalization and social innovation, arguing that revitalizing marginal places requires multi-scalar reconnection and systems of cross-place cooperation rather than isolated, place-bound interventions (Bock, 2016).

Subsequent conceptual elaborations have framed nexogenous development as inherently multi-scalar and relational. Goodwin-Hawkins and colleagues offer a practical instantiation through the idea of rural service hubs, meso-level nodes that co-locate services and create linkages between rural communities and urban systems, markets, and governance structures (Goodwin-Hawkins et al., 2021). Similarly, Chen, Knierim, and Bock (2022) emphasize the role of social innovation processes and actor networks in enabling rural revitalization, showing how community-driven practices can be amplified through external partnerships that preserve local agency while opening access to resources. Xin and Gallent (2024) contribute a complementary perspective with the term “neo-exogenous development,” highlighting cases where active state engagement (not just market actors or NGOs) “activates” community capacities through institutional outreach, illustrating that the form of exogenous support (state vs. market vs. civil society) matters for outcomes (Xin & Gallent, 2024).

Practitioner literatures and international organizations have increasingly adopted nexogenous principles in program design. The International Labour Organization (ILO) and other agencies now emphasize cooperatives, social enterprises and federated membership structures that root economic inclusion in collective institutions while leveraging policy dialogues, technical assistance and finance to scale impact (ILO, 2014). Social innovation scholarship also highlights that nexogenous approaches can reduce vulnerability and catalyze locally relevant services, digital platforms, climate-responsive finance, and market intermediaries, provided local leadership and organizational capacity are robust (Chen et al., 2022; Goodwin-Hawkins et al., 2021).

The Self-Employed Women’s Association (SEWA) provides a robust, empirically rich example of nexogenous development. Founded in 1972, SEWA has combined worker organization with a dense ecosystem of member-owned cooperatives, financial services (SEWA Bank), social protection institutions (childcare, healthcare), and training centers that together form a plural structure linking local agency to broader systems (ILO, 2014). SEWA’s cooperative federation and Women’s Collective Enterprises function as endogenous bases of power, owned and governed by members, while the federation strategically engages with government programs, financial institutions, donors, and technical partners to expand markets, access credit, and influence policy (SEWA Cooperative Federation, 2024). This blended strategy illustrates the core nexogenous logic: collective, place-rooted capacities combined with outward linkages produce durable livelihood improvements and institutional resilience.

Recent empirical innovations within SEWA further demonstrate the practical reach of nexogenous development. For example, SEWA's experience with microfinance, producer groups, and the SEWA Bank shows how member financial services can be scaled through partnerships with mainstream banks and regulators, thereby anchoring local savings and credit systems into formal financial infrastructures (ILO, 2014). SEWA's cooperative childcare models convert social protection into productive infrastructure, community-run crèches that enable women's work participation while leveraging local government support for space or partial funding (SEWA Cooperative Federation, 2024). A high-profile, contemporary instance of nexogenous practice is the 2024 heat-risk insurance pilot: a parametric insurance and cash-assistance program designed by Climate Resilience for All in partnership with SEWA, underwritten by Swiss Re and implemented locally with ICICI Lombard. That initiative delivered rapid payouts to some 50,000 informal women workers during extreme heat events, demonstrating how external financial instruments and reinsurer expertise can be connected to local membership networks to provide timely, scalable social protection (Reuters, 2024; Swiss Re, 2024).

Despite these successes, scholars caution against uncritical celebration of nexogenous models. The approach depends heavily on three conditions: (1) robust local organization and leadership (without which external inputs may be misaligned or captured by elites); (2) reliability and continuity of external partnerships (which can be disrupted by funding cycles or political shifts); and (3) attention to equity, since better-connected or higher-status groups may disproportionately capture network benefits (Bock, 2016; Xin & Gallent, 2024). Additionally, while nexogenous linkages can accelerate innovation, they can also introduce external dependencies if local governance and financial sustainability are not simultaneously strengthened (Chen et al., 2022). For SEWA, ILO analyses and federation reports acknowledge these tradeoffs and emphasize strategic financial planning, capacity building, and diversified revenue streams as ways to mitigate risk (ILO, 2014; SEWA Cooperative Federation, 2024).

In conclusion, the nexogenous development model provides a valuable theoretical lens for analysing organizations like SEWA. The model highlights the importance of reciprocal linkages, where endogenous collective structures and exogenous support systems co-produce sustainable outcomes.

Objectives of the Project

1. Defining Nexogenous Development

The study aims to define and critically explore the concept of nexogenous development, emphasizing its relevance within rural contexts. By identifying and analyzing its distinct dimensions, the research seeks to clarify how external resources, when strategically combined with local strengths, can enable sustainable community empowerment.

2. Constructing a Corpus and Systematic Coding

A central objective is to compile and analyze a comprehensive evidence base of over 80 secondary sources, including peer-reviewed articles, NGO reports, government publications, and reputable media accounts, that document nexogenous development practices. These sources are systematically coded using TAGUETTE software, ensuring a structured dataset for subsequent interpretation.

3. Ensuring Analytical Reliability

To validate consistency in coding, the study employs inter-rater reliability (IRR) checks within JASP, with results exceeding the benchmark of 70% agreement across coders. This demonstrates the robustness of the coding schema and ensures credible interpretation of the evidence base

4. Interpreting Nexogenous Development through Dimensions

To validate consistency in coding, the study employs inter-rater reliability (IRR) checks within JASP, with results exceeding the benchmark of 70% agreement across coders. This demonstrates the robustness of the coding schema and ensures credible interpretation of the evidence base

5. Developing a Framework for Nexogenous Development

The ultimate objective is to synthesize insights from the coded analysis into a structured framework for nexogenous development. This framework will map the interplay between external inputs and local capacities, offering a conceptual tool for evaluating and guiding future interventions.

6. Validating Findings through Adapted Triangulation

The study also aims to enhance the credibility of its conclusions by applying an adapted triangulation strategy within a secondary research framework. This involves cross-verifying insights across diverse archival sources, combining qualitative coding with quantitative reliability measures, and incorporating multiple researcher perspectives during the coding process. By employing these complementary modes of validation, the project ensures that its analysis of nexogenous development rests on a robust and multi-angled foundation.

Scope of the Project

1. Conceptual Context

The study aims to define and critically explore the concept of nexogenous development, emphasizing its relevance within rural contexts. By identifying and analyzing its distinct dimensions, the research seeks to clarify how external resources, when strategically combined with local strengths, can enable sustainable community empowerment.

2. Data Sources

The study relies exclusively on secondary data, drawing upon more than 80 archival sources that encompass scholarly literature, NGO white papers, government policy documents, case studies, and media narratives. This diverse yet complementary corpus enables a multidimensional understanding of nexogenous development as manifested in practice.

3. Methodological Approach

The project adopts a systematic tagging methodology using TAGUETTE, wherein textual evidence is coded according to a predefined 30-dimension codebook. The coded data is subsequently analyzed with JASP, incorporating measures of inter-rater reliability (Cohen's Kappa, Krippendorff's Alpha, Fleiss' Kappa), all of which exceeded the 70% reliability threshold.

4. Analytical Structure

By organizing data around thirty core dimensions, the study highlights recurrent patterns in institutional support, capacity building, governance structures, and resource flows. This structured analytical process ensures both depth and breadth in assessing nexogenous interventions.

5. Framework Construction

The final scope of the project culminates in the development of a framework for nexogenous development, derived directly from the systematic coding and analysis of the evidence base. This framework aspires to contribute both theoretically and practically: by offering a lens through which scholars can evaluate interventions, and a roadmap that practitioners may adapt to foster sustainable rural transformation.

Methodology

(1) Selection of Case: SEWA as a Rural System

For this study, we selected the Self-Employed Women's Association (SEWA) as the organisational case through which to explore nexogenous development in rural systems. SEWA is uniquely positioned as both a trade union and a cooperative movement of women workers in the informal economy.

(2) Collection of Archival Data

We collected data from a corpus of 80+ archival sources, systematically compiled to capture SEWA's multi-dimensional operations. These sources included:

Research papers focusing on labour, gender, rural development, and cooperatives.

Policy documents and NGO reports addressing SEWA's role in welfare schemes, financial inclusion, and social protection.

News articles covering SEWA's initiatives in markets, governance, and advocacy. Blogs and interviews with SEWA leaders and grassroots members.

Multimedia transcripts (e.g., conference proceedings, recorded talks) offering narratives of SEWA's impact.

This diverse archival material provided a rich qualitative dataset that reflected SEWA's activities over time and across sectors

S.no	Source Name	APA
1	World Bank	Development Projects : India SEWA 2025 Digital Financial Inclusion of Informal Sector - P167886. (2025). World Bank. https://projects.worldbank.org/en/projects-operations/project-detail/P167886
2	World Bank	Japan Social Development Fund Grant Proposal (NOTE: The full text for Sections A, B, and C must fit on one page.). (n.d.). Retrieved July 8, 2025, from https://documents1.worldbank.org/curated/en/388391521707820258/pdf/124493-FP-P095577-Self-Employed-Women-s-Association-SEWA-7-6India.pdf
3	World Bank	INDIGENOUS PEOPLES POLICY FRAMEWORK Digital Financial Inclusion of Informal Sector SEWA AHMEDABAD Public Disclosure Authorized Public Disclosure Authorized Public Disclosure Authorized. (n.d.). Retrieved May 7, 2025, from https://documents1.worldbank.org/curated/en/443781553590695529/pdf/Indigenous-Peoples-Policy-Framework.pdf
4	World Bank	India - Economic Empowerment Project for Women (English). Japan Social Development Fund (JSDF) grant proposal Washington, D.C. : World Bank Group. http://documents.worldbank.org/curated/en/726151518091485530
5	World Bank	World Bank. Discussion on Gender Data and Social Norms with Self Employed Women's Association (SEWA) (English). Accelerate Equality Washington, D.C. : World Bank Group. http://documents.worldbank.org/curated/en/099062824185734984
6	World Bank	Holtmann, Martin; Rühle, Ilonka; Winkler, Adalbert. SME Focus 3 (1) (English). Washington, DC: World Bank. http://documents.worldbank.org/curated/en/446151468136179876
7	World Bank	Community-based women's trade union brings health care to the poor (English). Reaching the Poor with Health Services ; India Washington, DC: World Bank. http://documents.worldbank.org/curated/en/707791468049794212
8	SEWA Bharat	Childcare_Factsheet (4).pdf. (2019). Childcare_Factsheet (4).pdf. Google Docs. https://drive.google.com/file/d/1DTm-gcVHwmRVmhXjnlSucjHHb4FQNP/view
9	SEWA Bharat	Financial Inclusion Brief-5states.pdf. (2019). Financial Inclusion Brief-5states.pdf. Google Docs. https://drive.google.com/file/d/1HPBoOQP6ZqHD9qoam2OhHW1bb3-Gx0Z/view
10	SEWA Bharat	Side, T. (2019). T20 Side Event Recommendations.pdf. Google Docs. https://drive.google.com/file/d/1BU-POYs6nuf-AXwVnQ318xycc4qUuEE/view
11	SEWA Bharat	Data, M. (2019). ME Data Factsheet - 73rd Round of NSSO_V2.pdf. Google Docs. https://drive.google.com/file/d/1VjLjDpLh7cMj8BneB1-VhBfcRyWEXflr/view
12	SEWA Bharat	India, in. (2019). Accelerating Women's Economic Empowerment in India Event Report.pdf. Google Docs. https://drive.google.com/file/d/19FMcMGJP6buyzhS70-xQRjy7UMyEI9Id/view
13	SEWA	Atmanirbhar Bharat: Lessons from Women-owned Cooperatives. (2020). https://www.sewa.org/wp-content/uploads/2021/07/Atmanirbhar-Bharat_-_Lessons-from-Women-owned-Cooperatives_-_Issue-brief.pdf
14	WEIGO	SEWA & COVID 19: A HOLISTIC RESPONSE. (n.d.). Retrieved July 14, 2025, from https://www.wiego.org/wp-content/uploads/2020/11/SEWA-Response-to-COVID-19-November-13-2020.pdf
15	Iwwage	Self-Employed Women's Association (SEWA) SEWA is a trade union of 1.8 million women workers in the informal economy in Gujarat and 17 other states in India. (n.d.). Retrieved July 14, 2025, from https://iwwage.org/wp-content/uploads/2020/02/Self-Employed-Women-Association.pdf
16	Association of Af	Skinner, C. (n.d.). Case Study: The Self Employed Women's Association (SEWA) in India. https://africanplanningschools.org.za/images/downloads/curriculum-resources/toolkits/IE_toolkit_SEWA_case.pdf
17	Academia.edu	Bhatnagar, D. (2003). Self-Employed Women's Association (SEWA). Academia.edu. https://www.academia.edu/33217413/Self_Employed_Womens_Association_SEWA_?auto=download
18	Academia.edu	Zaidi, M. (2017, November 17). Empowerment Programming and Unpaid Care Work: Learning from 30 years of the Self Employed Women's Association in Madhya Pradesh (SEWA MP) August 2017 Institute of Social Studies Trust (ISST) Self Employed Women's Association in Madhya Pradesh (SEWA MP. Academia.edu. https://www.academia.edu/35169483/Empowerment_Programming_and_Unpaid_Care_Work_Learning_from_30_years_of_the_Self_Employed_Womens_Association_in_Madhya_Pradesh_SEWA_MP_August_2017_Institute_of_Social_Studies_Trust_ISST_Self_Employed_Womens_Association_in_Madhya_Pradesh_SEWA_MP
19	Academia.edu	Arora, P. (2023). The Sewa Movement: Empowering Rural Women of Banaskantha (Gujarat). Kalyanmitra. https://www.academia.edu/106320536/The_Sewa_Movement_Empowering_Rural_Women_of_Banaskantha_Gujarat
20	Science Direct	Kerswell, T., & Pratap, S. (2017). Labour imperialism in India: The case of SEWA. Geoforum, 85, 20–22. https://doi.org/10.1016/j.geoforum.2017.07.001
21	UNDESA	UN DESA Sustainable Development. (2015, September 24). Self Employed Women's Association, Bharat (SEWA Bharat) [Video]. YouTube. https://www.youtube.com/watch?v=APThx3ipDyw
22	Channel IAM EN	Channel IAM-English. (2019, November 2). SEWA helps rural working women gain confidence [Video]. YouTube. https://www.youtube.com/watch?v=0cJNp5g2Qic
23	Byjus	BYJU'S. (2020, October 30). What is the full form of SEWA? https://byjus.com/full-form/sewa-full-form/
24	Rang DE	Rang De. (n.d.). Self Employed Women's Association (SEWA): Empowering women across India. https://rangde.in/blog/self-employed-women-association-SEWA
25	Drishti IAS	Drishti IAS. (2022, November 5). Self-Employed Women's Association (SEWA). https://www.drishtiias.com/daily-updates/daily-news-analysis/self-employed-womens-association-sewa
26	Indian Express	Indian Express. (2022, November 10). A vision for women's empowerment: The story of Ela Bhatt's SEWA. https://indianexpress.com/article/explained/a-vision-for-womens-empowerment-the-story-of-ela-bhatt-s-sewa-8250510/
27	findev Gateway	Findev Gateway. (2024, December). How SEWA is building collective agency and mitigating risk for 3 million women in India. https://www.findev.gateway.org/blog/2024/12/how-sewa-is-building-collective-agency-and-mitigating-risk-for-3-million-women-in

28	ohchr	Self Employed Women's Association (SEWA). (n.d.). Report to the Committee on the Elimination of Discrimination Against Women. https://www.ohchr.org/sites/default/files/Documents/HRBodies/CEDAW/RuralWomenSelfEmployedWomensAssociation_SEWA.pdf
29	borgen Project	The Borgen Project. (2023, January 15). SEWA. https://borgenproject.org/sewa/
30	Better than Cash A	Better Than Cash Alliance. (2024, April 19). India's leading trade union of self-employed women makes bold commitment on responsible digital payments to benefit its two million women members. https://www.betterthancash.org/news/indias-leading-trade-union-of-self-employed-women-makes-bold-commitment-on-responsible-digital-payments-to-benefit-its-two-million-women-members
31	WEF	World Economic Forum. (2021, June 29). Women in India's informal economy are bearing the brunt of COVID-19. https://www.weforum.org/stories/2021/06/women-in-indias-informal-economy-are-bearing-the-brunt-of-covid/
32	Explorations Com	Explorations Company. (n.d.). SEWA India: Empowering self-employed women. https://www.explorationscompany.com/impact-csr/sewa-india/
33	Down To earth	Down To Earth. (2023, June 17). SEWA's experience with women SHGs, cooperative & member-owned organisations. https://www.downtoearth.org.in/governance/sewa-a-experience-with-women-shgs-cooperative-member-owned-organisations-94904
34	UNISDR	United Nations International Strategy for Disaster Reduction (UNISDR). (2005). Microfinance and disaster mitigation: SEWA. https://www.unisdr.org/2005/campaign/docs/case-study-4-Microfinance-and-Disaster-Mitigation-sewa.pdf
35	Cooperative News	The News Co-op. (2017, August 22). SEWA: The union empowering informal women workers through co-ops. https://www.thenews.coop/sewa-the-union-empowering-informal-women-workers-through-co-ops/
36	IT for Change	IT for Change. (2015). SEWA field notes. https://itforchange.net/sites/default/files/ITFC_SEWA_fieldnotes.pdf
37	Right Livelihood	Right Livelihood. (2024, May 1). SEWA's fight against heat, India's invisible killer: This is the reality for women in the informal sector. https://rightlivelihood.org/news/sevas-fight-against-heat-indias-invisible-killer-this-is-the-reality-for-women-in-the-informal-sector/
38	Borgen Magazin	Borgen Magazine. (2023, September). Purna Swaraj: Empowering women through SEWA. https://www.borgenmagazine.com/purna-swaraj/
39	EPRA	Vora, A. (2024). A tribute to SEWA for empowering women in the unorganised sectors in India. EPRA International Journal. https://eprapublishing.com/admin/public/uploads/849am6Dr%20Ames%20Vora.pdf
40	Feminism in India	Feminism in India. (2017, June 8). How SEWA is making Indian women self-sufficient. https://feminisminindia.com/2017/06/08/sewa-women-self-sufficient/
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(3) Coding and Thematic Tagging

The raw corpus was imported into a qualitative coding framework using Taguete. Using a pre-specified codebook derived from earlier research, each text was coded into 29 granular tags. The key definitions along with the number of highlights are as follows. The coding and thematic tagging process used in this study was guided by the principles of Thematic Analysis as outlined by **Braun and Clarke (2006)**. Thematic Analysis is a flexible qualitative method that enables researchers to identify, analyse, and interpret patterns of meaning within large datasets.

(4) Inter-Rater Reliability (IRR) Report

To confirm that our 29-tag codebook, designed specifically to analyze SEWA's nexogenous development interventions could be used consistently by different analysts, we conducted an Inter-Rater Reliability (IRR) study with a clear performance target of over 70 percent agreement. Sixteen documents were selected via stratified random sampling from our broader corpus of over eighty sources, ensuring balanced representation of peer-reviewed journal articles, NGO white papers, government reports, and reputable news stories that document SEWA's external resource mobilization and local adaptation strategies.

Four independent coders, then reviewed relevant sentence in these texts. A tag was applied only when a sentence reflected one of our predefined dimensions (for example, Capacity Building; Institutional and Policy Support; Civic Self-Organisation and Self-Reliance; Local Actors with External Ties). Sentences without a clear thematic match were deliberately left untagged; these "null" decisions were incorporated into our calculations to ensure genuine consensus rather than artificially inflated agreement.

Prior to reliability analysis, we meticulously cleaned the annotation data: standardizing tag names (e.g., unifying "CapacityBuilding" and "Capacity Building"), enforcing consistent sentence boundaries, and removing any formatting irregularities introduced during coding. We then imported the cleaned dataset into JASP (Jeffreys's Amazing Statistics Program) and ran its pairwise and multi-rater reliability modules. The results comfortably exceeded our threshold:

Objective: Achieve $IRR > 70\%$

Cohen's Kappa (average): 0.740 – substantial agreement beyond chance Krippendorff's Alpha: 0.741 – robust reliability accounting for missing (untagged) data Fleiss' Kappa: 0.741 – strong multi-rater concordance

These metrics demonstrate that our codebook reliably captures the nuances of SEWA's nexogenous development work. A snapshot of the JASP output displaying these IRR values is attached below for your reference.

Rater Agreement ▼

Cohen's kappa ▼

Ratings	kappa	SE	95% CI	
			Lower	Upper
Average kappa	0.740			
Coder 1 - Coder 2	0.659	0.029	0.603	0.715
Coder 1 - Coder 3	0.989	0.006	0.978	1.000
Coder 2 - Coder 3	0.648	0.029	0.592	0.705
Coder 1 - Coder 4	0.831	0.022	0.788	0.875
Coder 2 - Coder 4	0.490	0.030	0.430	0.550
Coder 3 - Coder 4	0.824	0.023	0.780	0.869

Note. 302 subjects/items and 4 raters/measurements.
Confidence intervals are asymptotic.

Krippendorff's alpha

Method	Krippendorff's alpha	SE	95% CI	
			Lower	Upper
Nominal	0.741	0.016	0.711	0.771

Note. 302 subjects/items and 4 raters/measurements.

Fleiss' kappa ▼

Ratings	Fleiss' kappa	SE	95% CI	
			Lower	Upper
Overall	0.740	0.006	0.729	0.752
1	0.747	0.023	0.701	0.793
2	0.746	0.023	0.700	0.792
3	0.676	0.023	0.630	0.722
4	0.769	0.023	0.723	0.815
5	0.723	0.023	0.677	0.769
6	0.907	0.023	0.861	0.953
7	0.708	0.023	0.662	0.754
8	0.498	0.023	0.452	0.544
9	0.717	0.023	0.671	0.763
10	0.663	0.023	0.617	0.709
11	0.498	0.023	0.452	0.544
12	0.638	0.023	0.592	0.684
13	0.752	0.023	0.706	0.798
14	0.727	0.023	0.681	0.773
15	0.927	0.023	0.881	0.973
16	0.748	0.023	0.702	0.794
17	1.000	0.023	0.954	1.046
18	0.495	0.023	0.449	0.541
19	0.936	0.023	0.890	0.982
20	0.617	0.023	0.571	0.663
21	0.920	0.023	0.874	0.966
22	0.664	0.023	0.618	0.710
23	0.684	0.023	0.638	0.730
24	0.684	0.023	0.638	0.730
25	0.826	0.023	0.780	0.872
26	1.000	0.023	0.954	1.046
27	0.497	0.023	0.451	0.543
28	0.490	0.023	0.444	0.536
29	0.695	0.023	0.649	0.741

Note. 302 subjects/items and 4 raters/measurements.
Confidence intervals are asymptotic.

Development of Emergent Framework

Step 1: Segregation of corpus to identify five core constructs.

Based on the methodology outlined by Eisenhardt and Graebner (2007), a foundational step in theory building from cases involves the systematic segregation of the empirical corpus to identify and define core constructs

This process of refinement mirrors the classic theory-building journey from complex data to parsimonious theory. Our analysis began by identifying a broad set of 29 potential dimensions derived from the empirical corpus. Through iterative comparison and constant refinement, core to the methodology described by Eisenhardt and Graebner (2007), these were synthesized into 10 more coherent themes. A final, rigorous phase of cross-case analysis and pattern matching allowed for the consolidation of these themes into the five core constraints that form the fundamental pillars of our framework.

1. Civic Self-organisation & Local Capacity

SEWA's capacity to mobilise women into democratically governed collectives is the foundational endogenous asset. This dimension covers member-led governance, local leadership development, and the everyday practices that make collective action possible. It is the platform that gives external resources traction on the ground.

Keywords: member governance, agency, local leadership, collective decision-making, absorptive capacity.

Original tags grouped: Civic Self-Organisation and Self-Reliance; Emergent Local Leadership;

2. Institutional & Policy Linkages

SEWA's capacity to mobilise women into democratically governed collectives is the foundational endogenous asset. This dimension covers member-led governance, local leadership development, and the everyday practices that make collective action possible. It is the platform that gives external resources traction on the ground.

Keywords: member governance, agency, local leadership, collective decision-making, absorptive capacity.

Original tags grouped: Civic Self-Organisation and Self-Reliance; Emergent Local Leadership; Local Capacity; Local asset base.

3. Cooperatives, Collective Enterprise & Economic Base

Cooperatives and producer enterprises are SEWA's economic engine. This dimension covers cooperative formation, federations, value-chain integration and collective enterprise models that convert member labour into marketable economic value.

Keywords: cooperatives, federations, value chains, shared assets, enterprise incubation.

Original tags grouped: Supra-local cooperatives; Entrepreneurialism as Civic Strategy; Endogenous Forces; Economic Capital.

4. Financialisation & Risk-management (Exogenous resources)

Access to capital, savings, credit and insurance is crucial to turn opportunities into durable livelihoods. This dimension bundles exogenous funding flows with member financial instruments and risk-mitigation mechanisms (including emerging climate/parametric products).

Keywords: savings & credit, microfinance, insurance, exogenous funding, credit linkage.

Original tags grouped: Exogenous resources; Economic Capital; (implicitly linked to Financial Inclusion via cooperative finance/SEWA Bank).

5. Market Access, Networks & Value Realisation

This dimension focuses on how members reach consumers and capture value, through market aggregation, branding, direct sales and social networks that substitute for weak formal markets and intermediaries.

Keywords: market linkages, branding, aggregation, social marketing, networked buyers.

Original tags grouped: Social Networks; Fluid networks; Local actors with external ties; Binding forces; Market-facing elements of Cross-Sectoral Collaboration.

6. Technology, Virtual Proximity & Last-mile Services

Digital tools, mobile platforms, and ICT-mediated “virtual proximity” expand SEWA’s reach and efficiency. This dimension covers the adoption of technology for finance, markets, training, and last-mile service delivery while paying attention to accessibility constraints.

Keywords: virtual proximity, ICT, digital payments, e-marketplaces, tele-services.

Original tags grouped: Technology Adoption and Innovation; Virtual Proximity; Knowledge Sharing

7. Capacity Building, Knowledge Sharing & Community Engagement

Training, participatory learning and community outreach strengthen both individual capabilities and collective institutional competence. This dimension includes formal training, life-skills, and structured knowledge exchange that enable local adaptation of external inputs.

Keywords: training, participatory research, peer learning, extension, community mobilisation.

Original tags grouped: Capacity Building; Knowledge Sharing; Community Engagement.

8. Social Justice, Inclusion & Cultural Continuity

SEWA’s work is explicitly normative: it seeks equitable access, recognised rights, and the respect of local cultures. This dimension centres gendered justice, socio-economic inclusion and cultural revitalisation as ends in themselves and as enablers of sustainable participation.

Keywords: gender equity, social protection, inclusion, cultural heritage, dignity.

Original tags grouped: Social Justice; Socio-economic Inclusion; Cultural Revitalization and Heritage Preservation.

9. Resilience, Peripherality & Development Processes

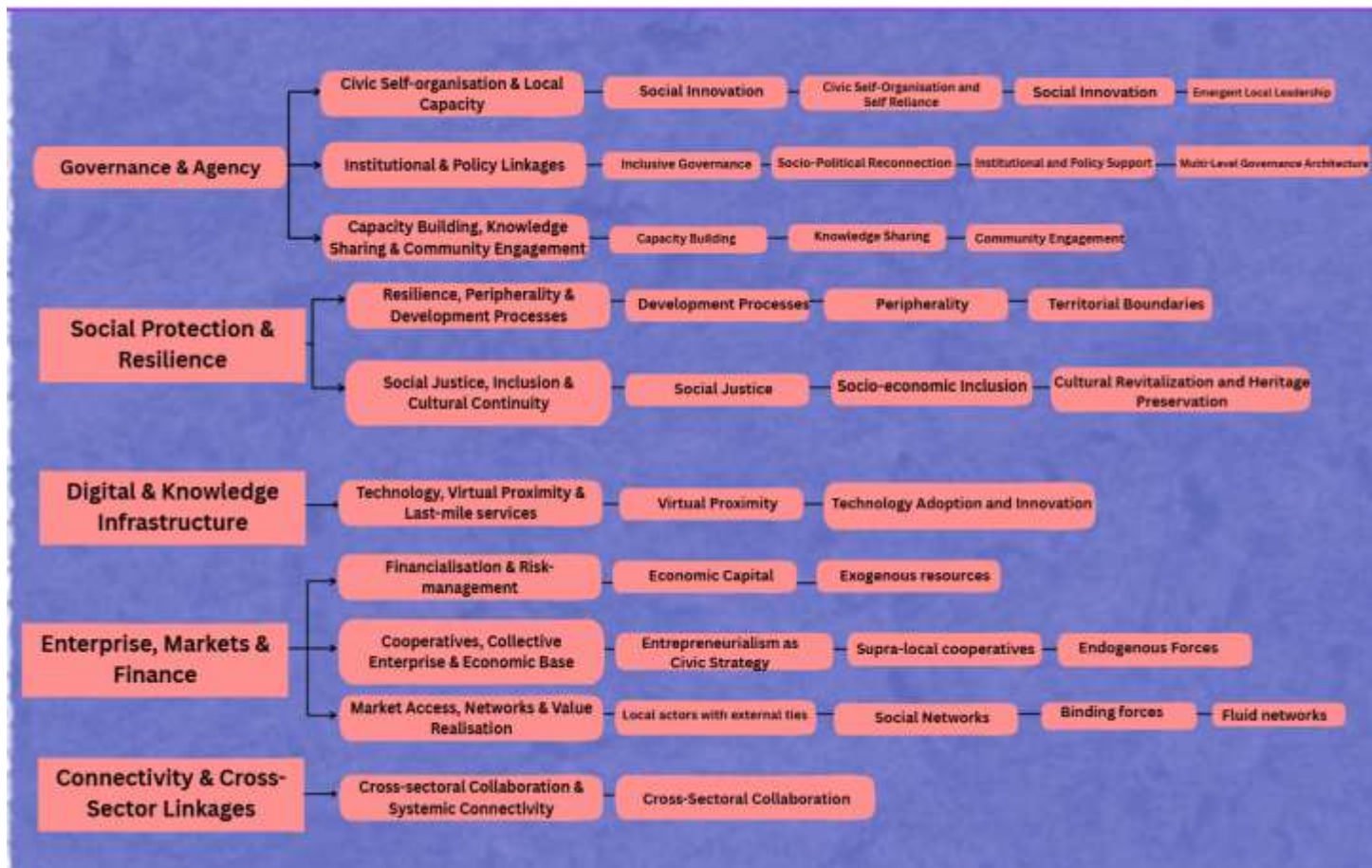
Rural peripherality (remoteness and marginalisation) shapes what interventions are possible. This dimension addresses long-term resilience to shocks (climate, market, health), place-based development processes and strategies for overcoming structural exclusion.

Keywords: peripherality, adaptation, long-term resilience, development dynamics, territorial fragility.

Original tags grouped: Peripherality; Development Processes; Territorial Boundaries;

10. Cross-sectoral Collaboration & Systemic Connectivity

To function as a nexogenous model, SEWA must operate inside multi-actor coalitions. This dimension



captures cross-sector partnerships, bridging organisations, and the “binding forces” that create sustained connectivity across sectors and scales.

Keywords: public-private-community links, cross-sector governance, intermediary roles, network governance.

Original tags grouped: Cross-Sectoral Collaboration; Binding forces; Fluid networks

Building on this analytical segregation, the process then advances to the crucial phase of defining the core constructs, a step emphasized by Eisenhardt and Graebner (2007) as essential for moving from rich data to a robust theoretical model.

Step 2: Defining the Core Constructs

A. Governance & Agency

This pillar refers to the organisational capacity of women workers to self-govern, articulate their collective voice, and engage with institutional processes. Ubels et al. (2019) argue that successful rural social innovations rely on active citizen participation and collaborative governance, which create legitimacy and local ownership of development processes. In SEWA’s case, governance encompasses leadership development, policy engagement, and institutional accountability. By structuring governance as a pillar, the framework highlights how agency is a precondition for sustainability and equitable outcomes.

B. Enterprise, Markets & Finance

This pillar captures the economic strategies through which SEWA members build livelihoods, such as cooperatives, market linkages, and financial inclusion. Ubels et al. (2019) emphasise that innovations must be anchored in tangible outputs like income and employment to remain viable. Eisenhardt and Graebner (2007) also note that theoretical constructs must link closely to observable phenomena, making cooperative income generation and financial resilience ideal empirical anchors. This pillar therefore integrates both economic agency and risk management, framing them as central drivers of transformative rural development.

C. Social Protection & Resilience

This pillar recognises the role of childcare, health services, insurance, and climate resilience in enabling participation and productivity. Ubels et al. (2019) highlight that rural innovations must respond to everyday vulnerabilities and social inequalities in order to sustain engagement. By including protection and resilience, the framework stresses that SEWA's model is not limited to income enhancement but also addresses structural risks and exclusions. This makes resilience both an outcome and a reinforcing condition for other pillars.

D. Digital & Knowledge Infrastructure

This pillar represents the enabling technologies, digital platforms, and knowledge systems that extend SEWA's reach. Ubels et al. (2019) underline the role of new forms of connectivity and information flows in sustaining collaborative innovations. At the same time, Eisenhardt and Graebner (2007) remind us that constructs must be distinct yet interlinked; here, digital tools act as the connective tissue across governance, markets, and protection. Positioning digital infrastructure as a pillar ensures the framework remains future-oriented, reflecting the centrality of ICT in contemporary nexogenous development.

E. Connectivity & Cross-Sector Linkages

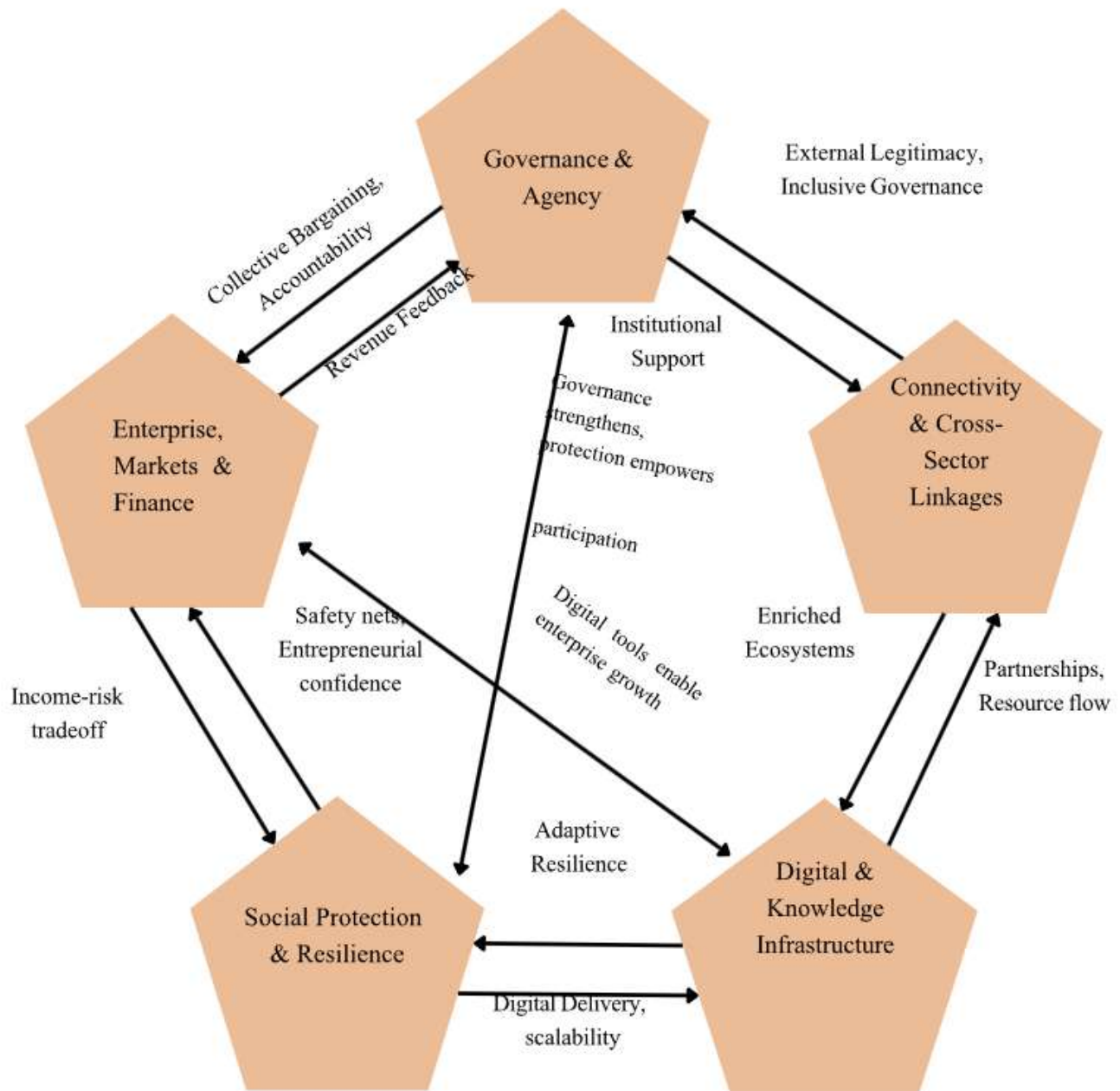
This pillar refers to SEWA's partnerships with governments, NGOs, donors, and private sector actors. Ubels et al. (2019) stress that social innovations flourish when local initiatives are embedded in multi-level governance structures and external collaborations. Similarly, Eisenhardt and Graebner (2007) view inter-case variation as critical to theory building; by including connectivity, the framework captures how SEWA mobilises exogenous resources while maintaining endogenous agency. This makes connectivity the integrative pillar linking local empowerment with systemic transformation.

Step 3: Mapping interpillar relationships

Echoing the empirical findings of Ubels, Haartsen, and Bock (2022) in their study of Project Ulrum 2034, which demonstrated that residents' positive evaluations were contingent on the presence of realized tangible outputs, the third step involves mapping the interpillar relationships to formalize this critical linkage. This process explicitly models how the 'U' (Use/Collaboration) pillar is intrinsically tied to and enables the 'B-E-

L' (Believable, Executable, Logical) pillars, which collectively produce the tangible outcomes essential for community endorsement and project success.

Figure 1.1: Emergent Framework: Relational Dimension (Part 1 of 2)



Interactions Between the Five Pillars of the NEXO-SEWA Framework

The five pillars of the NEXO-SEWA framework are not isolated categories but form a dynamic, interdependent system. Each pillar both contributes to and draws strength from the others, creating continuous feedback loops. The key correlations are as follows:

1. Governance & Agency ↔ Enterprise, Markets & Finance

Strong governance enables collective bargaining, transparent cooperative management, and accountability in enterprise development. In return, thriving enterprises generate revenues that strengthen member confidence in governance institutions and provide resources for leadership development.

2. Enterprise, Markets & Finance ↔ Social Protection & Resilience

Market participation increases household income but also exposes members to risks. Social protection mechanisms, such as insurance, childcare, and health services, reduce vulnerability, enabling women to participate in markets more confidently. Conversely, resilient families are better positioned to take entrepreneurial risks and invest in enterprises.

3. Social Protection & Resilience ↔ Digital & Knowledge Infrastructure

Digital platforms improve the delivery of insurance, health services, and childcare by increasing efficiency and accessibility. In turn, resilient communities adopt and sustain digital systems more readily. This correlation ensures that protection mechanisms remain scalable and adaptable in the face of shocks.

4. Digital & Knowledge Infrastructure ↔ Connectivity & Cross-Sector Linkages

Digital infrastructure strengthens SEWA's ability to build and maintain partnerships with government, NGOs, and private actors. Connectivity in turn brings external investments, training, and technologies that enrich SEWA's digital ecosystem. Together, they create a bridge between local needs and external resources.

5. Connectivity & Cross-Sector Linkages ↔ Governance & Agency

External partnerships bring financial and institutional support that enables governance systems to function effectively. At the same time, well-structured governance makes SEWA a credible partner, ensuring that collaborations are inclusive and accountable.

6. Cross-Cutting Flows

Governance — Social Protection: Strong governance enables advocacy for social services, while protected members are more active in governance.

Enterprise — Digital: Market linkages depend increasingly on e-commerce and mobile payments, while enterprises provide the demand that sustains digital tools.

Connectivity — Enterprise: Partnerships open new markets and supply chains, while successful enterprises attract further collaborations.

Step 4: Anchoring the 5 pillars in sewa's practices

In strict adherence to the methodological principles for rigorous qualitative research set forth by Eisenhardt and Graebner (2007), the fourth step involves anchoring the emerging framework empirically, ensuring each proposed relationship and construct is substantiated and validated through the case evidence.

Pillar	SEWA Initiatives & Practices	Why This Anchors the Pillar
Governance & Agency	- <i>SEWA Union</i> (registered as a trade union in 1972).- <i>Leadership academies</i> where members learn negotiation and governance.- Participation in <i>Gram Panchayat councils</i> to shape local policy.- <i>Grassroots democratic committees</i> that elect leaders at village and district levels.	These practices demonstrate how women workers move from informal status to formal representation and self-governance . They embody Ubels et al.'s (2019) idea that social innovation requires active participation and legitimacy at local levels .
Enterprise, Markets & Finance	- <i>SEWA Bank</i> (microfinance, savings, insurance).- <i>SEWA Trade Facilitation Centre</i> (handicrafts branding, linking artisans to global buyers).- Agricultural and dairy cooperatives across Gujarat and Bihar.- <i>Rudi Sandesha Vyavahar</i> (supply-chain for agricultural products).	These initiatives highlight how cooperatives, finance, and markets are integrated to convert collective labour into sustainable livelihoods. They also illustrate Eisenhardt & Graebner's (2007) emphasis on using observable outputs as theoretical anchors .
Social Protection & Resilience	- <i>Childcare cooperatives</i> (balwadis) enabling women to work.- <i>SEWA Health Cooperative</i> and rural health workers.- <i>Vimo SEWA</i> insurance schemes (life, health, climate risk).- <i>Resilience-building pilots</i> (e.g., climate insurance for farmers).	These interventions show how SEWA reduces vulnerability and exclusion , ensuring that members can remain economically active. Ubels et al. (2019) stress that addressing everyday risks is critical to sustaining social innovations.
Digital & Knowledge Infrastructure	- <i>Digital literacy programs</i> for rural women.- <i>ICT-based training modules</i> on health, rights, and finance.- <i>Digital payment adoption</i> in SEWA Bank.- <i>Online marketplace platforms</i> for artisans and producers.- Use of mobile apps for training and outreach.	Technology here is not an add-on but a scaling mechanism . It creates "virtual proximity" (from your codebook) that bridges distances, linking women to markets, information, and partners. This anchors the role of ICT as the backbone of nexogenous scaling .
Connectivity & Cross-Sector Linkages	- Longstanding partnerships with the <i>International Labour Organization (ILO)</i> on informal workers' rights.- Collaborations with <i>UN Women</i> for gender empowerment projects.- <i>Government partnerships</i> for health, child care, and social security schemes.- Market partnerships with private firms for supply chains (e.g., garments, agriculture).	These examples illustrate how SEWA embodies the "nexogenous" logic: mobilising external resources while protecting internal agency . Connectivity ensures SEWA's model is not isolated but woven into broader national and international networks.

Why Anchoring Matters

Credibility: By linking abstract pillars to concrete SEWA initiatives, the framework becomes evidence-based rather than conceptual speculation.

Comparability: Anchors allow you to benchmark SEWA against other models like Haqdarshak or eKutir.

Measurability: Each anchor can be tied to metrics (e.g., number of cooperatives, size of SEWA Bank's portfolio, % of members covered by childcare).

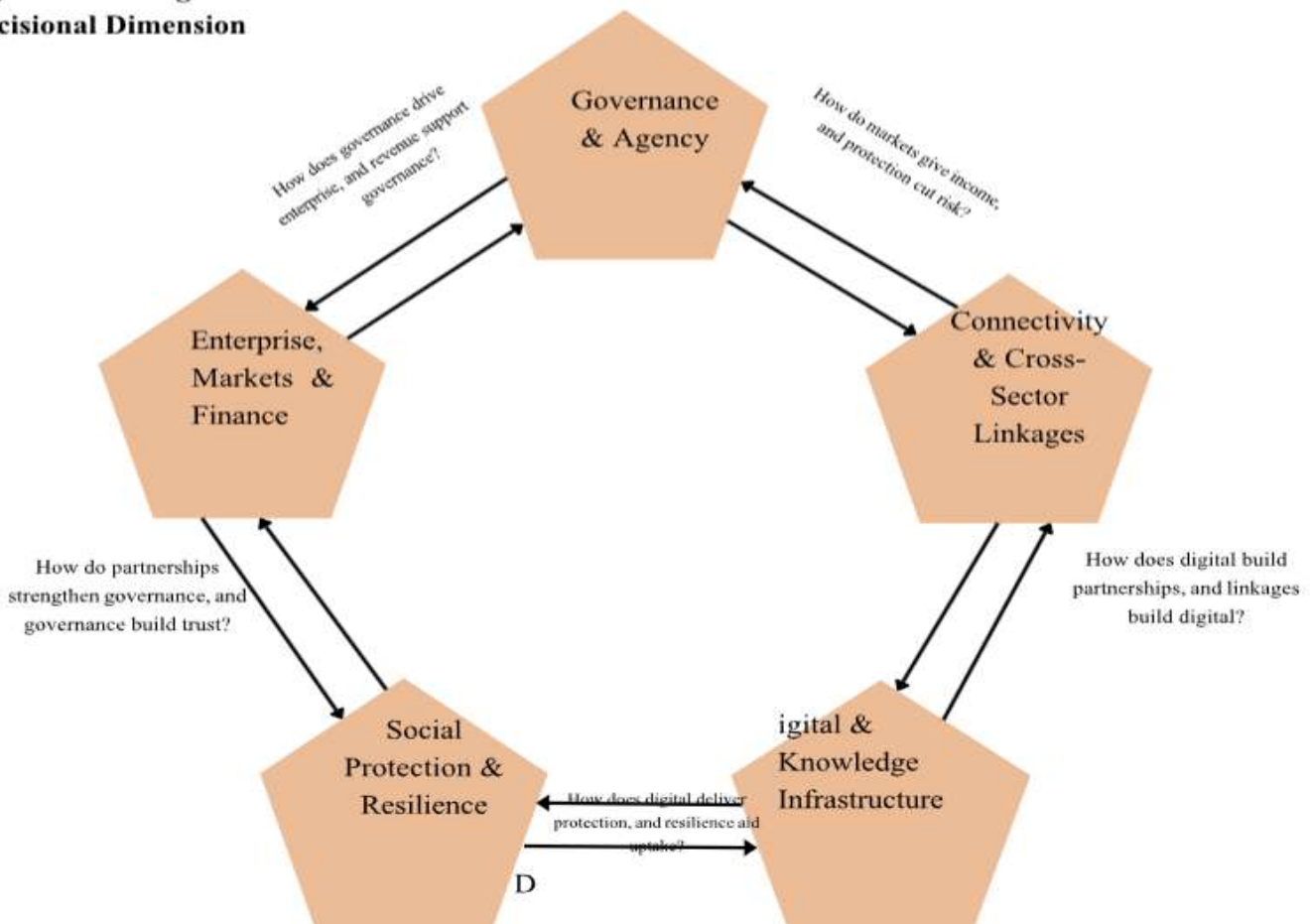
Narrative richness: It showcases SEWA's holistic nature , not just economic empowerment, but also protection, digital innovation, and partnerships.

Step 5: Building guiding questions and propositions for inter pillar flows

To move from a descriptive framework to a testable and useful theory, the final step is to formulate guiding questions and propositions. These questions spell out the flows and causal links between the five pillars of the NEXO-SEWA framework. In line with Eisenhardt and Graebner (2007), this process turns rich, grounded evidence into falsifiable theory that can be further tested, rather than just descriptive patterns.

By posing guiding questions, each pillar becomes a decisional dimension , a lens through which SEWA leaders, policymakers, and researchers can evaluate choices, trade-offs, and strategies. Instead of treating the framework as static, the decisional dimension makes it dynamic and actionable: every interaction between pillars is framed as a question about cause and effect.

**Figure 1.2: Emergent Framework:
Decisional Dimension**



1. Moves from static model to dynamic system

Without Step 4, the framework is just five boxes with arrows.

By adding guiding questions and propositions, we define the logic of interaction, why each arrow exists, what it means, and how it can be used.

This turns your framework into a living system of relationships, not just a categorisation.

2. Provides a decision-making tool

With guiding questions like “How does governance strengthen enterprise?”, this framework becomes something SEWA leaders, policymakers, and researchers can *apply directly in strategy design and evaluation.

3. Builds testable theory (academic value)

Eisenhardt & Graebner (2007) stress that theory emerges when we turn constructs into propositions. Example: “Strong governance increases enterprise sustainability” is a proposition one can later test with data (case studies, survey indicators, SEWA reports).

This gives our framework analytical credibility and positions it as an innovative contribution in nexogenous development studies.

4. Bridges concept → evidence

Step 3 anchored the pillars with SEWA initiatives (e.g., SEWA Bank, childcare, digital platforms).

Step 4 now connects those anchors with causal relationships (e.g., childcare enables enterprise participation).

That means your framework doesn’t just list what SEWA does, it shows *how things fit together systemically.

In short: Step 4 is what gives your framework explanatory power. It explains how the pieces interact, why the flows matter, and what we can test or decide on the basis of those flows.

Step 6: Validation

Dataset & method

This validation draws on a purposive archival corpus of 80+ sources, coded into 29 tags — 10 dimensions — 5 pillars. Coding followed a thematic analysis approach (Braun & Clarke, 2006). For validation, we adapted the theory-building from cases methodology (Eisenhardt & Graebner, 2007) in four steps:

- (i) Segregation of the corpus into comparable units of analysis (documents, highlights, and tags) to establish within-case richness;
- (ii) Definition of constructs by clustering tags into dimensions and pillars, producing analytically clear categories;
- (iii) Testing of inter-pillar relationships through co-occurrence analysis and evidence matrices that map propositions across documents; and

This structured process ensures that the framework is grounded in systematic empirical coding while also tested for internal coherence and external plausibility.

Pillar distribution (highlights; n = 2,968) **Governance & Agency , 1,456 (49.1%) Enterprise, Markets & Finance , 707 (23.8%) Social Protection & Resilience , 633 (21.3%) Digital & Knowledge Infrastructure , 128 (4.3%)**

Connectivity & Cross-Sector Linkages , 44 (1.5%)

Validation of core propositions

Governance – Enterprise , High co-occurrence and strong documentary support. Verdict: High confidence; core anchor of the framework.

Enterprise – Social Protection , Moderate evidence across reports/NGOs. Verdict: Medium–High confidence.

Social Protection – Digital , Present but sparse, concentrated in recent sources. Verdict: Medium confidence; emerging pillar.

Digital – Connectivity , Low co-occurrence and limited evidence. Verdict: Low confidence; under-documented, priority for further study.

Connectivity – Governance , Some support, but uneven across source types. Verdict: Low–Medium confidence; plausible, requires triangulation.

Interpretation

The framework is well-supported where archival coverage is strongest: Governance, Enterprise, and Protection form a robust endogenous core. Digital and Connectivity pillars appear under-represented in the archive, but this likely reflects recency and documentation gaps rather than irrelevance. These pillars are thus best viewed as emerging frontiers that can grow stronger with targeted evidence gathering.

Applications of the Framework

The Emergent framework, developed from an 80+ source archival corpus and structured into five interdependent pillars, is not only a descriptive mapping of SEWA's systems but also a practical and theoretical tool. Following Ubel's (2018) view of frameworks as boundary objects that connect empirical richness with actionable decision-making, the framework can be applied in multiple ways:

1. **Boundary Object for Dialogue:** The framework reduces SEWA's complex, multi-sectoral interventions into five clear, interlinked pillars. This shared language enables diverse stakeholders, members, NGOs, donors, and policymakers, to engage in constructive dialogue without losing sight of systemic linkages.

a. Application: SEWA can use the framework in multi-stakeholder consultations to align internal priorities with external partnerships.

2. **Decisional Tool:** Through its guiding questions, each pillar functions as a decisional dimension that allows leaders to assess interventions not only on direct outcomes but also on how changes flow across pillars.

a. Application: The framework can be embedded in SEWA's strategic planning workshops to weigh trade-offs (e.g., "Does investment in digital infrastructure also reinforce resilience and protection?").

3. **Basis for Comparative Case Testing:** Frameworks generate cumulative knowledge when applied

across contexts. The framework provides testable propositions, such as Governance — Enterprise being the anchor of rural systems, that can be explored in other membership-based organizations across South Asia, Africa, and Latin America.

a. Application: Researchers can use the framework to examine whether nexogenous dynamics observed in SEWA generalize to other grassroots ecosystems.

4. **Monitoring & Evaluation (M&E) Lens:** Each pillar can be operationalized with indicators (e.g., governance participation, enterprise profitability, protection coverage, digital adoption, breadth of partnerships). Beyond individual indicators, the framework highlights the flows between pillars, enabling evaluators to capture systemic effects rather than siloed outcomes.

a. Application: SEWA can adopt the framework as an M&E lens to strengthen reporting systems and demonstrate integrated impacts to funders.

5. **Policy Advocacy Instrument:** By emphasizing that sustainability requires interactions across all five pillars, the framework helps counter fragmented, single-pillar funding approaches.

a. Application: SEWA can use the framework in donor pitches and policy briefs to advocate for integrated, nexogenous interventions that combine governance, enterprise, protection, digital systems, and connectivity.

In sum, the emergent framework acts as both a boundary object and a decisional device, bridging empirical evidence with practical action. For SEWA, it offers an integrated structure for strategic planning, monitoring and evaluation, cross-case research, stakeholder dialogue, and policy advocacy. Its flexibility allows it to function simultaneously as an internal tool for reflection and an external tool for persuasion, ensuring that the framework is not just descriptive but also transformative.

Solving Bottlenecks

1. Establish a “Fair Spec” Protocol Between Buyers and Producers

Bottleneck: Buyers’ strict quality/order requirements create clarity but also exclude weaker members. Recommendation: Develop a tiered compliance framework where producers are segmented into “basic, intermediate, and advanced” quality clusters. Field organisers channel orders to appropriate groups, ensuring inclusion of weaker members while still meeting buyer specs. Buyers benefit from aggregated volumes with transparent quality tiers, while producers have a ladder of upgrading rather than exclusion.

2. Create a Price & Payment Assurance Mechanism

Bottleneck: SEWA faces low price offers and late buyer payments, creating volatility. Recommendation: Negotiate tripartite contracts (SEWA–buyers–financial institution) where buyers commit to minimum price bands and time-bound payments. SEWA Bank or partner NBFCs can provide invoice discounting (advance payment at small fee) against confirmed buyer orders. This transforms uncertain buyer relations into bankable contracts, improving liquidity and bargaining power.

3. Re-engineer SEWA Bank’s Risk Architecture

Bottleneck: SEWA Bank loans scale operations but increase repayment risks if cycles are misaligned.

Recommendation: Shift from standard repayment schedules to revenue-linked repayment models tied to cooperative sales. For example, instalments are deducted automatically from buyer payments routed through SEWA Bank. This reduces default risks, aligns cash flows with income cycles, and makes the bank a partner in production success rather than just a creditor.

4. Balance Microcredit with Safety Nets

Bottleneck: Microloans empower members but can also trap them in vulnerability if terms are harsh. Recommendation: Pair every microloan with a resilience cushion:

A small % of each loan goes into an emergency savings buffer (co-owned by member & cooperative).

Parametric insurance products (e.g., against crop loss, climate shocks) are bundled with loans.

This transforms loans from debt instruments into protective financial packages, reducing vulnerability.

5. Build a Two-Way Market Feedback Loop

Bottleneck: Current flows are mostly top-down (buyers set specs, banks set terms). Members' voices are weak in shaping demand or finance design.

Recommendation: Institutionalize a bi-directional flow dashboard using digital tools. Field organisers collect real-time member feedback (on prices, repayment stress, excluded members), which feeds into SEWA's negotiation with buyers and SEWA Bank. This dashboard creates collective bargaining evidence and makes SEWA's external negotiations data-driven, increasing leverage with both markets and financiers.

Key Takeaways

1. Institutionalize Evidence-Based Governance

While SEWA already demonstrates strong grassroots governance, its capacity to scale requires stronger evidence systems. Embedding participatory monitoring and evaluation frameworks across cooperatives will ensure that data from village-level activities informs district and state-level advocacy. This will enhance SEWA's bargaining power with policymakers while creating a cycle of continuous improvement in governance and capacity building.

2. Expand Financial Innovation for Collective Enterprises

SEWA's economic engine relies heavily on cooperatives and SHGs, but financial innovation remains limited. Establishing community-owned financial products (e.g., cooperative insurance pools, revolving funds, and blended finance partnerships) will reduce dependency on external donors. Linking these products to SEWA's enterprises and markets will provide women with both immediate liquidity and long-term resilience, while deepening democratic financial control.

3. Strengthen Digital Public Infrastructure for Women

SEWA's current digital initiatives, such as online marketplaces and digital literacy programs, should evolve into a federated digital ecosystem. This ecosystem would integrate cooperative e-commerce, digital payments, social protection claims, and data dashboards into a single interoperable platform. Such consolidation will not only expand women's digital agency but also improve efficiency, reduce duplication,

and strengthen SEWA's knowledge infrastructure for advocacy.

4. Integrate Climate Resilience with Social Protection

SEWA has successfully pioneered childcare and health cooperatives, but rising climate risks threaten women's livelihoods. Scaling climate-smart cooperatives, such as solar-powered irrigation, weather-indexed insurance, and early warning dissemination, through existing social protection structures will both secure livelihoods and enhance participation in markets. This dual strategy ensures that women are not excluded during crises and remain central actors in local economies.

5. Forge Strategic Multi-Sector Partnerships

SEWA's model thrives on connectivity, yet partnerships remain fragmented across issue areas. Establishing a multi-stakeholder "Nexogenous Development Forum" will formalize collaboration with governments, financial institutions, NGOs, and private sector actors. This forum would channel exogenous resources into local systems, while ensuring that SEWA's grassroots voice shapes the design of programs. By institutionalizing cross-sector linkages, SEWA can both attract sustained external support and strengthen its reputation as a policy influencer.

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