

Executive Summary of the case study on 'Wild Ideas'

Wild Ideas is a for-profit rural enterprise started in Kananthampoondi village in Thiruvannamalai district in 2014 with two women, based on the vision of two individuals with urban backgrounds who had relocated to the village. Six years later, it is a limited liability partnership with over 80 women as partners. The annual sales revenue is approaching Rupees two crores. It makes personal care and food products based on naturally sourced materials and processes that rely more on human skills and endeavour than on machines.

This case study documents its journey since inception to where it is today. The document aims to familiarize readers with the difficulties faced by visionary entrepreneurs in setting up a new business, especially in rural India and more so if they want to do things the correct way. The rules and regulations are many, are not clear and are in the nature of 'one size fits all' without regard to size, age and location of the businesses. They are couched in unfamiliar legal and English language for the most part.

As things stand, rural start-ups cannot navigate these without being guided, mentored and anchored by promoters with an urban background and education. The process is too complex, cumbersome and unclear.

Despite these challenges, Wild Ideas has managed to keep the original vision of the founders intact and continues to be guided by them. The case study gives an insight into the management issues and challenges that need to be kept in mind and overcome for businesses to grow amidst a befuddling regulatory landscape and a socio-economic development background that has kept skilled, talented and motivated human resource supply scarce.

The authors of the case study wrote it with the purpose of sensitizing policymakers, management students and the public to the problems that need addressing and processes that need smoothening and fixing such that India is able to provide a life of opportunity, dignity and hope to millions.

Finally and above all, 'Wild Ideas' may be a still-nascent and evolving enterprise but it has demonstrated the viability of one particular path to succeed as a bottom-up rural enterprise while making a difference to the environment and the community it is part of. More such wild ideas are not only necessary but are also possible in India. The potential is endless.

Wild Ideas – Building a Social Enterprise

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Abstract

This article describes the setting up and the management of a social enterprise, 'Wild Ideas' (WI), in Tiruvannamalai, Tamil Nadu. Primarily the foci are on four aspects. First, it foregrounds and emphasises the regulatory challenges the entrepreneur faced in setting up a collective of women that would empower and improve their economic conditions. Second, it provides an overview of the journey of a group of unschooled and inexperienced women who manage the complexities of running a formal enterprise. Third, the article documents the impact WI has had on these rural women's lives. Thus, WI has demonstrated the viability of one particular path to succeed as a bottom-up rural enterprise while making a difference to the environment and the community it is part of. More such wild ideas are not only necessary but are also possible in India. The potential is endless.



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Introduction

Tiruvannamalai district in Tamil Nadu is situated in North-Central Tamil Nadu (See Figure 1). It is spread over an area of 6188 sq. kms and has a population of 24,64, 875¹. Low per capita income and poor development makes it one of the backward districts of Tamil Nadu. Tiruvannamalai town is a tourist attraction and is famous for its ancient Shiva temple and the ashram of Sri Ramana Maharshi. The district, while being a leading producer of rice, lags behind in industrialisation. A few sugar mills, cotton mills and an industrial estate are some of the sources of employment generation². It is in this backward district that a US-educated engineer from a multinational software company created a rural enterprise owned and managed by mostly unlettered rural women. This is the story of that rural enterprise – Wild Ideas (WI).

The paper is structured in the following way. The first section describes the motivation behind setting up WI. In the second section, the regulatory issues that WI faced in registering itself as a business entity are described. Organizational challenges, in particular, people management, in growing a rural enterprise constitute the next part. It is followed by a description of the impact WI has had on the women who work in it as a collective. The paper ends by briefly exploring some challenges and potential solutions being implemented in WI as it moves to the next level of its journey.

Wild Ideas – The Beginning

A pair of women sat under a large shady tree pounding soap nuts with small wooden mallets. Another group of women was busy weaving palm leaf baskets. Their fingers twirling an intricate design that would decorate the final product; a roti basket or laundry bin or could even be a gift box. Smoke drifted through the palm-thatched roofs where the ingredients for the *vadam* were being cooked. “A few years back these women did not see even a glimmer of hope”, Maithreyi Lakshmi Ratan, the ‘anchor’ of Wild Ideas (WI), said scanning the cluster of the traditionally built manufacturing units just beside her house at Tiruvannamalai. “But today, they feel that it is possible. It is possible to dream”.

As she walked back, past rows of boxes containing hair oil and soaps, all set to be sent to retail stores in Chennai, she stopped, and added, “The question that keeps me awake in the night is when, and not whether, these women would truly own this enterprise so completely that they can run it without me”.

Wild Ideas was conceived as a bridge that connected the urban desire for a chemical free home especially with a growing awareness amidst the urban population for effective, authentic natural alternatives while providing rural women much needed livelihoods.

¹ Source: Government of Tamil Nadu, Districts details, <https://tiruvannamalai.nic.in/district-at-a-glance/>

² Ibid

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It all started with a personal, domestic experiment. In 2014, Maithreyi and her husband Ajay Nityananda, an architect, decided to make their home, in Tiruvannamalai, chemical-free. The thought was a logical step forward in their path towards sustainability and conscious living. Both had ‘gotten their hands dirty’ by farming organically on their land, Ponniam outside the town of Thirukazhukundram near Chengalpet. When they moved to Tiruvannamalai, Maithreyi had worked and trained women from surrounding villages on vegetable cultivation towards food sustainability in local schools. This was a highly successfully project where they managed to supply almost 80% of a local school’s nutritional needs with a very small piece of cultivable land while training rural women on vegetable cultivation – a skill that they use very effectively for livelihoods till date. In the course of their work, they realised the inconsistency in calling themselves organic farmers and practicing organic farming techniques when the water from their home was contaminated. To fix this inconsistency and to truly see if a chemical-free home was even possible, they began an intense period of research and learning.

As Maithreyi recalled:

“Another invisible form of waste that directly affected our land and groundwater were the chemicals from the vast array of products that we use at home; from home cleaning products to personal care products. Our house was already built to treat our bath and toilet waste with a combination of EM, water plants, fish, snails and a whole host of organisms that lived in the ponds around it. Keeping this natural eco-system alive and thriving needed us to ensure that our wastewater had no chemicals going into it. A quick listing of all the products we used in our house which had chemicals in them turned up all the usual suspects - dishwashing liquid, laundry soap, bath soap, shampoo, household cleaners etc. The water leaving each of our houses was full of chemicals”.

So, from January to March 2014, it was a ‘whirlwind’ of ‘experimentation’ to find natural alternatives for these products. Maithreyi pointed out:

“Elders in tribal groups, friends, and family shared their knowledge of amazing recipes and ideas. We further experimented, perfected proportions, tested the products, and employed locally-available ingredients. Soon the household was 100% chemical-free.³”

The first set of products that came during this phase – dish wash powder, laundry powder, soap, metalware powder – ensured that the house became relatively chemical-free. Furthermore, friends and relatives who tried these products provided encouraging and positive feedback about

³ How a group of women is spearheading an eco-conscious movement in Thiruvannamalai, The Hindu, 5/12/19

its quality. Restore, an organic shop in Chennai was interested to know whether they could supply these natural products regularly and at some scale. This query mirrored a wider trend in Indian society; the increasing demand and growth of natural products in the personal care space. A 2017 Nielsen report estimated that 41% of the total personal care market was natural and pegged it at USD 3bn (Rs. 18,500 crores). The report also suggested that the natural segment was growing at almost 1.7 times that of the total personal care market⁴. The growth was explainable as consumers were becoming more aware of the benefits of natural ingredients in personal care products. For example, a report in The Economic Times citing a survey by *Euromonitor* indicated that the purchase decisions of more than half of Indian consumers were influenced by 'natural' or 'organic' labels on the hair and skincare products⁵.

In parallel, Maithreyi's interaction with rural women took her to nearby villages of Tiruvannamalai district, exposed her to the travails of these women. Reflecting on the condition of rural women, she said:

“The changing nature of agriculture with mechanization and unpredictable rain meant decreasing seasonal jobs for women. Women from the community were struggling to make ends meet. They needed jobs to just put food on the table and to get through the month. Burdened with debt, violent family environments, ill-health, addiction, disenfranchisement and heart-breaking family issues, there seemed no easy way out of their situation. Families with a single earning member were barely able to scrape through. With seasonal jobs and no predictable income, one could not earn enough to keep up with rising prices. Debt kept increasing to just keep afloat. Quality health care and quality education were a luxury few could afford.”

Closer to her home, Maithreyi was approached by a couple of struggling rural women; an old woman who did not want to be dependent on her sons and a young lady married to an abusive husband. They were desperate for a job that would offer a semblance of stability and income. It was at this juncture WI happened, with 2 employees and production in the living room of Maithreyi's house. By the end of 2014, the operations had expanded to include 10 women from two neighbouring villages. It was time to think seriously about the next phase of WI.

Maithreyi quite candidly pointed out that, at that time, she had no clear long term plans for WI to be a grand rural business. Starting from a point of knowing nothing about running a rural

⁴<https://www.nielsen.com/in/en/insights/report/2017/but-naturally-going-back-to-naturals-in-indias-personal-care-segment/>

⁵ Indians prefer 'natural', 'organic' in personal care, The Economic Times, 30/9/16
<https://economictimes.indiatimes.com/industry/cons-products/fmcg/indians-prefer-natural-organic-in-personal-care/articleshow/54596572.cms>

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enterprise, was for her, ‘a wonderful place to start’. However, she was clear that WI as an organization had to have the following characteristics:

- It had to be run as a viable business as it would build in its member's pride, urgency and responsibility.
- It had to be equitably run – with as flat a structure as possible so that the business could be run collectively and profits shared equally in the manner of a community that mimics the fundamental nature of a rural Indian organization.
- It had as its primary goal social development of the members and not growth in profit. In other words, growth in profit would be used primarily to aid in improving the social conditions (educational, familial, medical, cultural exposure) of the members.
- The vehicle ideally should be able to expand indefinitely including more women as it grows.
- No one person or a small group of persons should be able to take control of the running or the profits.
- The organisation should ultimately be independent of the advisors and run by itself. In that event, the management group should be on a rotational basis.

But, Ajay and Maithreyi soon realised that registering such an entity and fleshing it out of the drawing board posed numerous challenges. The following sections describe the challenges that WI faced and the steps taken to address it.

The first part describes the regulatory issues that WI had to grapple with. A discerning and well-informed reader could suggest that WI should have taken *this* particular regulatory route or approached *that* particular department for easy processing. That is in hindsight. The objective behind describing this regulatory maze is not to provide comprehensive information on different paths available nor is to describe the roles of multiple Government departments but to foreground and emphasize the ‘haze and confusion’ that even a well-educated and motivated entrepreneur is likely to face. In other words, the next few pages provide a glimpse of the regulatory hurdles of setting up an enterprise in rural India. The second part deals with organisational challenges and issues.

1. Setting up Wild Ideas – Moving through the Regulatory Maze

Setting up a business enterprise in India is not an easy task. The implications of this for the economy are well-studied. For instance, the World Bank report, ‘Doing Business 2018’ clearly indicates that when business regulations are ‘accessible, transparent and predictable’ multiple

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entrepreneurial ideas bloom, which confers enormous economic benefits to the society. In contrast, if the business regulations are ‘cumbersome or ambiguous’ entrepreneurial initiatives tend to be ‘stifled’⁶. The ease of doing business ranking measured a country’s score on ten indicators -- ranging from measures such as the ease of registering property to enforcing contracts -- that help set up new businesses⁷. In 2015, India was placed 142nd (of 189 countries) in this ranking list. If setting up of a private limited liability company in an urban environment posed difficulties, as the ease of doing business ranking implies, the story is far more complicated for rural social enterprises⁸ and, in particular, for the kind of enterprise that Wild Ideas wanted to become. A British Council survey of 258 social enterprises in India indicated that some of the key barriers faced by these entities were lack of understanding and awareness about social enterprises among banks and financial institutions, lack of access to technical support and advisory services, taxation policies and red tape⁹. WI faced all these barriers and more.

1.1 Registering an Enterprise

To begin with, a fundamental question that WI faced with was under what category WI should be registered. Some studies show that in the last two decades social enterprises in India have been following a particular trajectory of registration. For instance, the British Council survey, cited earlier, showed that post the year 2000, there was a discernible shift for social enterprises to register as a private limited company as it provided greater autonomy for these enterprises to deploy its profits and surpluses. It also makes it an attractive target for equity investors. In 2015, 58 % of social enterprises in India were registered as private limited companies¹⁰. WI did not want to take that path as it was clear that the ownership of the enterprise had to be with the group rather than external investors. Registering such an enterprise proved to be a herculean task. To begin with, there was no single repository or clearance window for setting up enterprises. Information was scattered across various Government departments and regulatory bodies spread over different geographical areas. Compounding these difficulties, and perhaps exacerbating it, was a lack of professionals who can guide budding entrepreneurs through the labyrinth of Government regulations on setting up an enterprise.

From 2014, a single-window system of clearance for setting up business enterprises has been widely hailed as an important reform. However, the first NITI Aayog and IDFC Institute enterprise

⁶ Doing Business 2018, World Bank Group, <https://www.doingbusiness.org>

⁷ Doing Business 2015, World Bank Group, <https://www.doingbusiness.org>

⁸ A social enterprise is a revenue-generating business with primarily social objectives whose surpluses are reinvested for that purpose in the business or in the community, rather than being driven by the need to deliver profit to shareholders and owners. <https://www.centreforsocialenterprise.com/>

⁹ The State of Social Enterprise in India, 2016, British Council, https://www.britishcouncil.org/sites/default/files/bc-report-ch4-india-digital_0.pdf

¹⁰ Ibid

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survey on 'Ease of doing business' in India found that awareness about single window clearance was low. Single window clearance was part of the reforms agreed upon by various state governments under the 'Make in India' initiative that promised to send all approvals required to set up a business under one common application window.

The report indicated that:

"Only 20% of enterprises that started operations during or after 2014 said that they had used a single-window system to set-up their business. 41% of the experts interviewed in the survey said they were aware of this process. Despite being an agreed-upon process implemented by many states, awareness among the enterprises was low, pointing to either incomplete implementation or insufficient awareness of the process among the population."¹¹ (p. 24)

In the absence of or invisibility of such fast clearance mechanisms, Wild Ideas had to struggle its way through the process of registration, through trial and error. Maithreyi recalled:

"All answers were got through phone calls with friends of friends who had experience with similar projects. Every answer was different and nebulous. Most people pointed us in the Self-Help Group (SHG) direction since it "felt" like WI was doing stuff that was akin to a cottage/home industry and so we opened a bank account as an SHG"

But registration of SHGs meant that the number of persons in WI was restricted between 10 and 20. However, by early 2015, the number of women associated with WI had gone beyond 10. The expansion meant having more groups, which in addition to registration hassles, might not help cohesion. Thus, in a matter of six or seven months after being an SHG, WI was forced to explore other options for getting registered as an enterprise.

As a next step, WI set itself up as a Trust (Association of Persons -- AOP)¹². But, WI soon realized that laws related to Trusts were notoriously complicated. For example, public charitable trust is

¹¹ Ease of doing business: an enterprise survey of Indian states, 2017, NITI Aayog and IDFC Institute, https://niti.gov.in/writereaddata/files/document_publication/EoDB_Single.pdf

¹² An Association of Persons may apply to the association of persons that exists under the following conditions.

1. When there are two or more individuals as part of the association.
2. Voluntary participation by the involved persons.
3. A collective purpose with the objective to produce profit or gains.
4. Combining for a joint enterprise.
5. Creating a specific kind of scheme for collective management.

It can be seen that an AOP is formed and not created. An AOP may either choose to register or stay unregistered. Association of Persons generally means two or some individuals coming together and forming an association where the goal is to achieve the same object. It should be noted that the word 'person' includes any person be it a HUF, Individuals and so on.

<https://www.indiafilings.com/learn/association-of-persons-aop/>

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not the same as a trust that engages in commercial activities. Funds for a public charitable trust are tax-deductible if registered under 12A of the Income Tax Act, 1961, but, on the other hand, money coming into a “business trust” is treated as income. Loans, corpus, financial inputs of any form are taxable. In the absence of proper guidance, WI had to pay up taxes on donations received.

As Maithreyi pointed out,

“AOP was not tailor-made for receiving donations. Money that we collected from well-wishers towards the infrastructure as long-term loans were treated as income and the group ended up having to pay income tax on those donations resulting in a loss of several lakhs of rupees which was a big blow for the fledgling organization”.

WI also realized that considerable time would be spent on a particular path of registration only to lead to a substantial roadblock which they were not made aware of earlier on. This meant back-tracking and waste of time and resources on efforts that yielded no results. For instance, WI, with its objective of enabling the women to be true owners of the enterprise, were advised to form a cooperative. After six months of travel and documentation and when it had reached its final stages WI was told that once it became a cooperative the Government would be the decision-maker¹³. This ran against the grain of WI philosophy. So, this process had to be abandoned.

It is at this juncture that WI realized that it also had to be registered as an MSME (Micro, Small and Medium Enterprises). This crucial piece of information, like many others, emerged during the visits made to different Government departments. Again, adding to the confusion and misleading directions pointed to by different sources, WI was informed, during the process of registration, that the MSME tag was required only if it was interested in availing Government loans or training programs. Nevertheless, WI went forward with this registration. It was a move that proved to be fortunate as WI realized subsequently that MSME registration was essential

¹³ For example, a report on Rural Cooperatives had the following observations. “The registration process under the Cooperative Societies Act, 1912 is formal, and in order to form a cooperative organization, ten adults from different families are required to fill out an application. An elected general body is the final authority in decision making. Annual auditing, general meetings, and accounting are required along with the election of committees. Any change in the by-laws of a cooperative must be led with the Registrar of Cooperatives, and prior permission must be obtained to make these changes. The Registrar has all-encompassing powers and can divide or re-organize a cooperative in the public interest. Furthermore, agricultural cooperatives have to reserve half of the membership for scheduled castes... this Act has led to major government interference and control of cooperatives as well as a host of other problems” (p.26). Let's Cooperate! Rural Producers Collectives in India Background and Case Studies, November 2016, Focus India Publications. [https://focusweb.org/wp-content/uploads/2017/04/Rural-
Producers.pdf](https://focusweb.org/wp-content/uploads/2017/04/Rural-Producers.pdf)

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for organizations if they have to supply goods to retailers. WI discovered, by accident, the regulation that could have effectively stopped their business if not complied with¹⁴.

Box 1: Takeaways on Registration of the Enterprise

- In the process of registering a small enterprise which is less than 10 people, most things are done by trial and error, intelligent guesswork or through informal channels of understanding. There is no clear roadmap which states options available and the pros and cons of each. The features, tax and other legal obligations of different structures for the business entity, for example, Self-Help Groups vs Charitable Trust vs AOP) and the associated implications are not available in a single place to help evaluate.
- The Trust laws of India are not easy to understand. A public charitable trust is not the same as a trust that engages in commercial activities. Donations coming into a public charitable trust are tax deductible if registered under 12A but donations for a “business trust” are treated as income. Loans, corpuses, financial inputs of any form are all taxable. Understanding tax laws as it applies to a Trust are not easily comprehensible. For small businesses, especially rural enterprises like WI that would like to have a thorough understanding of the law and be fully compliant at all times, there is a need for a comprehensive layout of these implications in a humanly understandable format. This causes even registered organizations to be unsure of their status and their compliance.
- Generally, lawyers and accounting professionals are not fully aware of the legal structure options available for a rural enterprise. To complicate things further, each State has a different rule. These laws are constantly changing and these changes are not transparent or accessible easily.
- While there are easily available resources for incorporating a limited company, we need a similar set of services (legal, tax and compliance) in ‘easy-to-understand’ terms, preferably in the local language for rural enterprises. Many small enterprises don’t even get through registration.

1.2 License and Certifications

WI is a manufacturer of food items and personal care products and knew that the food products have to be certified by the Food Safety and Standards Authority of India (FSSAI) and personal care products had to be tested in Government-certified laboratories. Other than these requirements, which it was clear about, WI, yet again, had to, ‘discover by accident’ or ‘stumble into’ other

¹⁴ In a recent development, the Ministry of MSME has set up the Udyam Registration portal (<https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm>). This portal is big step forward for a one-stop shop for MSME.

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requirements, licenses or even information on the nature of contents to be published on the pack or wrapper of its products.

Some of these regulations are size agnostic and so whether the enterprise happens to be small-scale or a large manufacturing unit, a common set of specifications or requirements were applicable to all. This becomes a huge burden for micro-entities like WI with limited funding. Take, for instance, the license for manufacturing cosmetics. WI realized, after a conversation with some fellow entrepreneurs, that a license is a must for manufacturing cosmetics. Again, a crucial piece of information that should have been part of a package that a potential single window should have provided. In the absence, invisibility or inadequacy of such a provision, information trickles in and that too barely. It is under these circumstances, where information is scarce or dissipated, documentation is complex and costs of non-compliance can prove fatal to businesses that middle-men thrive. And WI had no option other than bringing in a 'consultant' to help procure a license.

The Drugs and Cosmetics Rules 1945, regulate the manufacturing and import of cosmetics in India. These rules are elaborate, and as indicated earlier, does not differentiate on the size or nature of organizations. The minimum manufacturing space required for each product category is specified, alongside space required for raw materials, packaging, quality control, office and other amenities. The rules also specify the qualification essential for a technical person who would supervise the operations. And a whole set of documents that have to be submitted before a team comes in to inspect the premises (See this footnote for a snapshot of requirements and documents)¹⁵. Though one could argue that such rules are essential to ensure quality the rigidity extracts disproportionate costs from small enterprises like WI. Investment in infrastructure, machines (some not relevant to the scale or nature of WI's production process) and additional land added a huge financial burden to WI.

Maithreyi said,

¹⁵ For example, minimum area requirement, for some cosmetic products are as follows: For Powder Section: Minimum of 15 square meter area is required. Adequate Exhaust Fan availability should be present at premises. For Nail Polishes and Nail Lacquers: Minimum of 15 square meters area is required and the premises should be situated in Industrial area. This section should have flameproof exhaust system. For Tooth Preparations (Tooth powder and paste): Minimum of 15 square meters is required separately for Tooth powder general, tooth paste and tooth powder black. For Toilet Soaps: Minimum of 100 square meters area is required. Area and space discussed above is for machinery installation and basic manufacturing process. Documents required before inspection include: Application at Prescribed Form, Fees Slip/Challan, Blue print and layout of premises, Ownership proof or rent agreement in case of rented premises, Nature of Business i.e. Proprietorship, partnership or private limited etc. along with affidavit accordingly, Detail of Technical or competent Staff, Qualification certificate of Pharmacist or competent person along with Registration certificate copy under state pharmacy council of concern state, Appointment or Joining letter of pharmacist or competent person, in case if any of partner or proprietor is not registered pharmacist under respective state pharmacy council, Affidavit of registered pharmacist, List of cosmetics intend to be manufactured with formula, List of machinery, Site master file (Source: <https://pharmafranchisehelp.com/start-cosmetic-manufacturing-company/>)

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"We were such a small operation that 250 square feet would be more than sufficient to manufacture and sell soap but this was mandatory. One size fits all. We decided we would rent a space and get the license at the rented site. Getting an 1100 sq. ft. space that meets all the criteria was close to impossible and so the only way we could do this to build it ourselves. But, where was the land or money to do so? That would be a substantial investment. The list of infrastructure and equipment that was needed was daunting but there was no other option."

Similarly, Factory license under the Factories Act 1948, is essential for manufacturing establishments that employ 10 or more workers¹⁶. No distinction is made between rural or urban locations. The net result of these requirements is additional expenses and time commitment for obtaining license.

WI also realised that while rules offer guidelines, certain details, absence of which, might lead to penalty were not readily available. Take, for example, the contents that have to be printed onto a wrapper of a cosmetic or food product. Information about it had to be gleaned from conversations with manufacturers, retailers and observations of other packaged products in the market. Lack of credible, single-point information meant a lack of clarity on what is mandated and what is not. Rules, regulations and Government departments that WI had not even heard of made their presence felt in more ways than one. For instance, the Drugs and Cosmetics Rules, 1945 mandates the following to be printed on the wrapper; the name of the cosmetics, name and address of the manufacturer, use before information, declaration of net contents and measures, distinctive batch number¹⁷. While what the rule book says might appear clear, the reality, and what is expected differs. It is in this gap, mishaps happen.

"We were contacted by the Department of Weights and Measures after a few months of selling our products and fined heavily due to two issues in our packaging that we had no idea was mandatory - the inclusion of the email address – ours only had the phone number and the "format" of writing the weight (e.g. grams should be written as g and not grams) of the product. We had no idea this department even existed and it was only at that stressful meeting we were told about a rulebook with excruciating details that we had to master."

Despite these burdens, WI continued to manufacture its products, by obtaining an expensive party-to-party license. By 2018, it was clear that these interim ways of working cannot be

¹⁶ "factory" means any premises including the precincts thereof- (i) whereon ten or more workers are working, or were working on any day of the preceding twelve months, and in any part of which a manufacturing process is being carried on with the aid of power, or is ordinarily so carried on, or (ii) whereon twenty or more workers are working, or were working on any day of the preceding twelve months, and in any part of which a manufacturing process is being carried on without the aid of power, or is ordinarily so carried on. (Source: Factories Act, 1948, <https://labour.gov.in/sites/default/files/TheFactoriesAct1948.pdf>)

¹⁷ The Drugs and Cosmetics Rules, 1945. <https://indiankanoon.org/doc/16293633/>

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sustained for long. Efforts were redoubled to build a manufacturing unit and, more importantly, raise funds. As WI operated as AOP (Business trust) and did not have 12A and 80G¹⁸ exemptions it had to set up a separate entity – Vilvam Foundation – for fundraising. A small piece of land nearby was leased and from the money raised through Vilvam Foundation manufacturing units that met the license requirements were planned and constructed. In 2020, after a struggle that lasted almost three years, the license to manufacture soaps was granted to WI. The achievement was sweeter as the authorities who came for inspection were very convinced about the activities of WI.

Maithreyi shared the following with donors in an update:

“...were overwhelmed and happy with the building that Ajay had built with natural, earth-friendly material with plenty of ventilation and sunlight. They wondered why all work facilities were not built this way and ended up spending a lot of time understanding our work and being with us. They were also very supportive of The Vilvam Foundation’s efforts to focus on livelihood programs like Wild Ideas Trust¹⁹.”

Box 2: Information maze

Takeaways:

- There is a need for an urban-rural handshake. Rural enterprises, unfortunately, need an urban educated anchor. The entire process outlined in the above section –understanding what to sell, how to sell and where to sell in urban markets is hard/nay impossible to understand and navigate for rural enterprises. That handshake which is critical for urban acceptance and financial sustainability of the business is a capacity missing in rural India.
- There is no real mentor or guide to help them get access to services such as branding, package design, costing, etc.
- WI realized quite early that filling in the relevant application forms was not sufficient to obtain licenses and permissions. As indicated earlier, they were complex in its sheer size and diversity. More importantly, it also required the help of middlemen or intermediaries to fill, file and ensure that the inspection and other formalities went on track.
- Finding information – This comes back to the lack of a single repository of information that allows one to clearly understand what it takes to put things on a retail shelf in India. Information is scattered across departments and is usually hard to unearth.

¹⁸ 12A exempts organizations from paying income tax and 80G provides tax benefits for donors

¹⁹ Vilvam Foundation, Note to Donors, April 2020.

1.3 Labour Laws

Labour laws in India, which govern conditions of work, wages and remuneration, industrial relations and job security of workers, have been widely criticized for being archaic, complex and making Indian industry uncompetitive. For instance, a FICCI report indicated that the 44 central and 100 state laws effectively curtail any quick rightsizing or restructuring that enterprises have to make to remain nimble and competitive. Moreover, the report also notes that the labour laws treat MSMEs on par with large enterprises in its application of rigorous provisions. The report recommends that it is essential that MSMEs are subject to 'few simple and less cumbersome labour laws which make compliance easier'²⁰.

Early on, WI had its brush with certain provisions of labour laws, which, ironically, rather than mitigating the hardship of women employees added more burden on them. WI, had to pay minimum wages, according to the Minimum Wages Act, 1948. The wages for different categories are determined by the state governments on a regular basis. So, for example, the Tamil Nadu Government fixed the average minimum wages for the general workers in shops and commercial establishments across four zones (panchayats to cities) at Rs. 5306 per month²¹. In addition, the law also insisted that Dearness Allowance, which was linked to and revised frequently based on the Consumer Price Index movement, had to be paid to the workers. For WI, it was a tall order. Though the enterprise was paying a reasonable salary to the women (a sum that was substantial to the women who before this job did not have a stable income -- details provided in a subsequent section) it could not match the minimum wage²². If minimum wages had to be paid then the number of women had to be scaled down. A move that went against the objective of WI to economically empower rural women.

Commenting on these difficulties, Maithreyi said,

"It's hard to keep up with rising wages. After all, this was a cooperative of women. They were happy with what they earned and decided their own salaries. The women were livid. So, we had to figure out if we could afford to keep all of them or only a subset. That would defeat the very purpose of starting and setting up this

²⁰ FICCI, Suggested Labour Policy Reforms, 2014, <http://ficci.in/SEdocument/20301/FICCI-NOTE-ON-LABOUR-POLICY-REFORMS.pdf>

²¹ Revision of minimum rates of wages for the employment in shops and commercial establishments, under the minimum wages act. [G.O. (2D) No. 14, Labour and Employment (J-1), 5th March 2019

²² The idea of minimum wages for small enterprises has been criticized in the literature. It has been argued that raising minimum wages results in loss of jobs. For example, see Beaudry, Paul, David A. Green, and Ben M. Sand. 2018. "In Search of Labor Demand." *American Economic Review*, 108 (9): 2714-57 and Radhakrishnan, G. (2017) et al, State Minimum Wage Changes and Employment: Evidence from 2 Million Hourly Wage Workers, SSRN Electronic Journal, 10.2139/ssrn.2963083

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rural enterprise for them. They were very happy to take a few thousand less if it meant more of them could keep their jobs. But, there is no option or choice".

Similarly, another component of the labour laws, the Employees' Provident Funds & Miscellaneous Provisions Act, 1952, makes it mandatory for organizations employing more than 20 workers to open an account with the Employee Provident Fund Organization towards the provision of retirement benefits for employees. The contribution to this account is made both by the employer and the employee. For an urban, above minimum-wages employee, such schemes are beneficial as it builds a safety net for the future. But for women in rural enterprises, like WI, setting aside 12% of their pay to a scheme that would benefit them when they retire or sometime in the future makes no sense as they try to battle today's economic need. In addition, for WI the revenue stream is often unpredictable. It makes fixed allocation for benefits like Provident Funds (PF) almost impossible. But, the law that regulates businesses demands it.

In a way, this is a challenge for policymakers as well. Regulatory provisions governing minimum wages and pension contributions for workers are well intended. They are meant to prevent exploitation of workers by unscrupulous employers. However, they can also undermine the viability of the enterprise thus defeating the very purpose of the regulation. Without employment in the first place, there is no question of earning any wage – minimum or otherwise.

Therefore, policymakers must continue to explore ways to strike the right balance between ensuring enterprise viability and protecting workers' right to a living wage and fair working conditions. Quantitative thresholds or exemptions for initial few years or a gradual phasing-in of regulations can and should be considered. Otherwise, 'fear of growth' will stalk small enterprises. It is not just the cost but the comprehension of compliance requirements and the consequent harassment, in case of failure to comply, that is a big deterrent. The problem is likely more acute in rural India. But, that is where entrepreneurial energies are needed to ensure employment generation and diffusion of development.

Further, it has to be recognised that while steps like onboarding employees onto a PF scheme might appear to be relatively simple, either going by the process mentioned in the Government's web sites or experience of urban organizations and employees, it is not so in a rural environment. Take, for example, the opening of a bank account, which is sine qua non, for all salary, pensions or PF related transactions. Even that 'simple' step can become a 'complicated process'. Illiteracy and lack of exposure to banks and banking processes meant that WI had to depute people to help women even open accounts. Added to it was the difficulty of identifying an appropriate type of account for the women taking into consideration the purpose of the account, usage and benefits.

The process, according to Maithreyi, was tedious, time-consuming and delayed WI's operations:

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“There is no clear information on types of accounts (zero balance vs minimum balance and its pros and cons). If one had a Jan Dhan account, we were told that there was a cap on how much balance could be in the account. If it was a zero-balance account the bank staff were not even interested in helping because there was no incentive for them to do so. Salaried accounts have to have at least 5000 Rupees coming in every month; else, there is a penalty. The average time taken was a month for a bank salaried account to be set up. That meant that we could not provide jobs until we set them up since we had to pay PF from the day the workers were paid a salary.”

In conclusion, it can be said that the prevailing regulatory environment makes setting up a rural enterprise a very daunting task. The disregard for the particularities of the rural environment and rural enterprises, lack of single touchpoint or clearance window and absence of professionals who can guide enterprises in this regard remain big hindrances. Promoting rural entrepreneurship is vital to ensuring rural livelihoods through gainful employment. Hence, making it easy for entrepreneurs and visionaries like Maithreyi to set up and run rural enterprises has to be an important policy plank for state governments.

Ease of Doing Business surveys assess conditions for city-based enterprises. Similar surveys must be conducted for rural enterprises. State governments must undertake them to guide them in the policymaking process. Development of entrepreneurial, self-reliant and viable rural economies will help India tackle its urbanisation, environment and health challenges as well.

As we conclude this section, we want to leave the following questions for discussion and consideration. Many laws are created with good intentions. In practice, rather than regulating and facilitating lawful economic activity, they stifle them. In such a situation, the options open to the entrepreneur are not economically desirable. They either give up or evade or bribe or stay small to remain exempt. With these unintended consequences in mind, we leave a set of questions, posed to us by Maithreyi, for consideration of our readers.

Box 3: The Unease of Doing Business for a rural enterprise

Costs and the unease of doing business for a rural enterprise: Challenges and remedies

- Need for taluk-level information offices with well-informed and patient people.
- Need for empowered, accountable, decision makers at the Taluk level who understand rural enterprises. This is where devolution to local governments and governance capacity at local administration levels become essential.
- Ideally, the same office should have all the information required for all types of organisations on what to do and where to go and most importantly what to anticipate in terms of regulation and compliance and processes. Ideally, all the required forms should be available and filed there.
- In other words, the government ideally needs to have an office that helps rural enterprises. In some ways, this office will play the role of the ‘urban educated mentor’ mentioned earlier.
- It may be possible to outsource this to a private franchisee as it has been done for passports and this franchisee can aggregate all the necessary documentation.
- Rural entrepreneurs need access to competent professionals - tax experts, intermediaries to deal with government departments, lawyers, labour consultants and PF experts. This is a tall order for someone in a village. Perhaps these services can be availed at a District level for a fee. This will provide employment at the District level and help start-ups.
- Skill building/capacity building as taught in Govt. intervention courses have limited impact. For more intensive, impactful and context-sensitive training a group of local trained people to do on-site interventions and training are required. In other words, rural enterprises need a robust “rural consulting firm”.
- Rural enterprises are likely to find statutory minimum wages too high. Wage flexibility helps both employees and employers. Right now, rural enterprises find that they actually face a maximum wage in the name of minimum wage. It is so high that no employer will ever pay more than these statutory minimum wages. It becomes a ceiling and not a floor.
- Can Provident Fund contributions be voluntary? By making these “good intentions” so expensive, the government, inadvertently, might demotivate small enterprises from growing or worse still might force some enterprises to fudge by hiring workers off the rolls
- Infrastructure requirements should be in multiple slabs. This is essential. Small rural enterprises cannot afford the kind of space official requirements mandate. For example, the floor space requirement for the manufacture of soaps can be tied to the volume of production instead of being a uniform prescriptive requirement for all soap manufacturing units. Constructing such a floor space is costly and mobilising such resources is not easy for small enterprises.
- Finally, maybe, can there be a separate set of goods that falls under rural licensing that the consumer can buy at their own risk? Put differently, can the government allow small

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unregulated industries working out of home to continue as they are but under a separate licensing category where they can be kept track of but with much less stringent rules except that the packaging carries a mandatory warning saying they buy at their own risk? The government can formalise such operations with some sort of “rural india enterprise” certification, if the aim is to count the number of these organizations and get them into the formal system. Let customers decide if they wish to support these “risky” products and ventures or pay premium for fully licensed products. The market will lead the way forward. Manufacturers can decide if and when they want to move up the certification ladder.

- The downside to the above is that potential institutional clients look for vendors/manufacturing enterprises with a government license to source from. Exemption from licensing will run into that hurdle. Even if the government exempts certain units from having to manufacture only under license but subjects them to occasional inspection requirements, even then potential buyers might be reluctant. That is the paradox. Many observers view regulatory processes as arbitrary, pointless and subject to capture. Yet, the recognition conferred by the government is the imprimatur that many potential channel partners seek. Then, the task for the government is to move away from ‘one size fits all’ licensing requirements. See the point made above on the floor space requirement for manufacturing soaps, as an illustration.

In short, the questions she has raised are about cost of doing business for rural enterprises. Addressing them is essential for achieving and sustaining productivity and economic growth. With so many bottlenecks and hurdles, cost of production is always high and hence cost-push inflation a pervasive reality in the country. Such an economy is not amenable to inflation management and control frameworks that worked in the developed world.

In Section 3, on the future directions for ‘Wild Ideas’, we briefly mention the new legal structure for ‘Wild Ideas’ – Limited Liability Partnership (LLP). This structure enables the members of the company to consider themselves owners. They are not employees. Consequently, it allows them to manage their employee costs such as Provident Fund contributions better. One of us wrote²³ in February 2017 that it was one thing to raise the costs of informality but another thing to lower the costs of formalisation. The latter has to happen if more businesses in the country are to become part of the formal economic system.

Nearly four years later, it still is the case. The costs of being a formal enterprise are too prohibitive for enterprises to be formed and thrive. As Wild Ideas changed its legal structure to that of a LLP, it has to reapply for the licenses it holds to manufacture cosmetics and food items though, in reality, nothing has changed. The manufacturing location and the people are the same. The

²³ See ‘The Colonial Hangover’, Mint, 7th February 2017 (<https://www.livemint.com/Opinion/Fc6b2B9avoxj5x68ylkThL/The-colonial-hangover.html>)

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products are the same. Only the legal structure changed. Yet, the process of obtaining the license has to be gone through, all over again!

As we went through the Gazette Notification (<https://tinyurl.com/y89wojza>) pertaining to the process of obtaining a license under the Drugs and Cosmetics Act, 1940, we were struck by the Orwellian obsession with details and the rules specified for manufacturing space, laboratory, for maintenance of equipment, etc.

Further, the fees involved in applying for the license has now gone up substantially. The categories are no longer inclusive of many items but stand alone for each individual item (powders, creams and oils are no longer in once category but in separate categories. Each one will cost 10,000 Rupees.)

The rules framed under the Act, that have been notified by this Gazette Notification, are too granular and appear to be a potential treasure for inspectors as they perpetuate the inspector-Raj. Compliance with these will take away a huge chunk of an entrepreneur's time and mindspace. With such microscopic licensing, inspection and compliance requirements, it is not possible for micro and small enterprises to be formed and then run efficiently and viably.

The thriving and perpetuated license-compliance-inspection regime will be fatal for the economy. No country has succeeded in industrialising without creating vibrant small and medium businesses which, in German, is called the '*Mittelstand*'. Several commentators have written about India's 'premature de-industrialisation'. That is not quite correct. India did not quite industrialise at all, not on the scale of today's developed economies.

Addressing the indiscriminate application of well-intentioned but ultimately counterproductive and costly compliance requirements is essential if India is not to miss the opportunity to industrialise, in the wake of the shifting supply chains from China which is becoming a difficult place to do business in, for many reasons.

Put differently, the crux of the challenge of economic growth is this: how does the government get out of the way of capital formation and employment generation? As things stand, the license-compliance-inspection Raj renders these goals difficult, if not impossible, to attain.

2. Wild Ideas – Running the Enterprise

Wild Ideas stands on two key foundation stones. First, it produces and sells, across multiple product categories, natural and earth-friendly alternatives to the chemical-based versions. Second, it does so by bringing together a group of under-privileged rural women and inspiring them to take up the task of running an enterprise.

2.1 Good to the Planet

Though WI started with a limited set of products in 2014, within a short span the product list widened to include shampoos, oils, personal care and home care powders, creams, kajal, liquid soaps, snacks, cotton bags and hand-woven palm baskets (See Exhibit – 1 for a snapshot of products). WI ensured that, in the key parts of the value chain, the products left as small a carbon footprint as possible. The raw materials used were natural, hand-picked and sourced locally. For example, WI's dish wash powder was made from wood ash, soap nuts (for effective cleansing), orange peels (for its anti-bacterial and anti-fungal properties), tamarind leaves (its acidity provides the sparkle) and sikakai (for removing stains of oil). Taking strong cognizance of health, WI's food products also experimented, quite successfully, with small-millet based vadams (a version of paapad). The organic grains that went into these food products were sourced from local farmers.

In the making of these products, WI veered away from the excessive use of power machines and tools. No doubt, the introduction of more of these electricity-consuming aids (for instance, soap making machines) would have increased production manifold. But WI, ever conscious of its key value proposition – being environmentally friendly – made a conscious effort to refrain taking recourse to such equipment than what was absolutely needed.

WI also took enormous efforts to ensure eco-friendly packing for most of its products. The dish wash and laundry wash powders were packaged using a bio-based polymer compound made from renewable vegetable sources. Ajay who drives the design, branding and packaging took considerable efforts to ensure eco-friendly packaging, reusability and aesthetics which people began to expect when WI introduced its products. His designs became well known since they were aimed not just at achieving consumer interest and retention but also took into account the unlettered women manufacturing the products. His designs made it easier for her to make sense of multiple and complex packaging options. For instance, when they see the purple flower, the women know that it is the box for their laundry solution.

To encourage reusability and to reduce plastic consumption certain product categories were offered only as refill packs. In a dash of innovation, WI offered its liquid handwash and dishwash with an attractive palm weave wrapped glass dispenser bottle. Consumers were encouraged to fill this bottle with the refill pack bought from the store (See Exhibit 2).

In short, WI has been fairly successful in producing and introducing to the market a range of products that are friendly to earth. The range of products and customers have continued to expand. By 2019, WI's sales had touched Rs. 1.41 crores. (See Figure 2 for details). But, it is just one part of the story. The other part, which is still work-in-progress, is far more challenging; to bring together a group of rural women and run an enterprise. The next part describes these challenges.

2.2 Empowerment of Rural Women

To create, sustain and ultimately ensure that an enterprise is run by a group of rural women is uncharted territory. Extant literature on people management in this regard are not very helpful as most of it is built on studies of organizations that employ semi-qualified or qualified personnel operating in an urban environment. Others, mostly men, working in large production and industrial units are managed by a host of structural (for example, collective bargaining), legal (example, labour laws) and managerial (for example, training of workers) frameworks. Again, there is a substantial corpus of literature that has been built around such modes of management. But, for WI, given its internal constituents and place of operation, it had to formulate context-sensitive management practices. For WI, the rural context matters.

2.2.1 Rural Women Employment – A Brief Overview

Several studies show that the Labour Force Participation Rate (LFPR) of rural women, aged 15 years and above, in India has been declining for several years now. The 2014 National Sample Survey Organization (NSSO) survey estimated the LFPR of rural women across India at 35.8%, less than half of that of rural men²⁴. In Tamil Nadu, the LFPR for rural women was slightly better at 45.4% and at the district level of Thiruvannamalai at 48.6%²⁵. Again, much less than that of men. At a macro level, it has been argued that relatively low participation of women in the workforce and other employment avenues is a lost opportunity for economies to boost their GDP. A McKinsey report observed that contribution of women to India's GDP at 18% was one of the lowest in the world. The report argued that enhancing gender equality could potentially add \$770 billion to India's GDP by 2025 and "more than 70 per cent of the potential GDP opportunity (can come) from increasing women's participation in the labour force by 10 percentage points"²⁶.

But, it is undeniable and is attested by multiple reports that women, in particular rural women, have been dropping out of labour force in large numbers. Enumerating the reasons for this withdrawal, an Oxfam Report had the following observations:

"Women drop out of the labour force because of the high burden of unpaid care work in households which is overwhelmingly a female responsibility. There are also social barriers to women's mobility outside the house which prevents them from engaging in paid labour. There are social constraints on owning land, whereby although an overwhelming number of women are responsible for farm

²⁴ NSSO (2014). Employment and unemployment in India, 2011–2012, NSS 68th Round—Key indicators of employment–unemployment in India, 2011–2012 (Report No. 554). New Delhi: Ministry of Statistics and Programme Implementation, Government of India

²⁵ Report on District Level Estimates for the State of Tamil Nadu, 2013-14, Ministry of Labour and Employment, Labour Bureau, Government of India. <https://labour.gov.in/sites/default/files/TN%20District%20Level%20Report.pdf>

²⁶ McKinsey Global Institute (2018), The power of parity: Advancing Women's equality in Asia Pacific, McKinsey & Company,

activities in rural India, the ownership and control over land and income from land is controlled by men". (p.4)²⁷

Thiruvannamalai district is not immune to such gender-based discrimination. State-level studies point to the poor socio-economic conditions of Thiruvannamalai district. With a very low per-capita income of Rs. 41, 569 (2011-12), the district was ranked 27th (out of a total 32 districts in TN) in the Human Development Index (HDI) which measured achievements across three parameters; the standard of living, health and education. The district also scored poorly and was ranked 26th in the Gender Inequality Index suggesting widespread gender discrimination²⁸.

WI drew its group of women from such a milieu. Most of them were unschooled and were either unemployed or worked as casual workers in either farm and/or non-farm work. Unstable income, irregular frequency of work and a harsh work atmosphere were what most women were exposed to. Added to it were immense domestic and economic pressures ranging from drunk and abusive husbands to mounting debts. It is on this foundation WI built and continues to build its human capital. The following sections outline the key components of WI's people management strategy.

2.3 Capacity building

All organizations consider the capacity building of its employees as one of its top priorities. WI is no exception to that. However, given the context in which it operated, WI had to customize its capacity building initiatives. To begin with, rather than considering the rural women's existing capabilities as irrelevant to a formal or even a semi-formal work environment WI decided, very early on, to leverage on some of the 'strengths' of these women and slowly build on it. A key strength that rural women bring to the table is the ability and agility to do physical tasks. They are, as Maithreyi observed, doers. And studies show given an opportune environment rural woman successfully leverage this strength²⁹. In WI, the first group of women got involved in a task that they were comfortable with – mixing and cooking the ingredients that went into the production of vadams. An induction exercise that played to their strengths. But it had to be notched up.

Typically, all products that come out of WI contain ingredients that are mixed in certain proportions to enhance efficacy. So, for example, a natural hair oil contains a mixture of coconut oil, hibiscus and mehendi leaves. The proportion and blend of these ingredients are critical.

²⁷ Oxfam India (2019), Mind the gap: The state of employment in India, <https://www.oxfamindia.org/Mind-Gap-State-of-Employment-in-India>

²⁸ Tamil Nadu Human Development Report, 2017 <http://www.spc.tn.gov.in/tnhdr2017.html>

²⁹ For example, see this discussion paper on how women group farming (leveraging their strengths) led to gains and economic and social empowerment. Agarwal (2017), Does group farming empower rural women: The Indian experience, UN Women, <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2017/discussion-paper-does-group-farming-empower-rural-women-en.pdf?la=en&vs=5348>

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Unlike cooking processes at home, which the women were used to and comfortable with, the ingredients cannot be mixed using crude measures (like a 'teaspoon' of sugar or 'lemon-sized' imli). It had to be precise. So, as a next step, WI built on the existing skill of women by introducing weights and measures. Frequent demonstrations and constant communication about precision and consistency helped women to upskill. As most of them were either illiterate or semi-literate WI used colour-coded aids to help them measure, mix and pack (for example, the colour purple denotes washing powder).

In reflecting on the capacity building initiatives of WI, Maithreyi observed that

“Every part of the women’s learning has happened here in WI, numeracy or learning English alphabets...some of the women can, to some extent, read English words and all that happened after they came to WI... we ensure that they are constantly provided with opportunities that help them imbibe these life skills”

As WI’s operations grew it became essential that the women enhanced the range of their skills. Maithreyi, in the early stages of WI, had, to name a few tasks, managed external interface (interacting with customers, suppliers etc.), planning and operations. However, as WI was aspiring to make the women ‘owners’ of the enterprise it was imperative that it encouraged them to take part in other major activities of the organization, assume leadership roles, and not restrict themselves to just the making of the products. But WI also realized that such ‘higher-order’ skills might be well beyond the comfort zone of most women.

To address this gap, and as a pilot initiative, WI broke down these broad tasks, mentioned earlier, into a smaller set of activities and matched the requirements of these activities with the self-confessed interests and capabilities of a select few women. So, for instance, a woman who had earlier worked as a ‘co-ordinator’ of her group under a Government scheme was found to be a good fit for the activity that involved ordering and procurement of raw materials from multiple suppliers. Similarly, a woman who had relatively fewer reservations talking to outsiders was given the task of receiving orders and passing it on to other women. These women got paid extra for bearing these additional responsibilities. To ensure wider dissemination of this skill within the organization the responsibilities were rotated and more women were encouraged to learn and take it up by observing others. (See Exhibit 3 for Women in Action)

Investing in capacity building is Wild Ideas’ biggest strength. This has yielded a strong sense of ownership and belief that this is theirs to own and run.

2.4 Motivation

An interesting and important observation in this part of rural India is that people did not stick to one job for long. Money was not the reason behind the frequent switching of jobs. That was not

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the driving force. This was a huge learning and something Maithreyi had observed over 20 years in her work in various projects and programs in rural India. It would be close to impossible to have a nomadic set of people own and run a rural enterprise. People worked in a steady job only when they saw value and were absolutely motivated from within. This wonderful learning allowed for the inclusion of some important motivators.

To be sure, steady income was definitely a big motivating factor for the women in WI. But, that's just one part of a larger set of motivators. WI assembled together pieces of it over a period of time. It devised and experimented different context-sensitive ways of motivating rural women not merely for doing their jobs well but also to widen their thinking and skills, to help them sustain a healthy and cordial work environment and ultimately to inculcate a sense of ownership about the enterprise. Though the process is ongoing, the subsequent paragraphs describe some key motivating strokes implemented by WI. For the sake of structure and clarity, these initiatives are described under the broad and interrelated heads of extrinsic and intrinsic motivators.

2.4.1 Extrinsic motivators

For the women, infrequent work, low pay and harsh work environment was the norm until they joined WI. The thought that there could be a stable and reasonably good income was a big shot in the arm for them. In 2014, the first few women who joined the enterprise started with an income of Rs. 3000/month. This was a substantial leap from the occasional few hundreds they made through the farm and non-farm work. By the end of 2019 the amount had steadily climbed to around Rs. 8500/month³⁰. Though this is perceived by the women as 'salary', WI had been consistently communicating them on the need to treat it as a 'surplus'. The reason was, WI wanted its women to understand that the enterprise was theirs and they were 'sharing' its profits.

Maithreyi told us that she has been conveying the following message repeatedly to the women of Wild Ideas:

"I have been saying this often to them that whatever money is made in WI, the expenses are deducted from it and the remaining is shared more or less equally with all. If we do better we earn more and I have also very categorically stated to them that I would not take a single paisa from the surplus. It is theirs. In fact, when I take soaps or powders from here for my personal use, I pay for it. I think these steps are absolutely essential if they have to get a grasp of this business and I hope that, if not all, at least a few women would develop capabilities to run this enterprise."

³⁰ The CTC, however, is much higher at almost Rs. 18,000/month. It includes education, health and annual trip related expenses.

Another piece of an extrinsic motivator that WI facilitated addressed a growing trend that is very evident in today's rural India; increasing interest and demand for education. The 71st round of NSSO survey on social consumption relating to education highlights that in India literacy rates have gone up and, in particular, female literacy rates in rural India has increased 'markedly'³¹. Maithreyi's interactions with rural women, before and after the setting up of WI, clearly indicated that rural women, in particular women who were illiterate, were very determined to ensure that their children became not only literate but pursued higher education. But, it was an expensive proposition and it was evident that it was well beyond their means. For example, the NSSO survey indicates that in the state of Tamil Nadu a rural household spent for general education at the primary level Rs. 6399 per student for an academic session. It was more than two times that of the national average. At the graduate level, the expenses shoot up to reach almost Rs. 22,000 for an academic session. The technical/professional education expenses were almost three times more than that of graduate-level general education³².

Recognising this gap, WI initiated a sponsorship program for educating the children of women. Leveraging on its networks, individual urban sponsors were identified and linked with women to take care of the educational expenses -- from primary to higher education level -- of their children. By 2019, the scheme had grown to cover 82 children³³. This initiative has rejuvenated women. For some, it meant that they could now shift their children from poor quality Government-aided schools to relatively better private schools. A move that would have been virtually impossible, to even think of, a few years back. A woman who benefitted from this sponsorship said,

"I never thought I could afford to send my son to college...and I was dreading that he might be forced to work much earlier to ease the family burden, but this sponsorship program has lightened my heart...I see a lot of hope now"

WI also considers healthcare as an essential intervention. In addition to sensitizing them to wellness and nutritional programs, WI organizes free and exclusive health camps for the women. Physicians from reputed institutions, from India and abroad, are called in to diagnose and treat women. For example, in 2019 a leading gynaecologist from Apollo Hospitals in Chennai was invited to lead the health camp to clarify and treat women's health issues³⁴.

In short, for the women in WI the steady income stream, inculcation of financial planning for households and the steps taken by the organization to satisfy the health and education needs of

³¹ NSSO (2015), Key Indicators of social consumption in India education, NSS 71st round, Government of India.

https://www.thehinducentre.com/multimedia/archive/02459/nss_71st_ki_educat_2459266a.pdf

³² Ibid.

³³ Vilvam Foundation, Note to Donors, April 2020.

³⁴ Ibid.

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the dependents have enhanced their levels of motivation. Added to these extrinsic elements are measures that WI has taken to boost the women's self-belief. The next section elaborates on these intrinsic motivators.

2.4.2 Intrinsic Motivators

Maithreyi's experience in rural India had provided her with certain insights on what motivated rural women. They do value a stable income. In addition, she realized that there were other 'invisible' motivating factors that had to be recognized and tapped. For instance, before setting up WI, she had worked with a group of eight women from the nearby villages to convert an almost barren patch of land into a fertile vegetable plot that supplied organic produce to school children. In executing that project, she realized that, while pay does matter, the women found immense 'joy' in transforming mere soil to vegetables which, very importantly, fed a hundred school children. The women saw the 'value' in what they were doing. They were also very open to learning new, organic ways of growing vegetables. And furthermore, the thought that their contribution was valued as something special and not just work done by yet another pair of hands made the women 'like' their work a lot more. These were some of the lessons that Maithreyi brought into WI. And it reflected in many employment practices.

Take, for instance, small things like words of appreciation. Rather than generic feedback like 'you did well', it was important that the words of appreciation chosen are specific, more nuanced and importantly it should touch and affect things that these women value. So, as Maithreyi pointed out:

"Whenever these women execute a complex design on the basket or mix ingredients without spilling or wasting it is not enough to say well done. When it comes to working, 'body' and using it is everything in rural India and it is valued. So, you have to say things like 'oh God! look at her fingers, how fast they move'. These are not mere words for them. It is a process through which they reinforce their strengths, build self-esteem and perceive their work as valuable. It matters to these women, a lot"

The other intrinsic motivator for these women was the work environment. From day one, it was clear to them that work and the environment in WI were completely different. For some women, who had worked in other environments the difference was stark.

A woman told us how she felt about working with and for 'Wild Ideas':

"Earlier, I used to work for an export company. It was work, work and work from morning to evening. I hardly knew anybody there. In WI, it is completely different. We work here but it does not feel like work. If I am on leave for a day I would

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receive so many phone calls from my co-workers enquiring about my health or asking why I did not show up, is everything fine...there's so much concern"

For another woman, who left her parents and other relatives to come and settle near Thiruvannamalai to work in WI, the experience was like being at 'home'. In fact, as some of them pointed out, 'better than home'.

Yet another intrinsic motivator was the cultural exposure the women had. In the interviews, they recollected with a lot of fondness the yearly trips that WI sponsors and organizes. As a deliberate and well-thought out step, WI had decided that the women would travel to different parts of Tamil Nadu and other states once a year for a week. The objectives were manifold; it gave rural women exposure to what lay beyond their village, it also exposed them to various cultures, arts, food and lifestyle. But most of all it was great fun. Another woman said,

"Not in my wildest dreams did I think that I, from a small village who had not even been to the nearest city, would tour to different parts of this country. This country is so big...so many people. And when I showed the photographs that we clicked on these trips to my family and friends they were amazed. These were really moving moments to me. I can never forget these experiences"

Thus, specific feedback on work, the ambient work culture and exposure to the wider world have played an important role in motivating women. In short, these measures have made the women perceive work as not a chore but something they like to do.

2.4.3 Building a Group Identity

As indicated earlier, one of the key objectives of WI was to prepare the women to sustain and grow the enterprise. As important as capacity building and having a motivated, steady stream of workers was towards building a sustainable rural enterprise, an equally important step to achieve this was through the building of coherent group identity. The first part of this is to help them understand "Why" Wild Ideas. This includes the value system of Wild Ideas, its ethos, commitment to natural products, relationship with the Earth as women and finally, in putting them all together in the ways women live their daily lives and how they work together as a group. This is reiterated in every action they do and in every meeting. The second part is to help them understand how important these products are for people who use them and the Earth. Testimonials are read and they are encouraged to speak with customers who thank them for chemical-free products. These feedback loops dramatically increase their confidence and make them reflect on the impact of their work as a group. Finally, the women enjoy the work environment and the company of their colleagues. Yet, as is the case with many groups, minor fissures, misunderstandings and conflicts do occur. Addressing these issues and making the members learn how these episodes impact group coherence is an important activity for Maithreyi.

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Group meetings are a regular feature in WI. It is either conducted on a weekly basis or could be convened to address an issue that cropped up that day. These meetings, led by Maithreyi, typically, resolve issues by emphasizing on a few important points. These points tend to get repeated in every meeting, almost like a mantra. Maithreyi said,

“You have to have pay close attention to the pulse of the organization, the moment I feel something is 'not right', I call for a meeting and in it, I keep insisting on the following. I do hear them out and slowly move them to what matters...discourage them from pointing to a person but encourage them to discuss the issue...and importantly asking them to think about how work got affected”

The emphasis, typically, is on the last point about the impact the conflict or misunderstanding had on the tasks. And, more importantly, making the women realise the consequences of such acts for WI, either in the form of a low-quality product, returned goods or delay in the making of a product. The idea is to point how ultimately the ‘group’ suffers and because of it the individual.

In Maithreyi’s words:

“I keep telling them that this group is what is educating your children, this group is what gives you free healthcare, this group is what pays you and it is because of this group you get the other benefits...ultimately I want these women to see the activities that they do through the prism of the group”

This messaging is incessant and happens on multiple occasions. To some extent, it appears to have worked. Some women said that when faced with a conflicting or unpleasant social situation in the work environment they do repeat that message to the ‘trouble-makers’. During a conversation, one of the women recalled an experience:

“I told my colleague to control her tongue and I said it in a dignified way. I said, ‘you do your work well, why would you want to speak needlessly...you have to repay the loan that you borrowed for your daughter’s marriage and it can be done only if the group makes money...why would you want to harm your own interests’ ...that kind of advice does work”

Recognising the rural women's deep roots to the family, WI also organizes twice a year, informal meetings with the husbands and other key members of the organization. These occasions are used to drumbeat and make husbands aware of the job that women do at WI, its importance to the family and the need for respecting that contribution.

2.5 The transformational impact of Wild Ideas on the women

Interactions with women quite clearly indicated that their economic condition was much better than it was before they joined WI. The stable income and other additional benefits like children's education have relieved considerable pressure. Some have acquired assets, others have repaid loans and for a few others a regular income has helped them to plan for a future. These are some of the visible impacts. They are important. But, much more than these measures of economic development, the women in WI now possess higher levels of confidence to deal with situations in life. Results of it are evident in the multiple episodes that they narrated.

A few women, out of their income, have purchased scooters for their use. This certainly signs of economic empowerment. But, to buy it under a government scheme, the women had to interact with multiple people in government departments, dealerships and middle-men to get clearances, quotations and licenses. Tasks that they would not have undertaken even a few years back.

Talking about it, a woman shared the story of her own transformation:

“Earlier I would hesitate to speak...Initially, when I joined here I was so nervous that I kept totally quiet. I would not even speak freely with my co-workers. Now, in a few years look at me...I went to the RTO, spoke to different officers in departments and purchased a scooter. When I think about it, I don't believe it myself”

At their homes, some of these women have managed quite successfully to balance power equations. They make their 'voice' matter at home. Take the case of a woman, who when confronted by her drunk husband used to cower in the corner and cry, and now, after being with WI for more than a year, she said she takes a 'stand':

“The other day I told my husband very strongly that I work very hard...I cycle for 10 km for my job, earn enough to feed my children, educate them...and I asked him what do you do...you just drink and spend money. I would not have said anything like this before...I would have been terrified. But somehow the work at WI and my work environment has given me sufficient confidence to at least talk back at things at home when confronted with things that are unjust and unfair”

Frequent meetings in WI, which discussed multiple issues, including key topics like 'bringing up children, seem to have had an effect on these women. The importance of avoiding corporal punishments, the need to discuss and make children understand the consequences of inappropriate behaviour and reinforcing the importance of continuing education have all been ingrained by these women.

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When asked about interactions with their children the following comment by a woman encapsulates their behaviour:

“I was used to a way of bringing up children...that one needs to be hard and have to punish. I have never hesitated in hitting them for even small mistakes...but after these meetings I am consciously trying to change my behaviour...I am willing myself to be more patient and understanding with my children...it is difficult kick old habits, but I am trying hard”

In the area of work, the growing sense of confidence has also made a few women take up new roles within the organization. They have stepped forward voluntarily to accept these additional responsibilities. Take the case of a woman who dropped out of school after 5th standard. Today, at WI she describes her job as involving the following:

"I have to plan on what jobs need to be done, their sequencing and who to allocate for it. And when it comes to the making of baskets I also frequently interact with suppliers. I know the costs of raw materials and whether their prices have gone up or down. I, sometimes, talk to customers as well. I learnt all this here”

Another woman manages ‘production’ related responsibilities and considers ‘planning’ and ‘thinking’ as key components of her job:

“I am an illiterate...so whatever I know is because of WI. My job requires application of thought...for example, I have to decide on how many numbers of vadam can a box hold without breakages and if there are breakages I have to rethink the next time...I also need to think about loading the van with products at the right time and so I also have to plan for ensuring that the numbers are available at the correct time”

So, in the last six years, WI has grown significantly. Starting with two women the organization now has more than 80 women and has made a meaningful impact to their lives. The product offerings have diversified considerably. WI has moved its operations from a small manufacturing unit to a large, permanent structure with more capacity. From a mere few lakhs of turnover in 2014 it would touch close to two crores by March 2021³⁵. It is also fully compliant with all the rules and regulations that govern such units. It continues to attract more rural women and is seen as a beacon for the underprivileged of Tiruvannamalai district. Moreover, through exposure to the products of WI and media reports, people from other parts of India have visited WI and Maithreyi to be inspired and

³⁵ Based on preliminary estimates for the year 2020-21

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to replicate WI in their states. It has come a long way even though challenges remain. The next section talks about these challenges and how they are being addressed. As Maithreyi points out ‘It’s an evolving process that WI is learning from and refining with dedication, awareness and optimism.’

3. Future Directions

By the end of 2019, WI had plans to embark on the next phase. The first leg of that journey was to register WI as a Limited Liability Company (LLP). This registration, which it obtained at the end of 2020, is a ‘hybrid’ structure that has elements of corporate and partnership structures. In addition, this type of registration comes with low compliance costs³⁶.

The second task for WI was to focus on the business being truly sustainable and reducing the dependence on the anchor/founders. This involved taking a look at the entire business and its workings and identifying those areas that could be fully owned by the women and those for which they needed extra anchors or specialists.

WI has a group of women who over 6 years have been trained well and gained enough skill, confidence and maturity to lead and implement certain critical activities of the enterprise. Over the years, the manufacturing of WI’s products has been so well standardised that women who are barely literate can hand-craft or produce high quality soaps and eatables with least supervision. This leg is in an almost ‘automatic’ mode. Women measure and mix ingredients, package the finished products and load them onto the vehicle for shipping out. The women have also gained enough confidence to interact with retailers for receiving and fulfilling orders. The existing arrangement of few women, selected from the group, overseeing these operations have proven to be very successful. Thus, this ‘core’ part of the enterprise is completely owned by the women. In a way, it constitutes a significant step forward in the direction of women development and empowerment. These core activities run entirely by the women are listed below:

- Standard Retailer Onboarding
- Order Taking
- Procurement and Warehousing: Managing Supply Chains, Suppliers & Raw Materials
- Manufacturing
- Quality Control and Testing
- Billing
- Fulfilment
- Basic Customer Care
- Basic Accounts and Payments

³⁶ For more details on LLPs refer <http://www.mca.gov.in/MinistryV2/natureoflimitedliabilitypartnershipllp.html>

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- Administration and Site and Machine Maintenance
- Management of Human Resources, Salaries, Compensation
- Internal skill sharing, training of new members and capacity building

Apart from these there are critical business services that need to be managed by professional teams hired by WI:

- Accounting
- GST Payments, PF
- Auditing
- Compliance
- Interaction with Government at any and all levels

Further, there are critical gaps that cannot be managed by the women. And, there are no service providers in the local community with the relevant skills and experience. It is these that need to be looked into carefully if the business needs to be fully sustainable. These gaps are listed below:

- Customer Complaint Management/Care
- External Communications
- Upskilling
- Retail and Big Corporate / Non-standard Negotiations
- Corporate Gifting
- Exports
- Online Channel Partners | Ecommerce platform negotiations
- Market Gap Analysis and Product Development
- Costing
- Business Analysis and Fine Tuning
- License Renewals
- Compliance and Government Interactions
- White Labelling/Contract Manufacturing Negotiations
- Design and Branding
- Professional Studio Work and Digital Promotion
- Social Media and Digital Outreach
- Running of our Wellness Programs: Education and Sponsorship, Mobility, Health, Financial Planning, Cultural Exposure Trips
- Fund Raising
- Visitor interactions

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We have gone into great detail in this section in highlighting the journey of 'Wild Ideas' into a rural commercial enterprise which is on track to achieve a turnover of Rupees 2.0 crores in the financial year 2020-21 despite having to face a nation-wide lockdown and a series of rolling lockdowns in the state for the better part of the year, in the wake of the Covid-19 pandemic. The reason is that aspiring rural entrepreneurs have to be aware of the strengths and gaps in rural India. Running a rural enterprise on commercial lines, meeting legal and regulatory compliance requirements and finding the management and staff talent to keep it growing is at once challenging, energising and fulfilling.

Keeping up morale and motivation while managing working capital and launching new products in this challenging year for businesses globally is no mean achievement. The women of Wild Ideas have done it.

That there are gaps in their current skill-set and endowment of experiences is no surprise. It is true for any growing enterprise – rural or urban, local or national or global. The challenge of finding, retaining and nurturing the required skills and experience can be bigger in rural India, in a relatively backward district. That, nearly seventy-five years after independence from colonial rule, in a relatively advanced state in the country like Tamil Nadu, it is not easy to find managerial and technical staff for a successful and flourishing enterprise is a story of the country's still-evolving economic and human development. Finding gainful employment for the country's youth demographic bulge will require these gaps to be plugged reasonably quickly.

Of course, running an enterprise on a day-to-day basis and also managing its growth are different from strategizing for future growth, expansion, business development and charting the long-term future and direction of the company. As of now, the women of Wild Ideas would continue to depend on Maithreyi as the mentor or the unofficial CEO until one of them is ready to assume that role or they find someone who is willing to come and live in their midst and lead their enterprise.

Nonetheless, what has been achieved by the women of 'Wild Ideas' in less than a decade of existence is impressive. That it has been achieved in a rural context by women with barely any functional literacy is nothing short of a miracle. The miracle is showing no sign of ending. It is growing.

4. Concluding remarks

This case study has dealt with the origin and the growth of 'Wild Ideas', a sustainable, rural commercial enterprise in two parts. Part 1 dealt with the interface with agencies of the government for commencing business, for obtaining license and the challenges of meeting ongoing compliance requirements. The challenges encountered by 'Wild Ideas' go to the very heart of the question of creating a viable industrial sector in the country. As the country

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approaches the 75th anniversary of its independence from colonial rule, these issues remain big and unaddressed to a large extent. If anything, some of the new technological developments may be helping the state monitor economic activity rather than facilitate them. Part 1 is about the policy dimension of the birth and growth of 'Wild Ideas'.

Part 2 is about the underlying philosophy of Wild Ideas and documents its growing pains as a commercial enterprise. This part is about the management dimension of 'Wild Ideas'. It is stating the obvious to note here that the first part impinges the second one a great deal. Slow or inadequate economic development of second and third tier cities makes them unattractive destinations for skills and talent needed to create and sustain enterprises and generate employment. Without them, the state does not generate revenues to undertake development and the regions may wither. It is a vicious circle.

The second part also gives academics and students of management education a flavour of the organisational and managerial challenges faced by rural and small enterprises operating in India. They have to figure out the relevance of their concepts and theories, largely imported from the West, to India and especially to rural India and small enterprises in rural India. The value of their education and its contribution to the country cannot be greater than in the successful adaptation of their learning to this context.

Finally, our purpose in combining both the parts in one document is to enable readers to see the inter-linkages more clearly than if they were treated separately. If we have achieved that even partially, we will have succeeded in our endeavour.

Figure 1

Map of Tiruvannamalai



Tiruvannamalai: Figures at a glance

Area (sq. km)	6188.0
Rural (sq. km)	6013.7
Urban (sq. km)	174.3
Population	2,464,875
Male	1,235,889
Female	1,228,985
Percentage of people dependent on agriculture	56.0%
Female literacy	65.3%

Wild Ideas: recent performance

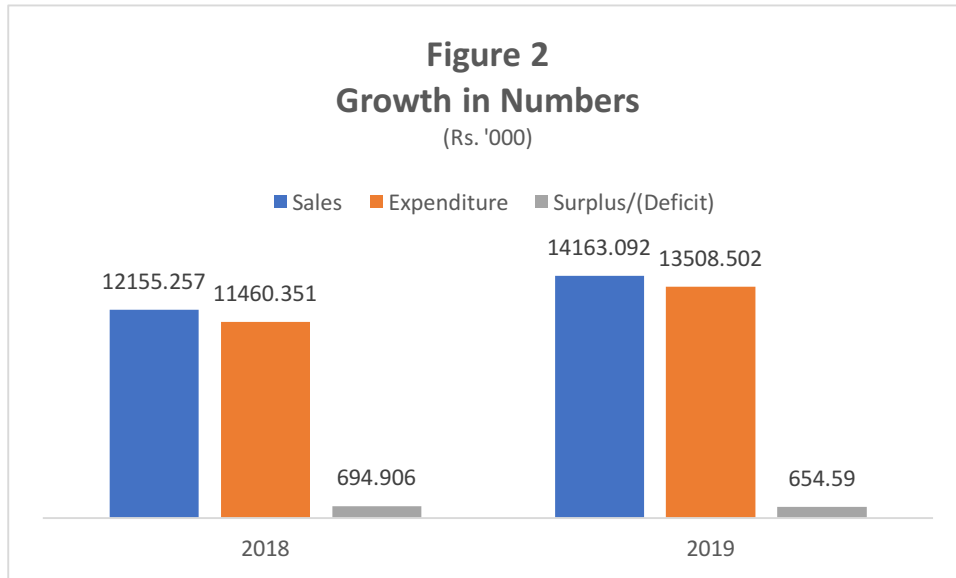


Exhibit 1: Products



Exhibit 2: Eco-friendly packaging



Exhibit 3: The Women of Wild Ideas



Author's Profiles



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Dr Anantha Nageswaran is a member of the Advisory Board of GAME. He has a Post-Graduate Diploma in Management (MBA) from the Indian Institute of Management, Ahmedabad (1985) and a doctoral degree in Finance from the University of Massachusetts in 1994 for his work on the empirical behaviour of exchange rates.

He held several leadership roles in macro-economic and capital market research for several private wealth management institutions in Switzerland and in Singapore between 1994 and 2011.

He was Dean, IFMR Graduate School of Business (Krea University) from October 2018 to December 2019. He is currently the Distinguished Visiting Professor of Economics at Krea University.

He is a member of the Board of Directors of several companies in India, including TVS Supply Chain Solutions (P) Limited and TVS Sri Chakra Ltd. In Singapore, he is a co-founder and member of the Board of Directors of NPS International School.

He helped co-found the Takshashila Institution, an independent centre for research and education in public policy and helped launch the first impact investment fund of the Aavishkaar Group in 2001.

In October 2019, he was appointed as a part-time member to the Economic Advisory Council of the Prime Minister of India for a period of two years.

His co-authored book, 'Economics of Derivatives' and 'Derivatives' were published by the Cambridge University Press in March 2015 and October 2017 respectively. Another co-authored work, 'Can India grow?' has been published by Carnegie Endowment for International Peace in November 2016. 'The rise of Finance: Causes, Consequences and Cures' published by the Cambridge University Press is his most recent (co-authored) work.

He writes a weekly column for MINT, an Indian financial daily, on Tuesdays (www.livemint.com)

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Prof Raghu currently handles MBA and PhD level courses on People and Organizations. He also conceives and anchors multiple Management Development Programmes (MDPs) for Senior and Middle Managers from organizations like Kobelco, L&T, Toshiba, Murugappa Group companies and Real Image Technologies. He has also been a Principal Investigator for various sponsored research projects of international and national agencies such as DFID, UK; IDRC, Canada, USAID and NABARD. He has published articles, case studies and technical reports in international journals and business newspapers.