

Reimagining the Social Enterprise through Grassroots Social Innovations in India

Swati Banerjee¹, Abdul Shaban²

This is an Accepted Manuscript of a book chapter published by Routledge/CRC Press in THEORY OF SOCIAL ENTERPRISE AND PLURALISM: Social Movements, Solidarity Economy, and Global South on May 2019, available online: <https://www.routledge.com/Theory-of-Social-Enterprise-and-Pluralism-Social-Movements-Solidarity/Eyraud-Laville-dos-Santos-Banerjee-Avelino-Hulgard/p/book/9780367260408>

To cite this paper:

Banerjee S., Shaban A. 2019, "Reimagining the Social Enterprise through Grassroots Social Innovations in India", in Eyraud P., Laville J.L., Dos Santos L.L., Banerjee S., Hulgard H., Avelino F. (2019), *Theory of social enterprise and pluralism: Social Movements, Solidarity Economy, and Global South*, Routledge Publisher, Oxfordshire, June, pages 116-129.

Introduction: The limits of the two main versions of social enterprise

Social enterprise is increasingly seen as a relatively new solution to the old and new problems worldwide. However, the concept has been widely contested in its present form. A key critique of social enterprises as elaborated by Davies (2014, p. 66) is that 'a common theme among all interpretations of social enterprise is the idea of needing to balance commercial and social objectives'. Further, according to Galaskiewicz and Barringer (2012, p. 52 quoted in Davies, 2014, p. 66), social enterprises incorporates contradictory institutional logics into its mission and operations. It is further argued by the authors that such balancing may lead to gravitation of social enterprises towards categories which is easier to measure. Nicholls and Collava (2018) calls it a controversial project signifying the marketization of collective action and of civil society activities previously based around participation and active citizenship. Such critiques raise significant questions regarding the present understanding of social enterprise and its relationship to social change. Further, social change is a complex and dynamic process inherently located within the local contextual realities and therefore the solutions and strategies that attempt to bring about social change needs to understand the diversities and pluralities that might exist within such specific contexts. According to Banerjee (2018, p. 158), poverty and deprivations primarily drives social change and social

¹ Professor and Chairperson at the Centre for Livelihoods and Social Innovation, School of Social Work, Tata Institute of Social Sciences (TISS), Mumbai, India

² Professor at School of Development Studies, Tata Institute of Social Sciences, Deonar, Mumbai

innovation efforts in India. It is, therefore, imperative that social enterprise in India needs to build on an understanding of people, their lived experiences of poverty and their deprivations, and facilitate innovations that are led by marginalized people at the grassroots for a process of larger societal change.

The context of poverty and socio-economic marginalities in India continue to be one of the most challenging in the world. The diversity in India is also reflected in deepening inequities emerging from both historicity and contemporary contexts. Such multidimensional processes are increasingly disempowering local communities and marginalized groups and increasing their daily struggles for living and livelihoods. The intersectional and layered processes of marginalization are also visible from the report of Ministry of Rural Development in India (2014-15) which mentions that incidence of poverty among Scheduled Tribes and Scheduled Castes in rural areas remains markedly high. It also mentions that these groups have registered a lower rate of reduction in poverty than other groups. According to an estimate, even in 2011-12, nearly 42 per cent of Scheduled Tribes and around 31 per cent of Scheduled Castes lived below poverty line. Also, the number of persons living below the poverty line (BPL) in the rural areas is still high, at over 220 million (GOI 2008). Further, Asian Development Bank (2011) analysing the context of poverty and marginality in India says that the poverty ratio for rural areas has been higher than that in the urban areas and going by the proportion of total poor residing in rural and urban areas, it appears that poverty in India has remained a predominantly rural phenomenon.

Such multi-dimensional and challenging realities also calls for newer and innovative pathways of social change. Where and how does social enterprise play a role in addressing such complexities? Do we need to reconceptualise the idea of social enterprise based on an understanding of the local context? This chapter attempts to address some of these questions by exploring the idea of social enterprise from a contextual understanding of social change strategies and processes at the grassroots in India.

The various versions of social enterprise continue to remain contested and ambiguous. The key versions of social enterprise, as also mentioned in the first part of the book (Laville, Eynaud) focuses on the understanding of social enterprises as the commercial activities of non-profits on the one hand as mentioned in the first version, 'Social enterprise, the third sector and the new capitalism', the conceptualization of which is embedded in a neo liberal frame. On the other hand, the second version, 'Social enterprise and the social economy' emphasizes social outcomes and impacts. Though the second version is more inclusive of the social goal along with internal functioning and has been further expanded within the EMES approach, it also often fails to reflect some of the ground realities as emerging from the South while trying to address the social needs. Often the over emphasis of the above mentioned

versions and interpretations of social enterprise as solutions to some of the key problems facing the world, the grassroots societal context and structural inequities that exist in the South including the power relations and diversities at the micro contexts gets negated or overlooked. The challenge therefore is to understand the existing context of marginalization and disempowerment along with the need and relevance of a bottom up process of social change and transformation. The need for embracing the concept of people centric grassroots innovations therefore becomes significant within the above understanding of the limits of the existing versions of social enterprises.

Section 1 examines the cases of grassroots organizations in India. Section 2 shows in what way the case studies in India can enrich another version of social enterprise. The conclusion proposes a discussion about the concept of community-preneurship and its convergence with a solidarity-based version of social enterprise.

1. Cases studies about grassroots innovations in India

This research is based on two case studies. The first one is located in a village in Osmanabad district, Maharashtra, India. The second is situated in the city of Mumbai (named 'Jijabai Mahila Utpadak Bachat Gat').

Case one: Collective Entrepreneurship of poor and marginal farmers

Maharashtra has emerged as one of the leading states with respect to growth and development in India. However, the development in the state has been lopsided and is polarised in few districts and cities. There is a vast territory of Marathwada and Vidarbha, which suffer from underdevelopment. Osmanabad district is part of the Marathwada region. Marathwada region has experienced relative underdevelopment over the years and 5 districts of the region (Hingoli, Osmanabad, Nanded, Jalna and Latur) in 2011 fell in the category of low HDI districts of the state (Government of Maharashtra 2014). The districts of Osmanabad also registered second lowest improvement in the Human Development Index (HDI) during 2001-2011 period. The per capita income in these districts is almost half of the state average per capita income. For instance, in comparison to per capita income of INR 35, 033 in 2008-09 (at 1999-2000 prices) at the state level, Osmanabad had per capita income of only INR 17, 847. Also, Osmanabad district suffers from high socio-economic underdevelopment. The literacy rate in the district is 78.4% as compared to 82.3% in Maharashtra as a whole. The Gross Enrolment Ratio (GER) at primary, upper primary and secondary level is also quite low in the district as compared to Maharashtra as a whole. The combined GER in the district was only 78.7% as compared to 85.4% in the state in 2011-12. The population in the district is largely dependent on agriculture and related activities. As per Census 2011, 38.4% of the workers are engaged in cultivation while 38.7% are agricultural labourers. This shows that

there exist very high economic and livelihood vulnerability in the district for a large section of the population. The declining ground and surface water resources and increasing variability in the rainfall is further enhancing the livelihood vulnerability in the district. The resulting drought condition and loss of crop has forced many farmers to commit suicide and pushed many into indebtedness. Added to this, water scarcity and the high nitrate content in the groundwater makes groundwater unsuitable for drinking without prior treatment. The extent and depth of poverty in the district is also high and that forces people to out-migrate in search of livelihood to cities. Available data show that in 2004-05 the poverty in the district was 58.8% (it was 31.2% in Maharashtra in that area) and 50.8% in 1993-94 (28.9% in Maharashtra) (Government of Maharashtra 2014).

We will now describe the key sustainable development challenges and drivers for Farmer's Distress, Livelihood Insecurity and Disempowerment. The Osmanabad district is also faced with a spate of suicides by farmers due to various reasons as emerging from overall context of poverty and marginality leading to agrarian crisis in the region. Marginal, small and semi-medium category farmers constitute 91% of total farmers in the district. During 2011 - 2017, total 597 suicides by farmers have taken place in the district. There are about 332,000 farmers in the district. An analysis of 3,16,381 farmers show that about 70% of them are in marginal and medium categories, i.e. with less than 4 hectare of land holding (Shaban and Das 2018). Further, there are about 82% of the farmers with zero irrigated land while 9% of farmers have less than 1 hectare irrigated land. This shows high rainfall dependence of agriculture in the district. About 68% of the farmers have availed loan from various sources. Due to frequent crop failures, there is enormous distress among farmers.

Also, the district of Osmanabad is facing regular draught like situations since the past few years. The unpredictable nature of rainfall has made agriculture a highly risk prone occupation. The available data from 1998 to 2016 on rainfall shows yearly fluctuations and also overall declining trend. The unfavourable agricultural conditions have, in turn, contributed to increase in incidences of indebtedness, loss of properties and assets, high migration destabilizing the family and community lives etc. It is also observed that statistically, more than 70 to 80 percent people are vulnerable and susceptible to distress conditions in this region as they are solely dependent on agriculture and related allied activities as part of their livelihoods options. Parvathamma (2016) says that in India farmers' suicide is the intentional ending of one's life by a person dependent on farming as their primary source of livelihood.

To address the farmer's distress in the district, a programme named *Baliraja Chetana Abhiyan* (awareness for farmers) was launched by the district administration to create mass

awareness amongst the distressed farmers about government schemes and to also to dissuade them from committing suicides. Amongst several initiatives as part of this programme, it also encouraged collectivization of farmers into farmers' co-operatives and Self-Help Groups for promoting alternate livelihoods and livelihoods security. This included various collectives including collective poultry venture (group name - '*Swargiya Rajabhau Patil Shetkari Gat*' in village Sirsao, taluka Paranda in Osmanabad district), goatery (group name - '*Sitarambaba Shetkari Gat*' in village Undegaon, taluka Paranda in Osmanabad district), dairy (group name - '*Om Raje Shetkari Gat*' in village Devgaon Khurd in Paranda taluka in Osmanabad district) etc. The collectives comprised of largely marginal farmers and families of farmers who had committed suicides due to extreme distress. Also, some of the groups/collectives formed were exclusively women's groups. This was an effort to centre stage women's participation and needs. This was also a way to challenge the notion of mainstream idea of solidarity to create democratic solidarity in actual practice by understanding the unequal gender relations and consciously creating opportunities for the most marginalized to participate in the process of change. Most of the farmers had less than 5 acres of land. Also, efforts were made to include marginal farmers, women farmers and other women from excluded and marginalized caste and identity groups including people from different tribes (particularly vulnerable tribal groups, PVTGs; nomadic tribes etc). Caste and ethnicity forms an important factor of exclusion in India which further deepens with various intersectionalities including gender and class (manifested in terms of poor land holding, extreme distress including suicides in the family, feminization of poverty etc). With the financial support provided under 'Baliraja Chetana Abhiyan', these groups started collective ventures as mentioned above, aimed at addressing their livelihood insecurities.

A women farmers' self help group named, '*Krusha Sakhi Mandal*' situated in village Masla Khurd, Taluka Tuljapur has been doing small savings and contribution by members and used it not only for themselves but also to lend it to other needy people in the village. They had taken loans from money lender of INR 40,000 at 3% interest rate, they had also borrowed INR 100,000 at 13% interest rate from ICICI bank. The group used to lend at 2% interest rate to needy villagers in their vicinity. The group has also suffered a case of default while lending and they acknowledged the distressed condition of the borrower and waived off the loan. At the time of data collection, an estimated amount of about INR 400,000 were lent by the group to about 40 people in the village. Some women of the group were also part of mid-day meal scheme in a local primary school. The group was also supporting other needy families in the village by providing critical social support through loan for children's education, marriages etc. As a secondary occupation, the group members had started goatry venture with the revolving fund support from 'Baliraja Chetana Abhiyan'. But, here the group had suffered severe loss due to death of all the 50 goats due to consumption of pesticide sprinkled grass in the field. As a result, the women in the group mortgaged their

jewelry and took loan from money lender and a private bank. They did not lose their hope and again continued with their goatry venture. They were expecting a good return in the future. This specific example is of importance here as it shows a process of consciousness raising and empowerment through the process of collectivization, which enabled the women to deal with loss, uncertainty, poverty and also participate in larger good of their community. This process of empowerment is especially significant within a context of not only extreme poverty put also a context of deep rooted patriarchy. Thus, the diffusion of democratic solidarity helped to translate the powers of inequity which is rare largely within the first and second versions of social enterprise as explained in the first part (Laville and Eynaud). However, most of the collectives also faced various challenges including the need for training, skill development, lack of information about government schemes and marketing opportunities, finances etc.

About the outcome and social impact, the farmers' groups are new institutions which provides a collective space, especially to marginal and socially excluded farmers to not only start-up a venture but to also use their collective negotiation abilities in the market to save themselves from price shocks. It has multiple implications such as neutralizing farmers from draught situation, capability and skills development and negotiating abilities vis – a vis market and socio-political spaces. Thus, collective social entrepreneurship which is based on the principles of collectivization, solidarity power-with aims to provide an alternative vision.

Case two: Collective Entrepreneurship by poor and marginalized women in Garment Making

'Jijabai Mahila Utpadak Bachat Gat' is a women's SHG engaged in garment making. The group was initially started by four women but today they have a much wider membership. The women are residents of Ghatla in Chembur, Mumbai which is a low income neighbourhood in the city and is part of the M (East) ward. M (East) ward is considered to be one of the most backward and neglected areas of the city with high incidences of poverty, lack of infrastructure and poor human development indicators. Fifty percent of the respondents of a survey done by TISS (2015) in this area reported life style diseases including heart disease, diabetes, tuberculosis etc.

We will now describe the key sustainable development challenges and drivers for poor income neighbourhoods in M Ward. The poverty and the daily struggles that the women in the low income neighbourhoods of M (East) ward in Mumbai faced in managing their household economy necessitated the women to create alternate sources of livelihoods. Simultaneously, the four women who initially started the present collective was initially working with another garment making industry named, 'Pushpanajali'. They had the initial

skills but not enough return from the job and later they lost this job. This was another key driver for them to come together and start their own enterprise.

'Pushpanjali' employed these women and exported the products (garments) abroad. Pushpanjali's payment cycle was of six months due to export abroad. These women however were in need of daily wages to sustain their households. Hence, they would take an advance and by the time payment came post six months, they would have already taken all their income. Faced with these problems, the women decided to start their own venture. As this news reached 'Pushpanjali', these women were fired. Hence, there was an urgent need for alternative sustainable livelihood generation for these women which led to the establishment of this enterprise. This is a unique example where there were no external stakeholders supporting the initiative in the beginning, though they later got support from the Municipal Corporation of Greater Mumbai (MCGM).

About the key strategies, practices and challenges, the group started with four women and today more than 20 women are part of the group and are engaged in garment making. Apart from garment making, this group also provides loans to its members on minimal interests to address basic consumption needs and emergency situations at the household. The collective is registered and had received an initial loan of INR 150,000 from the Municipal Corporation of Greater Mumbai (MCGM) to start their enterprise. MCGM has also provided them space to run their enterprise. The group also provides free training to other women in the community so that women who don't have skills could also work and earn. The enterprise also generates social value in the lives of the members. The members can work from home at their suitable time. The products are sold at stalls and in bulk orders. The enterprise is thus not only about creating livelihood security of its members but also about dignity and empowerment of poor and marginalized women.

One of the major challenges the group faces includes financial constraints, especially due to inflation in market. They don't have any mechanism to solve this problem and also, don't have any financial backup to address this issue. They mainly sell their products in exhibitions and during the festival seasons and therefore they face major financial problems during the lean season. They also face time constraints as they have to simultaneously take care of all the household chores. Also, this group has been functioning mostly in an informal set up without formal knowledge and skills which creates problems in scaling up and dealing with a competitive market. The challenge for women also has been combatting patriarchal mindsets at home.

Socio – economic empowerment has been a key outcome for the women engaged in this enterprise. The process of collectivization has helped these women to deal with patriarchal norms and values in several domains including being able to deal with domestic violence in

the households. Also, the income generated from the enterprise has helped them to improve the quality of their lives including better education for their children. Thus, this form of collective enterprise is a key driver for agency building and emancipation.

2. Discussion about social enterprise and grassroots innovations in India

A comparative analysis of the two case studies shows that this kind of experiments offer a contrasted picture. Thus, the institutional platforms such as SHGs/community based collective enterprises of women has brought about some improvement by reducing individual risk of failure and improving livelihood opportunities, access to entitlements and by enhancing awareness and unity among women. This was embedded in located in niche areas of their traditional occupation and local market. It was possible thanks to collective effort and involvement of civil society.

However addressing structural and strategic concerns of caste, identity and gender hierarchies is much more challenging. These initiatives have to face many difficulties such as the lack of information and ability to process the information, the patriarchy and pervasive caste and identity based discrimination creating impediments for the actions, and the lack of sufficient resources. These difficulties go along with market instability, individual interests undermining collective strength – cohesiveness of disparate individuals, and the lack of capabilities including expertise to manage the diseases of the animals etc.

The democratic solidarity discussed in the first part of the book as the third version of social enterprise provides useful lenses to analyse Indian case studies. The case studies are emphasizing several key dimensions in the Indian context which need to be deepened.

Inclusion

The context of exclusion and inequity is a major deterrent towards achieving participation, solidarity and social equity. Any intervention or innovation will not be diffused across different population segments (including the diversities of caste, class, gender etc..) unless the problem of exclusion is addressed. Exclusion sets back development initiatives and some of the initiatives might not be able to reach the most marginalized and excluded. Inclusive and democratic solidarity therefore calls for inclusion of the most marginalized based on an understanding of exclusion and intersectionalities within the excluded groups and their participation in the process of change. According to Ali and Zhuang (2007), 'Inclusive growth means growth with equal opportunities. Inclusive growth focuses on creating opportunities and making the opportunities accessible to all. Growth is inclusive when it allows all members of a society to participate in and contribute to the growth process on an equal basis regardless of their individual circumstances.' For every member of the society, therefore, to fully

participate in change processes, social inclusion and social equity is a key requirement, which has the potential to strengthen democratic solidarity.

Collective Agency

Agency helps to build the choices for an individual or group and further in fulfilling the desires as outcomes (World Bank, 2012). Therefore, it is important to recognize peoples' agency and transform the same to free and creative agency to deal with existing societal problems and marginalities. Amartya Sen (1999) articulates the relationship between agency and freedom and its centrality in change processes as greater freedom enhances the ability of people to help themselves, and also to influence the world, and these matters are central to the process of development. Further, Dreze and Sen (1989) articulates the need to move from a welfare approach in the conceptualization and intervention; to the recognition of agency of the people participating in the process as it is, as we have tried to argue and illustrate, essential to see the public not merely as 'the patient' whose well – being commands attention, but also as the 'agent' whose actions can transform society. Further, building collective agency helps marginalized people to derive collective power or 'power with' to transform their marginalities. This would also enable to create a space for claim making and negotiations as outlined in the understanding of democratic solidarity by Laville and Eynaud in the first part.

Empowerment and Collective Action

Participation and collective action at all levels has been considered to be a central concept to transform the unequal power dynamics in a hierarchical society and an essential component of democratic solidarity. According to Rowlands, J (1995) power and empowerment includes access to even intangible decision making process where decision is taken based on own interest. The implicit thought within this understanding is that participation and empowerment builds the bedrock for processes of collective action, as disempowerment inhibits the ability to action. Such implicit understanding can be further strengthened within the context of social practice theories within which this paper is located; which allows for the understanding of social dynamics of the processes of change (Jurgen Howaldt, Alexander Kesselring, Ralf Kopp and Michael Schwarz, 2014). Thus this contests the idea of the individual entrepreneur in the mainstream construct of social entrepreneurship. Catford, 1997, as cited in Leeuw, 1999 has described the social entrepreneur as an individual who should have the capacity to analyse, to envision, to communicate, to empathize, to enthuse, to advocate, to mediate, to enable and to empower a wide range of disparate individuals and organizations. Further Winfrey (2007) discusses the nature and importance of individual entrepreneurs and adds that though there are interdisciplinary perspectives but essentially all perspectives contain similar fundamental notions of defining an entrepreneur in terms of newness of ideas, organizing capacity, creating value and wealth and risk taking behaviour. Such universal notions of an 'individual' entrepreneur not only places the entrepreneur on the

pedestal but also puts the target group or people as beneficiaries without true agency, and therefore also impedes collective action. Therefore, empowerment and collective action can be considered to be the central elements for negotiating processes of social change at the grassroots. Also, as mentioned in the first part (Laville, Eynaud), it forms an important underpinning of democratic solidarity which becomes essential in democratic participation, protection and emancipation; which is especially significant within the Southern context of inequity and hierarchical power relations.

Conclusion

Grassroots innovations through their understanding of the local context from people's lived experiences, helps in eliciting the views, aspirations and struggles of the local communities. A lot of supposedly good programmes often fail to create the desired impact at the grassroots, essentially because of the top down approach where there is no ownership of the initiative by the local people. This not only leads to loss of resources, time and energy but a failed top down approach often alienates people and erodes their confidence. Thus as mentioned earlier, the understanding of power and power relationships amongst actors within different spatial contexts is implicit within the idea of grassroots innovations. Doane (2014) further mentions, Social enterprises are by nature often apolitical, taking an uncritical view of the limitations of markets, and solving short-term needs at the expense of long-term...transformation. Thus the understanding of power, power relationships and local actors is largely missing in the present discourses of social enterprise and therefore there is an urgent need to repoliticize the depoliticized space of the present discourses around social enterprise.

This also means that while talking about the 'local' and the 'community' at the grassroots, it is important to comprehend that it is diverse with multiple and hierarchical power relations as mentioned earlier. Any grassroots initiatives therefore need to understand these arenas and realms of local context, actors and actor networks and spaces. Andrea Cornwall (2002) argues that power relations pervade any spaces for participation. Spaces made available by the powerful may be discursively bounded to permit only limited citizen influence, colonizing interaction and stifling dissent. Spaces thus get co-opted by powerful actors based on various structural inequities including caste, class, gender, race etc., and the inter and intra intersectionalities of various structures as experienced by the actors in their daily lives. Andrea Cornwall (2000) further says that participation, empowerment and inclusion have become the new buzzwords and therefore suggests changing the frame to focus on relations of power and powerlessness.

Also, it is important to understand social needs as a starting point for social change processes and while trying to address social needs, it is important to differentiate between practical and

strategic needs and interests, especially of different excluded groups and communities. The identification of practical and strategic needs help in understanding the outcomes and social value creation more realistically. It helps us to comprehend as to what is achieved and what remains to be achieved. It also enables to create short term and long term planning, process and outcome goals and objectives. With respect to gender, practical and strategic gender needs have been formulated by Caroline O.N. Moser and Caren Levy (1986). They have argued the need to understand practical and strategic gender needs by stating that, strategic gender interests are derived from the analysis of women's subordinate position in society that is derived out of the identification and formulation of an alternative, more equal and satisfactory organisation of society in terms of the structure and nature of relationships between men and women to those which exist at present. This they have further stated is in contrast to practical gender needs which arise from the concrete conditions of women's positioning by virtue of their gender with respect to sexual division of labour. This proposition is particularly applicable to all marginalized groups in the process of their transformation of marginalities. Arturo Escobar (2004) had emphasized that 'the need for international solidarity is greater than ever before, albeit in new ways, not to speak about the indubitable necessity of resisting a new global market. This trend of collectivization and solidarity is also visible amongst poor and marginalized people who are increasingly being pushed to the margins in India due to the 'mainstream' development processes and a capitalist economy. This process of collectivization of people facing marginalities to address their concerns is also illustrated in the case studies below from the grassroots organizations in India which further contests the mainstream versions of social enterprises including the idea of individual entrepreneurs driving such processes.

Grassroots innovation can be conceptualized as community-preneurship because they are bottom up community led solutions for sustainability (Grassroots Innovations, n.d.). This offers a potential for understanding and implementing solutions that responds to the local context. Participation, inclusion (from an anti-oppressive and gendered perspective) and empowerment are key focus of grassroots innovation which aim towards transformation of lives and livelihoods of marginalized communities. 'Community-preneurship' is thus conceptualised as a collective entrepreneurship effort of marginalized communities from an understanding of social enterprise as located in democratic solidarity defined by the ideas of inclusion, collective agency and empowerment and collective action as mentioned above. This inclusive and intersectional understanding attempts to offer an alternative approach of social enterprise aiming to create newer alternative institutions. Such institutions attempt to facilitate solidarity of marginalized communities leading to a pathway for re-institutionalization and empowerment. Implicit in it is a vision for social change which is more inclusive towards local communities at the grassroots in terms of knowledge, processes and outcomes. Thus, 'community-preneurship' can be conceptualized as an idea where

'community-preneurship' is a marginalized peoples' collective institution that attempts to contribute to the diverse and reflexive idea of social enterprise knowledge and practice. The perspective and practice of 'community-preneurship' as emerging from the above characteristics therefore locates and interfaces with the community and society, resources, market and the State in its effort towards negotiating existing challenges and creating newer opportunities for social change and social innovation thereby having a potential for de-institutionalization of hierarchical structures and challenges and re-institutionalization for creating opportunities for addressing newer challenges.

From the above case analysis, 'community-preneurship' emerges as possible institutional framework for addressing socio-economic marginalities within both rural and urban contexts in India and other countries in the South. Today, the erosion of livelihoods of marginalized communities is emerging as a key challenge in a developing country like India, which has a large number of people staying below the poverty line. This erosion is not mitigated at large by public action but through communities themselves with the involvement of civil society groups and other stakeholders. The livelihoods risk has forced the marginalised communities to collectivize so as to negotiate in the neoliberal markets. The case studies of newly formed collectives of marginalized groups mentioned above indicate that they have in many ways succeeded to negotiate the neoliberal economic policies through collective bargaining, production and trade. However, still many challenges exist including limited capacities and capabilities of such groups, funding, scaling opportunities and simultaneously existing societal and structural inequities.

Within this context, the idea of the collectives at the grassroots/community level centre stages the idea of 'community-preneurship' as an alternate to mainstream idea of social enterprise and as opposed to the first two versions mentioned in the first part. Such collective institutions of people bringing about social change at the grassroots challenges the idea of individual entrepreneurs, especially within a context of poverty and deprivation where both financial and risk taking capacity of an individual decreases. Simultaneously, there is pooling of risks due to collectivization and expansion of collective agency for negotiating with the neo liberal markets and the inequitable social contexts.

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