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***Rebuilding an Inclusive World in the Wake  
of the Pandemic: Women's Cooperatives Lead the Way***

Webinar held on Nov 19, 2021

By

**SEWA Cooperative Federation  
Women in Informal Employment: Globalising and Organising (WIEGO)  
International Cooperative Alliance-Asia Pacific (ICA-AP)**

**Webinar Report**  
December, 2021

## Introduction

Women in the informal economy have borne the brunt of the COVID-19 pandemic due to a variety of factors, including the increased burden of care work, loss of livelihoods and continuing economic uncertainty.

In this context, the webinar titled *'Rebuilding an Inclusive World in the Wake of the Pandemic: Women Cooperatives Lead the Way'* was hosted by [SEWA Cooperative Federation](#), [WIEGO](#) and the [International Cooperative Alliance - Asia-and-Pacific \(ICA-AP\)](#) in honour of Cooperative Week in India. The webinar was an opportunity for women cooperators, practitioners and thought-leaders from the social and solidarity economy to come together, understand and brainstorm solutions to the challenges faced by women in the informal economy during the COVID-19 pandemic and associated lockdowns that had serious impact on informal workers worldwide over the past two years.

## Webinar agenda

1825 hrs	Entry
1830-1840 hrs	Welcome and setting the agenda <i>Mittal Shah, Managing Director, SEWA Cooperative Federation</i>
1840 - 1915	Introduction of the chair and the first panel Chair - <i>Dr. Simel Esim, Programme Manager (Senior Technical expert), Enterprises Department, International Labour Organisation</i>  <i>Dr. Simel Esim <u>launches SEWA Cooperative Federation's COVID 2 study</u></i>  <i>Panelists:</i> <ul style="list-style-type: none"><li>● <i>Janhavi Dave</i> <i>International Coordinator, HomeNet International</i></li><li>● <i>Palak Gadhiya</i> <i>Research Manager, SEWA Cooperative Federation</i></li><li>● <i>Simren Singh</i> <i>Program Officer, ICA-AP</i></li></ul>
1915 - 1952 hrs	Introduction of the chair and the second panel Chair - <i>Mittal Shah, Managing Director of SEWA Cooperative Federation</i>  <i>Panelists:</i>

	<ul style="list-style-type: none"> <li>● <i>Frances Onokpea</i> <i>National Treasurer of the Federation of Informal Workers' Organisations of Nigeria, Affiliate of StreetNet International</i></li> <li>● <i>Regee Khadgi</i> <i>Leader of the Production Department, Trade Facilitation Center, SABAH, Nepal</i></li> <li>● <i>Ruth Díaz</i> <i>President of COOPFENAMUTRA and General Secretary of UNFETRAH (IDWF Affiliate), Dominican Republic</i></li> <li>● <i>Hitakshi Gamit</i> <i>Leader, Lakhali Village, Megha Agriculture Cooperative, India</i></li> </ul>
1952 - 2000 hrs	<p>Introduction of the chair and the third panel <i>Chair - Yamini Atmavilas, Bill &amp; Melinda Gates Foundation</i></p> <p><i>Panelists:</i></p> <ul style="list-style-type: none"> <li>● <i>Dr. Simel Esim</i> <i>Programme Manager (Senior Technical expert) Enterprises Department, International Labour Organisation</i></li> <li>● <i>Balasubramanian Iyer</i> <i>Regional Director for the International Cooperative Alliance (ICA) Asia and Pacific</i></li> <li>● <i>Mirai Chatterjee</i> <i>Chairperson, SEWA Cooperative Federation</i></li> </ul>
2000- 2025 hrs	Questions to the panel
2025 - 2035 hrs	Audience Questions
2035 - 2040 hrs	Closing and vote of thanks

Conducted on November 19, the webinar had 120 people registered from over 28 countries and was simultaneously translated into 7 languages to allow for greater participation. The webinar was split into three panels of researchers, practitioners and subject experts each of whom presented evidence, experiences and recommendations for action.

The first panel presented the results of various research studies on the impact of COVID-19 on informal women workers and their enterprises (both individual micro-enterprises and collective ones) from India, South Asia and Asia, more generally. The second focussed on global experiences of informal women workers with speakers from Nigeria, Nepal, the Dominican Republic and India sharing their experiences of

countering the socio-economic impacts of the pandemic. The third and final panel was an opportunity for speakers to consolidate the learnings of the two previous panels into a tangible roadmap for policy advocacy efforts in the coming years.

### About the Organisers

The Gujarat State Women's [SEWA Cooperative Federation](#) is part of the SEWA movement and organises women workers into cooperatives for economic empowerment and self-reliance.

[Women in Informal Employment: Globalising and Organising](#) (WIEGO) is a global network of practitioners, researchers and policymakers focused on strengthening informal women workers through their Membership-Based Organisations (MBOs) and global workers' networks.

The [International Cooperative Alliance](#) Asia-and-Pacific ([ICA-AP](#)) is the regional organisation of the ICA, of the apex body of the cooperative movement globally. It provides a global voice and forum for knowledge, expertise and coordinated action for and about cooperatives.

## **A Summary of the Panel Discussions**

### **Panel 1: Presenting Evidence - Studies on the Effect of COVID-19 on Informal Women Workers and The Role of Cooperatives/Collectives in Response**

**Moderator:** Simel Esim ([International Labour Organisation](#))

**Discussants:** Jahnavi Dave ([HomeNet South Asia](#), HNSA), Palak Gadhiya ([SEWA Cooperative Federation](#)) and Simren Singh ([ICA-AP](#)).

The panel was structured as a series of presentations, with the moderator summarising the key takeaways from the speakers. It concluded with one round of questions by the moderator for each panellist, consolidating trends at the end.

#### **Jahnavi Dave, HomeNet South-Asia (HNSA)**

The first speaker, Jahnavi Dave, shared the results of HNSA's report that is expected to be published in December 2021. The study involved two rounds of surveys in the South Asian region that were conducted in 2020 and 2021 respectively to gauge the impact of the COVID-19 pandemic on Home-Based Workers (HBW). Nearly 400 HBWs across 12 locations, in seven countries, responded to both rounds of the survey. During the first round, conducted in 2020, three distinct time periods were considered: one in February (pre-crisis), one at the height of the lockdowns in April-May and the last was post-lockdown between June-August, concurrent to the survey. The second round of surveys was conducted a year later between June-August 2021, after the second wave of the pandemic struck India, to gauge the changes that took place in the interim.

Some visible trends that the HNSA study found were around a loss of earnings and an increasing precarity of work for HBWs. While there was hope over a quick recovery early in the pandemic, this optimism has definitely ended a year and a half into the pandemic. This was largely due to the severe lockdown restrictions placed on women's mobility and the pursuant impact on their livelihoods. While mobility and raw material access was difficult due to the lack of affordable public transportation, the cancellation or lack of orders for HBWs' products, a lack of customers to sell to/service and rising prices of their raw material supplies also ranked highly in the findings. About a quarter of respondents considered the direct health impact that the pandemic posed on them to be a reason they were unable to work.

Going deeper into the loss of earnings, it was clear that even workers in Male, Maldives and Lahore in Pakistan who had somewhat recovered after a year of the pandemic, still hadn't yet returned to pre-pandemic levels of earning, and these were generally outliers to the larger trend. In fact, workers in Mumbai, Colombo and Kathmandu saw significant downward trends between the two surveys. This may indicate that there is still a long

way to go in order for the recovery to sustain itself and that regional and sectoral disparities played a role in how this recovery was taking shape. The study suggests that this may likely be because respondents without work have been on the rise. That said, the study also found that own-account workers had more security in their livelihoods than those working on a piece-rate basis, showing the resilience of self-owned and collective businesses vis-a-vis a more vulnerable dependency on external middle agents.

Jahnavi went on to state that HBWs working in the hospitality, tourism, textile and handicrafts sectors haven't shown signs of a recovery with the borders reopening slowly and a restricted start of apparel manufacturing curtailing efforts to rebuild. In contrast, HBWs in the food sector have seen a quick bounce-back, and possibly even growth, perhaps due to the local and essential nature of the products.

Looking beyond the economic impact, however, the impact on hunger and increased care work responsibilities in the household, especially amongst women, have also been severe. HBWs in most places surveyed described a lack of food and cutting back on meals, and an increase in care work demands within the household, especially childcare, in the absence of in-person classes at schools. Thus, to make ends meet and pay for their basics like food, medicine and children's education, many HBWs have borrowed money from family members or local moneylenders.

While the report thus far has presented a grim picture of the effects brought on by the pandemic, there were optimistic signs for HBWs, who were part of collective enterprises like cooperatives and producer companies, which HNSA hopes to take a deeper look into and support further going forward. Jahnavi said that we need to build an ecosystem around these forms of enterprises by providing funds, training and digital transition support to help them get back on their feet and start the process of recovery from the pandemic. Access to safe and affordable childcare was seen as a strong point of action to ensure economic recovery of workers. Lastly, there is also a need to make heavily indebted workers solvent again to allow them to rebuild on their own and, as these loans aren't taken from banks or financial institutions, HNSA sees cash transfers rather than loan waivers as the ideal tool to resolve this issue.

#### Palak Gadhiya, SEWA Cooperative Federation

Palak presented the findings of a study conducted by the SEWA Cooperative Federation and SEWA Bharat. The study report was launched by Simel Esim. Palak explained that while the impact of the first wave of the pandemic was largely on urban informal workers, as documented in the Federation's [earlier study](#), the second wave spread in rural areas as well and had a far-reaching health and livelihood impact. The

negative effects on workers in the informal economy were magnified by strict lockdowns, in response to the rapid spread of the virus.

The surveys were conducted in June 2021 through a combination of in-depth interviews with cooperative managers, staff and members through focus group discussions. Cooperatives across five sectors, namely agriculture, handicrafts, services, manufacturing and finance, were part of this study which looked at impact on three levels: the member-level, the enterprise-level and the financial one.

At the member level, it was found that, due to a variety of factors, there was a lack of access to health services and a significant loss of lives and livelihoods among cooperative members and their families. Women lost work and their livelihoods which they had been getting through their cooperatives. The impact varied by sector. While market demand in the agriculture sector was strong, supply chain disruptions forced farmers to sell their produce to middle agents at very low rates to recoup even part of their investment. In contrast, handicrafts enterprises that rely heavily on home-based workers to produce their wares faced the collapse of both demand and orders. Even where there was demand for crafts, the access to and distribution of raw materials to workers continued to be a major hurdle. Lok Swasthya Mandli (LSM), a health cooperative, noted at least 17% of their membership contracted the virus and 3% of its members subsequently died as a result of this. And in the service sector, challenges posed by a lack of access to public transportation, the closure of workplaces and the fear that the virus' spread caused, resulted in a significant scaling back of work. Finally, as far as finance cooperatives are concerned, with high withdrawal rates of savings and increased default on loans, cash flow issues emerged.

In response to this situation, the study found that cooperatives took steps to ensure, first and foremost, the wellbeing of their members. The cooperatives conducted COVID-awareness programmes, including on importance of vaccination, provided alternate income-generating opportunities for members, like the production of Personal Protective Equipment (PPE) and pivoting business models to serve new and different markets, started the move to digital services, including accepting digital payments and marketing members' products online, and maximised the participation of members through work rotations to ensure a basic income was going to all workers. SEWA's insurance cooperative, VimoSEWA, designed products to meet our members' needs such as covering the cost of hospitalisation and the resulting loss of income due to COVID-19, bringing over 132,976 informal workers and their household under insurance coverage during this time.

Alongside this, 660 women cooperative leaders or aagewans in various cooperatives were trained to provide relief, health and facilitation for rapid referral to their members. They also assisted in the distribution of nearly 35,000 health kits and over 165,000 food kits to ensure struggling members had their basic needs met. To meet the financial needs of these cooperatives and keep them operational, SEWA Cooperative Federation's Women Enterprise Support System (WESS) provided working capital support to the tune of INR 10 million.

In conclusion, Palak laid out the needs of women's cooperatives which emerged from the study. This includes bringing young women into the cooperative movement through community organising, providing access to flexible financing to allow cooperatives to be revived, scaled-up and made sustainable, connecting them to offline and online markets, capacity-building of members to tackle emerging challenges, increasing access to digitalization and finally ensuring universal protection or social security like healthcare, childcare and insurance.

#### Simren Singh, ICA-AP

Simren shared trends observed by the ICA in the Asia-Pacific region between March and August 2020, which were collated during a similar [webinar](#) organised in 2020. She said that the challenges highlighted by both previous speakers were also being observed in other countries in the region and beyond. She described many of the economic and non-economic impacts experienced, like difficulty in moving goods to the market, increased work insecurity for daily wage earners, especially women, or the increased burden of household care work.

Some of the insights Simren brought were around the impacts on individual women during this crisis. While informal women workers were some of the worst impacted by the pandemic, they were largely left out of planning the response, thereby excluding important voices. Some challenges that they faced included an increase in domestic violence, a secondary mental health pandemic taking root and physical distress caused by inadequate nutrition stemming from sacrificing their food for the well-being of other members of the family.

In terms of support, ICA-AP found that apex cooperative bodies were able to coordinate transportation of finished goods for sale, collectively procure production equipment in bulk for constituent members, improve marketing and packaging of cooperative-made products, and provided door-to-door financial services to members. In addition, the ICA organised virtual trainings, meetings and webinars. While it was noticed that women's role in the planning was minimal, their role as frontline workers in implementing the pandemic relief response was crucial. Many smaller cooperatives moved their sales



online while some even went so far as to produce their own food locally through the cultivation of kitchen gardens.

### Questions and Answers

Simel concluded the panel with a round of questions for the panellists. She asked Jahnavi and Simren to share learnings around long-term crisis preparedness and resilience-building, while Palak was asked whether the Federation found any change in strategies of cooperatives between the two phases of the study.

Jahnavi highlighted the “unimaginable nature of the crisis” at hand. It would be impossible for any organisation to prepare for a crisis of this nature. That said, the frequency of such disruptions and crises are expected to increase as a result of climate change. First, the recognition of home-based workers (HBWs) would make them visible and help them rebuild. This would help them greatly as presently they are largely excluded from the ambit of relief schemes. Secondly, the need for universal social protection is especially crucial for all HBWs, including for own-account HBWs. Third, there was a visible increase in the need of unions and cooperatives due to the value they clearly provide. Fourth, women need to be at the table when decisions about them are being made. Lastly, there needs to be an integrated approach to the recovery process.

In response to Simel’s question to her, Palak reiterated that in the first wave, both the health emergency and loss of livelihoods emerged clearly. After the lockdowns of the first wave, cooperatives began to rebuild but then the second wave hit with even more severity. After supporting members first with emergency relief like health and food kits, the Federation’s WESS provided working capital to help cooperatives rebuild. In addition, the Federation conducted digital training and helped to connect members of cooperatives, thus ensuring that cooperatives provided support to their members.

Finally, Simren highlighted the need for us to systematically plan for the implementation of recommendations for post-pandemic recovery, starting with a systematic mapping of cooperatives and the resources they require. In the case of India, there are several legal challenges, especially around financing, which needs to be addressed for better long-term outcomes.

## **Panel 2: Women Workers in their own Voices: Re-building Post the Pandemic**

**Moderator:** Mittal Shah ([SEWA Cooperative Federation](#))

**Discussants:** Frances Onokpea ([FIWON Coop](#), Nigeria), Regee Khadgi ([SABAH](#), Nepal), Ruth Diaz ([COOPFENAMUTRA](#), Dominican Republic) and Hitakshi Gamit ([Megha Women Farmers' Cooperative](#), India).

Informal women workers shared their experiences in the second panel. Perspectives from different countries and continents were presented, with a focus on challenges faced by the speakers themselves and other workers like them.

Frances Onokpea ([FIWON Coop](#), Nigeria)

The panel opened with Ms. Frances Onokpea who shared the experience of FIWON Cooperative which was started in 2017 and has over 2,000 members today. The focus of the cooperative is on providing financial services to its members who comprise informal workers like street vendors, hairdressers and tailors in Nigeria. They offer credit, insurance and small savings. Before the pandemic, with a few exceptions, savings contributions were regular and used a transparent electronic platform.

However, COVID was a big setback as lockdowns were announced in Nigeria and unable to work, many informal workers weren't able to earn. In response, most of them withdrew their savings from the cooperative which strained its cash flow. Further, not many workers resumed savings even after the lockdown was lifted because they didn't have the capital to meet their basic needs or to continue with their businesses. It was at this point that thanks to a grant from StreetNet International, the cooperative was able to keep its services going. It has used the grant as a revolving fund to help as many of their members as possible. While they had success in offering health insurance to members prior to the pandemic, they saw rapid growth in the demand for insurance after the lockdown.

Regee Khadgi. SABAH. Nepal

Regee spoke about the challenges faced by the SABAH network in Nepal in responding to the pandemic. She stressed on how collectivisation is giving members strength and helping workers realise the opportunities in addition to the challenges. They worked with members to adopt new processes like online marketing of goods and thus enabled a shift to using digital tools while increasing their reach beyond local markets as well.

### Ruth Diaz, COOPFENAMUTRA, Dominican Republic

Ruth Diaz shared the work that the cooperative wing of the FENAMUTRA union, COOPFENAMUTRA, a relatively young entity, did to combat the health and economic impacts of COVID-19 in the absence of an effective public health system. This was especially helpful for domestic workers, who work in other people's houses and have been blamed for spreading the disease. As mentioned earlier, the lack of affordable, accessible and safe transportation was also a major stumbling block in accessing work.

Steps taken to address this crisis broadly included conducting capacity-building training online, building connections with healthcare providers and starting digital marketing efforts for services offered centrally, so that the members of the cooperative were able to access a range of key services easily. This also enabled entrepreneurship opportunities amongst individual members which facilitated the diversification of sectors the cooperative operates in. They also strongly advocated for the passage of legislation to support cooperatives during this time which helped them eventually access resources for their recovery initiatives.

### Hitakshi Gamit, Megha Cooperative, India

The final panellist, Hitakshi Gamit, from Megha Cooperative, an indigenous women farmers' cooperative based in India, shared experiences about how the cooperative worked to resolve issues around the lack of work. She also spoke about the mental health of members and the challenges of fighting against hunger. This required a holistic approach which was facilitated with the support of the SEWA Cooperative Federation, as well as other sister cooperatives affiliated to the Federation.

Where no one else was willing or able to, the solidarity network of sisterhood created by the cooperative resulted in women working together to face various challenges. In confidence-building and self-reliance, especially for those particularly vulnerable like widows. Through the cooperative, they provided health information to the members to reduce fear and misinformation about the virus. In addition, okra seeds were provided to the members at a low-cost as loans and with instalments that they could pay back easily. Training in new agricultural practices, poultry and mushroom farming were also provided to the members through the cooperative and SEWA Cooperative Federation.

### **Panel 3: Strengthening Collective Social Enterprises: The Way Forward**

**Moderator:** Yamini Atmavilas ([Bill and Melinda Gates Foundation](#))

**Discussants:** Simel Esim ([International Labour Organisation](#)), Balasubramanian Iyer ([ICA-AP](#)) and Mirai Chatterjee ([SEWA Cooperative Federation](#)).

The final panel started with an introduction by the moderator, Yamini Atmavilas, from the Bill and Melinda Gates Foundation (BMGF). This panel was mainly a synthesis of learnings from the two previous panels, along with the speakers' insights, and offered suggestions for the way forward for policy action.

Simel Esim, ILO

Question: How can we take the lessons and voices forward to international fora, such as the International Labour Conference (ILC) in 2022?

Simel explained that cooperatives have been a core part of ILO, with its cooperative unit being established in 1920. For the first time, however, the ILO has dedicated an action item at the upcoming International Labour Congress to discuss the social and solidarity economy (SSE) and a human-centred future of work, largely due to the devastating impacts of the COVID-19 pandemic. She suggested that there needs to be a synergy between the various organisations working on SSE enterprises to ensure that there is a strong message. One contribution to this is by developing a synthesis of existing reports, including the two studies shared in the first panel, with a joint publication of a position paper on key issues of concern to women's cooperatives. Given the time it takes to coordinate across many organisations globally, it is important for the synthesis to start immediately if it is to be ready for the ILC.

Balasubramanian Iyer, ICA-AP

Question: How can ICA-AP and ICA take the findings forward to global leaders and international fora?

Balasubramanian Iyer presented the current initiatives that the ICA is undertaking in the region. He spoke of how cooperatives in the region were able to pivot, innovate and rework their business models to ensure that they maximise social benefit during the pandemic. This was because cooperatives were in a unique position to deliver these kinds of social outcomes based on their values and principles-based approaches to business. While the agriculture and consumer goods cooperatives had done relatively well during the pandemic, most services and manufacturing cooperatives struggled to make ends meet. While it was relatively easy to introduce digital elements to a wide variety of service jobs, it is especially challenging to do so in domestic and care work.

Apart from their work at the grassroots, cooperatives also worked extensively on advocacy efforts which allowed them to take the opportunity created by the pandemic to force action. For example, the collective effort of cooperators in Japan, through the Japan Cooperative Workers Union, managed to get the long-delayed Workers'

Cooperative Act passed which opens the possibility for more such enterprises to develop in Japan.

Similarly, he went on to add that consumer cooperatives in South Korea started a lunchbox programme to provide food to school children. This met the dual requirements of supplying a minimum level of business to small restaurant owners who were badly hit by the pandemic and preventing hunger. It is important for cooperatives to work with one another to create a more enabling environment to prevent the silo-ing of work, and instead take an ecosystem approach by supporting their common goal. In Singapore, cooperatives came together to train and upskill workers in the poor performing sectors like tourism and retail which were facing particularly significant challenges.

### Mirai Chatterjee, SEWA Cooperative Federation

Mirai presented a set of recommendations saying, “Solidarity is the way forward. Building back through cooperatives will be key in the months ahead. This is especially true of women’s cooperatives during crisis situations. They are uniquely capable of reaching all and in an inclusive manner.”

She also stressed the importance of providing basic social protection through cooperatives to women, along with livelihood support. She also advised that this was an opportune time to join hands with unions and other workers’ organisations to advocate for universal social protection, with cooperatives playing an important role in actually implementing the services. This should include affordable and accessible childcare, micro-insurance and, of course, increased investments in public health care.

She also emphasized the importance of organising—the essential building block to build informal women workers’ solidarity. In addition, she said that there needs to be a more enabling ecosystem for incubation and registration of women’s cooperatives. This also means that it is necessary for governments to invest in supporting women’s cooperatives, including providing working capital and other financial services. She suggested that an enterprise development fund be created by governments, donors and others to support re-building of businesses run by women’s cooperatives. This would also lead to strengthening of local economies. Other support should include soft loans, tax waivers or moratoria for a few years to allow cooperatives to restore and rebuild their collective businesses.

The recovery of women’s cooperatives could also be facilitated through improved access to public procurement platforms, especially by improving their user-friendliness to meet the needs of women’s cooperatives and their grassroots-level workers. Mirai also focussed on the important roles that women’s enterprises support systems play in

supporting cooperatives to grow their businesses, and to pivot into new and emerging sectors, along with adopting newer and more efficient business practices through digital technology. This, of course, comes with the need for investing in both digital infrastructure and in digital literacy.

Finally, Mirai said that there is a strong need for women cooperatives' leaders to have voice and representation in local, national, regional and global fora.

The webinar concluded with thanks to all speakers and appreciation for all that the women's cooperatives had achieved during the very challenging period of the COVID-19 pandemic.