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While organising informal women workers into a union, SEWA or the Self-Employed Women’s Association, it became evident to Elaben, our founder, that union organising alone would not lead women to their goal of economic empowerment and self-reliance. The mainstream, nationalised banks at the time turned down the demands of financial services by SEWA members. It was in the early 1970s and microfinance led by women was not yet conventional. It was then that Elaben along with early union leaders, Chandaben, Sumanben and Anandiben, decided to register SEWA’s first cooperative - SEWA Bank - in 1974, after which there was no looking back. Sabina cooperative of chindi or ‘quilt cover’ makers was our next cooperative. It emerged out of a struggle for minimum wages. It was our members who suggested that they establish their own cooperative with SEWA’s support so that they would no longer be dependent on exploitative merchants and contractors.

As SEWA organised agricultural labourers in Ahmedabad district, it became even clearer that new ways of organising had to be developed. When the labourers demanded minimum wages which SEWA helped them to obtain with the labour department’s support, the landlords took back the monies the workers had received later and there was violence. These experiences, borne out of
organising informal women workers, led to SEWA’s joint strategy - of struggle and development through unions and cooperatives. It is a strategy that has led to the organising of 21 lakh workers in 18 states and 150 membership-based collectives, 110 of which are cooperatives reaching 3,00,000 women. All of these organisations collectively have led to thousands of women obtaining work and income security, food security and social security - health care, child care, insurance, pension and housing with basic amenities.

Further, cooperatives have not only led to economic empowerment of our sisters but also, self-reliance - both economic and in terms of decision-making and control. They are the users, managers and owners of their own cooperatives. They are the leaders.

It was to further strengthen cooperatives while consolidating the important gains made that SEWA decided in 1992 to register the SEWA Cooperative Federation, itself a cooperative, at the first apex body of women’s cooperatives in Gujarat. Elaben and Lalitaji were the founders, ably assisted by Labhuben, Jayaben, Sairaben and others. A solid foundation was laid for strengthening cooperatives and the cooperative movement through capacity-building, business development and policy action to create an enabling environment for cooperatives to grow and flourish in the state, nationally and globally.

The SEWA Cooperative Federation has been an important pillar of the SEWA movement, steadily building up women’s enterprises to enhance their collective strength and bargaining power. The SEWA Cooperative Federation grew from 33 to 110 cooperatives over the years, of which 65 are still active and 88 per cent have attained financial viability. The SEWA Cooperative Federation and its member cooperatives are led by boards, with women worker-leaders as directors. They are elected every five years from the share-holders, the members. This is democratic functioning in action!

I learned about cooperatives only after joining SEWA in 1984. I watched the bee-hive of activity that was the SEWA Bank, then housed in our union building, befriended Sabina cooperative sisters, and visited Devdholera and Dumali to see how the weavers’ and milk cooperatives functioned. As we developed primary health care for SEWA members, also through local women’s leadership, I witnessed first-hand the power of collective action through cooperatives. Then, Elaben advised me to organise our first group of 50 health workers into a cooperative. Rameshbhai Bhatt firmed up my understanding of cooperatives and Lok Swasthya SEWA health cooperative was born in 1990.

This hands-on experience of developing a cooperative, from organising to registering and electing a board at the general assembly to
conducting a business - and dealing with numerous struggles and challenges along the way, was a truly enriching experience that I shall treasure forever. I am now firmly convinced about the power of collectives like cooperatives, though I understand that context may determine the nature of the organisation itself. Cooperative principles of mutuality, transparent, accountable and democratic functioning and solidarity and more, are shared by all member cooperatives and collectives in the SEWA Cooperative Federation. These are also the shared values of SEWA and the SEWA movement, inspired, in turn, by those of Mahatma Gandhi.

Gandhiji’s dreams of gram swaraj and self-reliance are shared by the SEWA Cooperative Federation. The idea of Anubandh - interconnectedness - which the SEWA movement is actively working for, also matches well with the Federation’s present and future plans of action. The coronavirus pandemic has only highlighted the importance of cooperatives and the cooperative movement for re-building, for reducing inequalities and for promoting local, decentralised, equitable growth and development in national and global economies. 71 percent of our members said that they survived the pandemic because of their cooperatives. Thousands were reached with life-saving health information and linkages, food and working capital support. The resilience of cooperatives is now beyond doubt.

As we joyfully celebrate our journey of 30 years and SEWA’s 50 years, we look forward to many more decades of organising through the joint action of unions and cooperatives. The SEWA Cooperative Federation has now transformed itself into a Women’s Enterprise Support System (WESS), providing capacity-building, enterprise and business development and marketing support, among other services. It is actively working to create enabling policies for women’s cooperatives and collectives. The SEWA Cooperative Federation continues to be a beacon in the cooperative movement, both nationally and globally, and will strive to strengthen member cooperatives, while encouraging more informal women workers to build their own innovative cooperatives.

I thank all my sisters for their tireless efforts all these years, salute our founders and the thousands of women leaders who are part of this quest for women’s economic empowerment and self-reliance.

Mirai Chatterjee,
Chairperson, SEWA Cooperative Federation.
June 2022
This past year, our focus at SEWA Cooperative Federation was on relief, rehabilitation, and revival. In the wake of the pandemic, we had to focus on continued livelihood for our enterprises and social security – healthcare, insurance, and childcare, which we believe are the three main pillars of women’s economic empowerment. We realised during the pandemic that women’s enterprises needed access to finance and so we raised and supported our enterprises with working capital. This working capital enabled these enterprises to pivot their business, diversify, and bring in new streams of income ensuring continued livelihood for their women members, during a difficult time.

For several of these women, this was often the only source of livelihood in their household during the pandemic.

All our cooperatives and collective enterprises not only survived during the pandemic, but also supported their members holistically. Our research shows that of those women members that reached out to their cooperatives during the pandemic, 71 per cent said that they received support from the pandemic – be it for livelihood, access to healthcare, or with social support.

We also closely worked with women’s social enterprises in six sectors to rebuild post the pandemic with a focus on new strategies, upskilling
for new opportunities and transitioning into a digital market. Many of our enterprises turned this challenge into an opportunity. Abodana Handicraft Cooperative for instance pivoted into mask making, bringing in a new stream of income while all other sources of livelihood had dried up. With working capital and capacity building, we were able to support enterprises not just in Gujarat, but nationally and through our research and advocacy work, we have been able to show the world that this alternate pathway, of women worker owned enterprises is not only more resilient but also builds a better world.

This year we celebrate 30 years of SEWA Cooperative Federation and what a journey it has been! One of the biggest and most important learning has been the huge role that women-owned women-led cooperatives and collective enterprises have played in economically empowering their women members and enabling them to become leaders and decision-makers. The cooperative model ensures that these women from the informal sector get voice and visibility and a chair at the table. The more I think about, the more I am convinced that women’s collective enterprises are the way forward.

Our second learning is with respect to scale. Scale for us is not vertical. We believe in horizontal solidarity – decentralized enterprises governed by the women, working at the local level and working in an integrated and holistic manner. Having said that, with the changing market and in a post pandemic world, a platform cooperative, like SEWA Cooperative Federation, to support and strengthen all these women’s collective enterprises is more important than ever before. In the era of privatisation, a strong network of solidarity continues to be relevant.

For the next 30 years, my dream is that there will be women’s cooperatives and collective enterprises in every sector that women work. That each sector has enough women’s cooperatives and collective enterprises to have its own women’s federation. I wish that women’s collective enterprises are more supported by data leading to shifts in policy at the national and international level and more voice, visibility and representation at all levels. There are more strengthened partnerships, between corporates, universities, civil society organisations and women’s collective enterprises, so that each can learn from the other.

Mittal Shah,
Managing Director, SEWA Cooperative Federation.
June 2022
About SEWA Cooperative Federation

SEWA Cooperative Federation’s history can be traced back to the struggle for workers’ rights led by the Self-Employed Women’s Association (SEWA). Since its inception in the 1970s, the SEWA trade union has worked actively to promote rights of women working in the informal sector. Today, SEWA is one of India’s largest and oldest national trade unions of informal workers with over 2.1 million active members across 18 states.

Alongside workers’ rights, SEWA identified the need for sustainable livelihood for women informal workers. The Self-Employed Women’s Association (SEWA) Cooperative Federation has been working with and for women workers of the informal economy since 1992. The Federation is committed to women’s economic empowerment and self-reliance through collective enterprises that are owned, managed, and run by women. Our role is to provide a stable support system to women’s enterprises, nationally and internationally, enabling sustainability both financially and in terms of decision making. The Federation supports over 100 women-owned and women-led cooperatives, across 6 sectors - agriculture, dairy, handicraft, services, microfinance, labour-based - with the view of achieving full employment and self-reliance for informal women workers. The Federation provides support services that enable these cooperatives, and other collective businesses of informal women workers, to become viable, to innovate, and to scale.

Our Services

We provide specialised services to women’s collective enterprises, across sectors, to enable them to become sustainable businesses with the help of a panel of experts and experienced professionals.

- Capacity Building
- Marketing
- Finance & Accounting
- Enterprise Development
- Communications
- Human Resources and Administration
- Research
Our Vision
Informal women workers and their families will obtain full employment and achieve self-reliance through cooperatives and other collectives.

Our Mission
The holistic economic empowerment of informal women workers for self-reliance, both financial and in terms of decision-making, through their cooperatives and collectives.

To achieve this goal, the Federation has developed the following multi-dimensional strategy:

- Enable women to gain ownership of their trade through cooperatives and collectives, and to bring them into the mainstream economy.
- Establish a direct relationship between the producers and consumers, thereby eliminating exploitative middle agents.
- Develop collective businesses of the cooperatives through its Women’s Enterprise Support System (WESS), focused on enterprise development interventions.

- Undertake capacity-building of cooperative and collective members through skilling, and providing training for good governance.
- Undertake policy action for the rights and interests of workers at the state, national and global levels.
- Bridge the digital gender divide by enabling informal women workers to use digital technologies.
Over a period of thirty years, we have organised women into cooperatives and then registered these, helped women elect the boards, incubated and supported development of their businesses and in total supported:

110 women’s cooperatives and collective enterprises
65 of these women-owned cooperatives are active
88% of those active are financially viable
300,000 women shareholders
4000+ grassroots women leaders
In 2021-2022

1,700,000 individuals were reached out to through these collective enterprises
We inaugurated our celebration of 30 years of SEWA Cooperative Federation on July 08, 2022, at Ahmedabad Management Association. Our women members from 280 members from various collective enterprises across Gujarat were present. Elaben Bhatt, Ghanshyambhai Amin, and Bhavanaben Jadeja were invited as chief guests.
The second wave of the COVID-19 pandemic continued to be devastating, and for informal women workers in particular, it was a health, livelihood, and care crisis. At SEWA Cooperative Federation, we responded quickly to both the first and second waves. We raised funds to distribute resources like food and health kits to our members, their families and communities, all of whom were badly affected. In rural Gujarat where there was lack of access to health information, we developed audio-visual material on health and hygiene practices, with our sister organisation, SEWA Bharat. Our capacity-building team trained a cadre of master community health trainers from LSST who went door to door. We provided training in digital literacy, creating awareness regarding COVID appropriate behaviour and prevention. During the second wave of the pandemic, we

### 2020-2022

- **Raised** 3.3 crore as relief and rehabilitation support to cooperatives and collectives
- **11,558** ration kits distributed
- **17,110** health kits distributed
- **70** community kits reaching
- **1,05,000** members
- **8** audio-visuals prepared for awareness and prevention
- **COVID awareness training given to** 36,000 grassroots members
- **Sanitary napkins to** 4,000 adolescent girls and women
- **82.58** lakhs working capital
focused more on digital literacy. With the lockdown and closing of markets, the women’s enterprises had to quickly adapt to technology to ensure that work is not stalled. They were trained in platforms such as Zoom and Google Meet, and the use of applications like Whatsapp for marketing.

We recognised the need for working capital for these enterprises and provided ₹82.58 lakhs as working capital to 12 enterprises. This working capital support enabled enterprises to pivot their business and diversify their operations. Abodana Handicraft Cooperative in Ahmedabad turned towards producing masks when all other sources of income dried up, ensuring livelihood for 150 women artisans during the pandemic. Lok Swasthya health cooperative began manufacturing hand sanitisers. Karn Bhumi Krishak Producer Company in Bihar, diversified and tripled their business in a year. SEWA Cooperative Federation undertook two research studies in November 2020 and 2021 to investigate the effect of the pandemic on informal women workers and their collective enterprises.

Across sectors, more than 60 percent of workers lost their livelihood and there was a 65 percent reduction in income. However, women’s collectives were quick to respond - 60 percent members from the first study reported that they reached out to their cooperatives for support and 71 percent of those that reached out received livelihood support.

Enterprise impact

**Abodana Handicraft Cooperative**

- **3,10,500** masks produced
- Ensuring continued livelihood for **150** women artisans

**Lok Swasthya Cooperative**

Pivoted into sanitiser production, producing

- **7060** sanitisers
- **6030** soaps

**Trupti Snacks and Catering Cooperative**

Pivoted and made

- **10,162** dry snacks packets for distribution
- **4,276** tiffins for COVID impacted families

**Megha Agriculture Cooperative**

Used working capital support to provide seed and fertiliser kits to farmers in Tapi district, South Gujarat reaching

- **3494** farmers
Webinar - Rebuilding an inclusive world in the wake of the pandemic: Women cooperatives lead the way

SEWA Cooperative Federation, WIEGO, and ICA-AP hosted a webinar on 19 November 2021. The webinar focused on the role that women-owned cooperatives have played during the COVID-19 pandemic in protecting the lives and livelihoods of their members and communities. Attended by people from 28 countries, the webinar was simultaneously translated into 7 languages. A policy brief with recommendations from all the speakers has been developed.

Panel 1
Presenting Evidence: Studies on the Effect of COVID-19 on Informal Women Workers and The Role of Cooperatives/Collectives in Response
Panellists: Janhavi Dave, HomeNet South Asia
          Palak Gadhiya, SEWA Cooperative Federation
          Simren Singh, ICA-AP

Panel 2
Women Workers in their own Voices: Re-building Post the Pandemic
Panellists: Frances Onokpea, FIWON Cooperative Nigeria
          Regee Khadgi, SABAH, Nepal
          Ruth Diaz, COOPFENAMUTRA, Dominican Republic
          Hitakshi Gamit, Megha Women Farmers’ Cooperative, India

Panel 3
Strengthening Collective Social Enterprises: The Way Forward
Moderator: Yamini Atmavilas, Bill and Melinda Gates Foundation
Panellists: Simel Esim, International Labour Organisation
          Balasubramanian Iyer, International Cooperative Alliance Asia and Pacific
          Mirai Chatterjee, SEWA Cooperative Federation
Enterprises supported in 2021-2022
31 women’s enterprises from 5 states

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<td>2. Kadipur - Melaj</td>
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<td>3. Roopgadh</td>
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<td>4. Kheda</td>
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<td>5. Sabarkantha</td>
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<td>6. Shobhasan</td>
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<td>7. Baroda</td>
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<td>8. Surat</td>
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<td>9. Tapi</td>
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<td>10. Uttarakhand</td>
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<td>11. Delhi</td>
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<td>12. Bihar</td>
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<td>13. Raipur</td>
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Map showing locations with supported enterprises.
MOVE

MOVE (Mahila-Owned Viable Enterprises) is a programme by SEWA Bharat, SEWA Cooperative Federation, and Bill and Melinda Gates Foundation to design and develop two Women’s Enterprise Support Systems (WESS), measure their impact on women’s collective enterprises and create a replicable and viable model. Under the MOVE programme, SEWA Cooperative Federation, works intensively with six enterprises, in three sectors.

Through the programme we:
1. Support women’s collective enterprises
2. Study and document the impact of organising into cooperatives and collectives
3. Undertake policy action for an enabling environment to strengthen and promote women’s collectives

During 2021-2022, the MOVE programme focused on COVID-19 and women’s collective enterprises

1. The SEWA Cooperative Federation responded to the crisis brought about by COVID-19 pandemic by distributing ration & health kits for relief, and spreading health awareness among communities through training. Digital literacy training was provided to enable women’s enterprises to continue working through lockdowns, providing enterprises access to working capital, and linking with government relief. SEWA Cooperative Federation continued health work with Lok Swasthya SEWA Trust during this time to reach as many women (and their family members) as possible. SEWA Cooperative Federation and SEWA Bharat were recognised as one of India’s top 50 COVID-19 responders by the World Economic Forum.

2. The Bill and Melinda Gates Foundation conducted a mid-term review of the project, which was jointly developed and presented by SEWA Bharat and SEWA Cooperative Federation.

3. Continued advocacy work with MSME (Ministry of Micro, Small and Medium Enterprises) and GeM (Government e-Marketplace), NCUI (National Cooperative Union of India), ICA-AP (Internal Capital Adequacy Assessment Process) to leverage national and international platforms and schemes for women’s collective enterprises. Trainings were organised with GeM to understand onboarding of women’s collective enterprises and marketing processes through the platform.
Achievements till 2021 - 22:

- **Tapi District Megha Adivasi Mahila Agriculture Producers’ Cooperative** in south Gujarat obtained ₹800,000 of working capital for seed purchase through the Federation’s intervention, which they further linked to 3500 women farmers. This ensured that the crop cycle was not disrupted due to lack of credit for timely inputs.

- **Lok Swasthya SEWA Cooperative**: Providing affordable healthcare services, and products for, by, and with informal women workers. Ayurveda business helped Lok Swasthya stay afloat during the pandemic by procuring government and other orders; local women leaders or aagewans also sold products. Working capital and strategic support from mentor enabled their pivoting to sanitiser production.

- **Innovation Lab | Unlocking opportunities by continuously adapting market developments for and with women in the informal economy**: The gains of innovation are often last to reach poor informal women workers. The Innovation Lab bridges this gap and brings new opportunities to these women, designed as per their needs and by developing sustainable models.

### Key Achievements:

- **1.5x** average increase in revenue of enterprises (in spite of COVID)
- **3.3 million** reached through social protection during COVID-19 pandemic
- **600,000** women linked with Social Protection Schemes
- **2** new collective enterprises incubated
- **5** boards strengthened through training
- **6,20,000+** individuals impacted through our work (in-depth & light-touch)
- **165,107** food kits distributed
- **6,20,000+** individuals reached through social protection during COVID-19 pandemic
- **2,00,000** average increase in revenue of enterprises (in spite of COVID)
- **3.3 million** reached through social protection during COVID-19 pandemic
- **600,000** women linked with Social Protection Schemes
- **2** new collective enterprises incubated
- **5** boards strengthened through training
- **165,107** food kits distributed
- **6,20,000+** individuals impacted through our work (in-depth & light-touch)
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Swavlamban: Supporting women artisans to build sustainable enterprises

This programme undertaken with the HSBC and Indian Academy for Self-Employed Women, aims to support 350 women artisans with skill upgradation, design inputs, and market linkages. The project provides specialised resources, advanced capacity-building training, design support, business development, and market linkages to upskill these women artisans and enable their collective to become sustainable and profitable in the long term.

Duration - 17 months

In the first 5 months of the programme, the main focus was on upskilling the women artisans through advanced domain skill training, building their capacity in business development, and developing their understanding of entrepreneurship and governance.

- 50 trainings reaching 421 artisans
- 11 trainings in business development & entrepreneurship reaching 175 artisans
- Digital literacy and market linkages training for 51 artisans
- 32 new designs created by artisans
- An online e-commerce platform for women’s collective enterprises is being developed under this programme.
Khadi and Village Industries Commission - Kalakruti Garment Apparel Cluster

With the mentorship and support of SEWA Cooperative Federation, Kalakruti Garment Apparel Cluster has been linked with the Khadi and Gram Udyog Commission (KVIC) under the Ministry of Micro, Small and Medium Enterprises (MSME) under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI). This programme aims to organise 309 women artisans into a cluster, offer skill upgradation training, thereby offering them long-term and sustainable livelihood options. As part of the programme, a Common Facilitation Centre (CFC) with equipment and a raw material bank is being built in Kadi, Mehsana, where women artisans who are members of the cluster can access laser cutting machines, sewing machines, a block printing unit, and a design cell.

Duration - 3 years

In the first year of the programme, from our learnings during the pandemic, we advocated for sewing machines to be in the homes of women artisans, so that they do not lose livelihood during lockdowns. Apart from procurement of machines and toolkits for each traditional handicraft, the focus was on the design and architectural plans for the Common Facility Centre, which is now under construction. Awareness camps for artisans linking them with relevant government schemes and domain skill trainings were conducted.

- 50 women got stitching training
- 40 women got patchwork training
- 14 women got embroidery training
- 25 grassroots leaders of Abodana Handicraft Cooperative got leadership training
- 80 sewing machines distributed to artisans’ homes
- Procured of large machines like the laser cutting machine and button hole machines

Ahmedabad
Kadi
Kalol
Women in Informal Employment: Globalising and Organising (WIEGO) is a partner with SEWA Cooperative Federation in the Sangathan Shakti Programme. The main objective is to support the expansion of the homecare domestic workers cooperative in Ahmedabad - SEWA Cooperative Federation’s member cooperative in the service sector, upskill their members and diversify and offer new services. It aims to identify, mobilise and organise informal women workers, build their skill and connect them to the Homecare Cooperative for livelihood.

Duration - 12 months

In the first 5 months of the programme, the main focus was on upskilling the women artisans through advanced domain skill training, building their capacity in business development, and developing their understanding of entrepreneurship and governance.

In 2021 – 22:

- **291** new areas in Ahmedabad were identified to reach out to new members.
- **5607** informal women workers orientated by SEWA HomeCare cooperative and the SEWA Cooperative Federation.
- **36** capacity-building sessions conducted in technical skills, soft skills and leadership.
- **73** women linked with work and income security through HomeCare cooperative.
Canadian Institute of Advanced Research (CIFAR) has funded a group of experts, including two people from SEWA Cooperative Federation, to research and design a digital platform that supports agriculture cooperatives set up by the SEWA Cooperative Federation as well as a toolkit for the replication of such a platform globally.

The primary objectives of the project are to:

1. Support the women worker-owners of SEWA Cooperative Federation-promoted agriculture enterprise in designing a data infrastructure that will provide greater insight and predictive capacity for their cooperatives, enabling increased economic opportunities for these workers and their families.

2. Share the results and lessons learned from this co-design effort in a form that can benefit other community-based organisations who are also building their own self-governed data systems.

3. Influence policymakers and technologists globally, showing how cooperative approaches to data and AI governance are viable and can produce more equitable and inclusive systems as a result of their greater diversity.

In the past year, the e-Kheti project has linked several partners to this programme:

1. IT for Change (ITFC) will support this project to understand the ground realities of women farmers in terms of digital inclusion and their farming practices through a baseline and endline research that will help in the process of co-designing the platform.

2. Precision Development (PxD) will pilot and research their IVR technology with farmers in Megha Indigenous Women Farmers’ Cooperative, Tapi and the Kheda agriculture collective.

3. Digital Green is currently supporting with visibility and will also be able to support capacity building and tech-infrastructure development.
Swasthya Suvidha: Making healthcare accessible to all

American-Jewish Joint Distribution Committee Inc., (JDC) along with SEWA Cooperative Federation is supporting the Lok Swasthya Health Cooperative, to set up two comprehensive diagnostic and holistic medicine facilities in low-income areas in Ahmedabad so that informal women workers can access low-cost diagnostic and treatment facilities.

Duration - 2 years

In the first year of the programme, from our learnings during the pandemic, we advocated for sewing machines to be in the homes of women artisans, so that they do not lose livelihood during lockdowns. Apart from procurement of machines and toolkits for each traditional handicraft, the focus was on the design and architectural plans for the Common Facility Centre, which is now under construction. Awareness camps for artisans linking them with relevant government schemes and domain skill trainings were conducted.

In 2021 - 22:

1538 women in this area reached through comprehensive health centre set up

INR 109,844 worth sale of Ayurvedic medicine in four months of the programme.

78 women given entrepreneurship training from Lok Swasthya health cooperative
Poultry farming in Tapi District

As part of their COVID relief work, Dasra partnered with Lok Swasthya SEWA Trust and SEWA Cooperative Federation.

As a part of this relief, working capital was provided to Megha Indigenous Women Farmer’s Cooperative to begin alternative livelihood work for their members.

The duration of the project was: September 21 - March 22.

During this period,

- **265** farmers started poultry farming in Tapi District.
- **182** women members given technical skills related to poultry farming and care.

Agri Entrepreneur programme

This was a 6-month programme aimed at reaching 350 women (50 agri-entrepreneurs and 300 SHG members) by providing them skill training and fostering collective entrepreneurship.

- **28** agri entrepreneurs started small businesses selling farm tools, seeds, and Ayurvedic products.

  The women members said that they were more confident doing business and generating income.

- **22** per cent of the SHG members took an average loan of **INR 14,000** after the capacity-building training.

  The loan was spent on business development and income-generation activities.

  Post training, several members of the SHGs diversified and found alternative means of livelihood.

  Virtual trainings in data collection and job preparedness were also conducted.
Bank of America supported Sahkari Shaktikaran, a one-year programme aimed at enabling recovery for women-owned cooperatives and collective enterprises from the economic setback due to the COVID-19 pandemic. The focus was on rebuilding their enterprises through focused interventions on
1. Capacity-building and skill training
2. Training to provide psychosocial care and mental health support

In 2021 - 22:

- **186** technical, managerial and soft skills trainings.
- **3316** women
- **36** master trainers created a cadre in mental-health
- **185** health aagewans provided mental health support to **2,69,023** individuals

Through technical trainings, members noticed a direct benefit in their earnings. For example, after organic farming training in some villages, there was **45 percent** adoption rate, reducing cost of production by **37.5 percent** as farmers saved cost on fertilisers and pesticides.

Capacity building and mentorship helped women’s collective enterprises upscale or expand their area of activity.

Developed partnerships with local public health centres for improved services and access by the community.
Srujan - Incubating women-owned cooperatives: including youth in post-COVID recovery

Supported by the UK Cooperative movement, Srujan is a two-year programme to incubate two innovative young women’s grassroots collectives - a research collective and a media collective.

“On behalf of the UK Retail societies, we are delighted to support SEWA Cooperative Federation in enabling young women to set up media and research cooperatives. I’m so proud that some of our largest members came together in solidarity to support this response to the COVID crisis in India.”

Rose Marley
CEO
UK Cooperatives

Hastakala Setu Yojana - Domain Skill Training Programme

Hastakala Setu Yojana is organised by Entrepreneurship Development Institute of India (EDII) and sponsored by the Commissioner of Cottage and Rural Industries, Government of Gujarat, Gandhinagar. SEWA Cooperative Federation is a training partner and aims to upskill artisans through domain skill trainings, with a focus on enabling artisans to create finished handicraft products. On the basis of the need assessment and skill assessment, a total of 8 modules were designed for basic, advanced, design development and product development for two crafts: dori and bead work. During the programme, the artisans learnt new and advanced techniques with a focus on product development as per current market trends and learnt the importance of costing.

83 trainings
478 women artisans
During the pandemic, it became clear that women’s collective enterprises need access to flexible financing, in order to pivot their businesses and safeguard their members. For this reason, SEWA Cooperative Federation began and has continued linking enterprises, nationally, with small working capital. This has enabled business pivots such as Abodana Handicraft Cooperative in developing masks, SEWA Nagaland and SEWA Kerala in opening retail outlets, Trupti, Homecare and LSM developing new products and services.

Working capital was provided to 12 women’s collective enterprises

1. Karn Bhumi Krishak Producer Company Limited with 777 women farmers in 2 districts of Bihar
2. Lok Swasthya SEWA Health Cooperative with 1423 women shareholders in Ahmedabad, Gujarat
3. SEWA Homecare Mahila Sahakari Mandal Ltd., a domestic workers cooperative with 176 women shareholders
4. Shree Saundarya Safai Utkarsh Mahila SEWA Sahakari Mandal Limited, a cleaning cooperative with with 445 shareholders
5. Mahila Housing Trust, Baroda with 1989 shareholders
6. Mahila Housing Trust, Surat
7. Shree Trupti Nashta Udyog Mahila SEWA Sahakari Mandal Limited with 102 women shareholders
8. SEWA Kerala
9. SEWA Nagaland
10. The Tapi District Megha Adivasi Mahila Agriculture Producers’ Cooperative with 1001 women shareholders
11. Abodana Handicraft Cooperative
12. Mahila Housing Trust, Amalner

Impact

1. Karn Bhumi increased their business three-fold.
2. SEWA Nagaland and SEWA Kerala opened physical retail stores for their collective’s products.
3. About 3000 farmers benefited from availability of low cost seeds through Megha Agriculture Cooperative.
4. Lok Swasthya Mandali was linked with capital to install solar panels in their Ayurveda manufacturing unit in Ahmedabad. Not only did this enable the cooperative to become more climate resilient and reduce carbon footprint, it has also enabled them to save money.
Research & Advocacy

Research

At SEWA Cooperative Federation, we focus on action research and advocacy to strengthen the capacity and visibility of our member cooperatives. To support enterprise viability and sustainability, we also conduct need assessments, undertake impact evaluation, market research and develop case studies of our member cooperatives and their members.

In 2021-2022, the team published reports, policy notes and undertook documentation
1. Building Resilience and Strengthening our Solidarity: a study on women collectives during COVID-19 to understand the impact of the second wave of COVID at the member and collective level.
2. Baseline and Endline study: Sahkari Shaktikaran Programme to understand the impact of the capacity building training provided to women’s collective enterprises.
3. Understanding decision-making of low-income households for childcare services: market survey for the childcare cooperative.
5. Women’s cooperatives in agriculture: a case study from Tapi District, Gujarat was published as a book chapter by VAMNICOM, Pune.
6. With the partnership of Centre for Internet and Society, a research study on the requirements and challenges of women’s collective enterprises for digital procurement on public and private platforms is on-going. The report will be published next year.

Advocacy

Enabling digital inclusion for women-owned collectives: Recommendations for the MSME registration through Udyam portal: The Udyam registration portal has been a boon to MSMEs like our member cooperatives who are now able to register online with the help of PAN/GST numbers and one-time passwords (OTPs). The earlier registration process was complicated and required the submission of physical/scanned documents. The integration with existing government systems like PAN and GSTIN makes a much more convenient user experience than scanning and uploading documents. This aside, the benefits of streamlining the duplicate registration processes of GeM
Promoting and supporting women-owned and women-managed cooperatives in India: Recommendations to the Ministry of Cooperation: The Union Ministry of Cooperation is a new ministry under the Government of India which was formed in July 2021. We hope that this ministry will play a key role to encourage women’s cooperatives to develop and formalise the informal economy through cooperatives. SEWA Cooperative Federation made recommendations to the Ministry of Cooperation in this regard.

National Database of Cooperatives - Recommendations: In order to ensure that database creation and maintenance is a streamlined effort, and to ensure that women’s cooperatives are well represented, SEWA Cooperative Federation made recommendations.

Organised an international webinar on Rebuilding an Inclusive World in the Wake of the Pandemic: Women’s Cooperatives Lead the Way, in collaboration with WIEGO, and ICA-AP Suggestions to Increase the Participation of Women’s Enterprises in Procurement Processes - A note to the World Bank
Webinars and Events

- COVID 19: Cooperation among Cooperatives, a webinar by CICOPA
- Informal Women Workers lead COVID-19 Recovery in India, a webinar by UNWomen:CSW66
- Participated in the webinar conducted by SIDBI-Grant Thorton on MSE-CDP and Cluster value Chain Development
- Participated in the panel discussion at the European Social Economy Summit on Allies In A Global Movement: Social Inclusion Towards A Sustainable Economic Recovery
- Participated in the forum hosted by ICA Global: Global Youth Forum-Cooperative Entrepreneurship 2021
- Importance of Social Media in Cooperatives, a webinar by NCUI
- Gender-Responsive Procurement: Increasing Women’s Inclusion in Supply Chains, a webinar by UN Women
- Gig Work: Grip on Pay, a webinar by Wageindicator

Visibility

Feminism in India - Supporting Women’s Collective Enterprises In Informal Sector: The Need Of The Hour

By Salonie Muralidhara Hiriyur and Nitya Nangalia

What defines women informal workers’ enterprises is collective ownership and collective decision-making by the worker-owners — a role often denied to women, and particularly to women in the informal economy.
Apolitical - 100 women in gender policy

Apolitical listed Mirai Chatterjee, Chairperson, SEWA Cooperative Federation, among the 100 most influential people in gender policy.

World Economic Forum - Top 50 COVID responders in India

SEWA Cooperative Federation was listed among the top 50 COVID responders in India by World Economic Forum.

Indian express - 60 percent women workers lost livelihood, COVID Report 2

The study titled ‘Building Resilience and Strengthening our Solidarity’ focuses on the effects of the second wave of the pandemic on 15 women’s collective social enterprises in six states across five sectors - agriculture, handicrafts, services, manufacturing and finance.

The Print - COVID has devastated India’s Self-employed women

Women employed as domestic workers in India’s cities have lost work in vast numbers, forcing many to return to their home villages.
Written by Mirai Chatterjee
Our Board

Miraiben Chatterjee
Shree Gujarat Mahila Lokswasthya Sewa Sahakari Mandli Ltd.

Ayeshaben Marfatiya
Abodana Mahila Kapad Chhapkam SEWA Sahakari Mandali Ltd.

Bhartiben Parmar
Shree SEWA Homecare Mahila Sahakari Mandli Ltd.

Bijalben Brahmbatt
Shree Swashrayi Mahila Nagrik Dhiran SEWA Sahkari Mandli Ltd.

Kokilaben Patel
Shobhasan Mahila Dudh Utpadak Sahakari Mandali Ltd.

Lataben Gamit
Tapi Jilla Megha Adivasi Mahila Kheti Utpadak SEWA Sahkari Mandli Ltd.

Ramilaben Parmar
Shree Rachaita Bandhkam Mahila SEWA Sahakari Mandli Ltd.

Rupaben Aahir
The Motipipli Mahila Dudh Utpadak Sahkari Mandli Ltd.
### GUJARAT STATE WOMEN'S SEWA CO-OP FEDERATION LTD.

#### BALANCE SHEET AS AT 31ST MARCH, 2022

<table>
<thead>
<tr>
<th>AS AT 31-3-2022 (RS.)</th>
<th>LIABILITIES</th>
<th>AS AT 31-3-2021 (RS.)</th>
<th>AS AT 31-3-2021 (RS.)</th>
<th>AS AT 31-3-2022 (RS.)</th>
<th>AMOUNT (RS.)</th>
<th>AS AT 31-3-2022 (RS.)</th>
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<td>SHARE CAPITAL :-</td>
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<td>Issued, Subscribed and paid up :-</td>
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<td>RESERVE FUND &amp; OTHER FUNDS :-</td>
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<td>Statutory General Reserve :</td>
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<td>Entrance Fund :</td>
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<td>- Duties &amp; Taxes</td>
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<td>- Deposits</td>
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<td>38,44,727</td>
<td>39,62,075</td>
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<td>15,92,675</td>
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</tbody>
</table>

**FIXED ASSETS :-**
- Gross Block as per Schedule-B 1,14,67,929
- 1 Share of Gujarat Mahila Video Sewa Mahiti Communication Sahakari Mandal of Rs.500 each fully paid up 500
- 50 Shares of Shree Mahila Sewa Sahkari Bank Ltd.of Rs.10 each fully paid up 500
- 2 Shares of National Insurance Vimo SEWA Co-Op Ltd of Rs.5000 each fully paid up 500

**INVESTMENTS :- (Unquoted)**
- 63,600 Shares of Rs.100 each fully paid up 63,600
- 1 Share of Gujarat Mahila Video Sewa Mahiti Communication Sahakari Mandal of Rs.500 each fully paid up 500
- 50 Shares of Shree Mahila Sewa Sahkari Bank Ltd.of Rs.10 each fully paid up 500
- 2 Shares of National Insurance Vimo SEWA Co-Op Ltd of Rs.5000 each fully paid up 500

**CURRENT ASSETS,**
- Inventories :-
  - Stock of Trading Goods (As taken and Certified by the Management) 7,72,788
  - Sundry Debtors(Unsecured,Considered Good) -As per Schedule-C 4,65,218

**LOANS & ADVANCES :-**
- In Current Accounts with :-
  - Shri Mahila Sewa Sahakari Bank Ltd. 7,36,067
  - Union Bank of India 4,96,052
  - State Bank Of India 1,62,62,948
  - Gujarat State Co-operative Bank Ltd. 76,069

**CURRENT LIABILITIES :-**
- In Savings Accounts with :-
  - State Bank Of India 8,743
  - Union Bank of India 2,64,389

- Duties & Taxes 1,55,106
- Deposits -

**CASH & BANK BALANCES :-**
- Cash on Hand 43,563
- Bank Balances :-
  - In Current Accounts with :-
    - Shri Mahila Sewa Sahakari Bank Ltd. 7,36,067
    - Union Bank of India 4,96,052
    - State Bank Of India 1,62,62,948
    - Gujarat State Co-operative Bank Ltd. 76,069
  - In Savings Accounts with :-
    - State Bank Of India 8,743
    - Union Bank of India 2,64,389

**ASSETS AMOUNT (RS.) AS AT 31-3-2022**
- 18,62,070
- 11,000
- 1,19,450
- 43,563
- 1,21,256
- 39,59,286
- 11,95,056
- 8,67,885
- 15,15,876
- 15,92,675
<table>
<thead>
<tr>
<th>AS AT 31-3-2021 (RS.)</th>
<th>LIABILITIES</th>
<th>AMOUNT (RS.)</th>
<th>AS AT 31-3-2022 (RS.)</th>
<th>AS AT 31-3-2021 (RS.)</th>
<th>AS AT 31-3-2022 (RS.)</th>
<th>ASSETS</th>
<th>AMOUNT (RS.)</th>
<th>AS AT 31-3-2022 (RS.)</th>
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</thead>
<tbody>
<tr>
<td>PROFIT &amp; LOSS ACCOUNT:-</td>
<td>Balance as per last Balance Sheet</td>
<td>1,86,126</td>
<td>42,18,233</td>
<td>1,67,816</td>
<td>43,86,049</td>
<td>In Fixed Deposits A/c. with :-</td>
<td>Shri Mahila Sewa Sahakari Bank ltd.</td>
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<td>- Add : Loss for the year</td>
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<td>46,51,002</td>
<td>Bank of Baroda</td>
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<tr>
<td>- Add : Profit apportioned of Last year</td>
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<td>9,004</td>
<td>1,95,130</td>
<td>2,42,03,148</td>
<td>46,51,002</td>
<td>Gujarat State Co-operative Bank Ltd.</td>
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<td>5,49,244</td>
<td>Add : Profit for the year</td>
<td>1,86,126</td>
<td>1,95,130</td>
<td>2,42,03,148</td>
<td>46,51,002</td>
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<td><strong>Advances:-</strong></td>
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<td>(Unsecured, considered good, unless otherwise stated)</td>
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<td>Prepaid Expenses</td>
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<td>95,000</td>
<td>Deposits</td>
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<td>Outstanding Income</td>
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<td>Tax Deducted at Source</td>
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<td>Other Loans &amp; Advances</td>
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<td><strong>3,73,62,141</strong></td>
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<td><strong>3,70,03,291</strong></td>
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</table>

Notes to the Financial Statements - As per Schedule "D"

As per our Separate report of even date attached herewith

For and on behalf of
Mehul S Shah
Chartered Accountant

Mehul S Shah
Proprietor
Mem.No. 100092

7th July, 2022, Ahmedabad

For and on behalf of
Gujarat State Women's Sewa Co-Op Federation Limited

Miraiben Chatterjee
Chair Person

Mittal Shah
Managing Director
<table>
<thead>
<tr>
<th>2020-2021 AMOUNT (RS.)</th>
<th>EXPENDITURE</th>
<th>AMOUNT (RS.)</th>
<th>2021-2022 AMOUNT (RS.)</th>
<th>2020-2021 AMOUNT (RS.)</th>
<th>INCOME</th>
<th>AMOUNT (RS.)</th>
<th>2021-2022 AMOUNT (RS.)</th>
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Notes to the Financial Statements - As per Schedule "D"

As per our separate report of even date attached herewith
For and on behalf of
Mehul S Shah
Chartered Accountants

Miraiben Chatterjee
Chair Person

Mittal Shah
Managing Director

7th July, 2022, Ahmedabad