



SEWA
COOPERATIVE
FEDERATION

Capacity-building • Business Development • Policy Action

SEWA Cooperative Federation Annual Report 2021 - 2022



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SEWA Cooperative Federation at 30: A time for celebration and some reflections

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 - SEWABank - 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

સેવા સહકારી મંડળી, મેઘા મંડળી અને હોમ કેર મંડળી ને
પાડીશું જેથી તેઓ ધંધાનો વિકાસ કરીને પગભર બની શકે

મંડળીને વિષય નિષ્ણાત તેમજ મેનેજરની સેવાઓ પૂરી

વાની કામગીરી કરીશું



Note from the Managing Director

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.
- Undertake capacity-building of cooperative and collective members through skilling, and providing training for good governance.
- Establish a direct relationship between the producers and consumers, thereby eliminating exploitative middle agents.
- Undertake policy action for the rights and interests of workers at the state, national and global levels.
- Develop collective businesses of the cooperatives through its Women's Enterprise Support System (WESS), focused on enterprise development interventions.
- Bridge the digital gender divide by enabling informal women workers to use digital technologies.

Thirty years of celebrating solidarity

Our Impact

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

Celebrating



years of solidarity

In 2021-2022

1,700,000

individuals were reached
out to through these
collective enterprises



Celebrating



years of solidarity

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.



COVID-19: The second wave of the pandemic and its aftermath

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**
grassroot 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

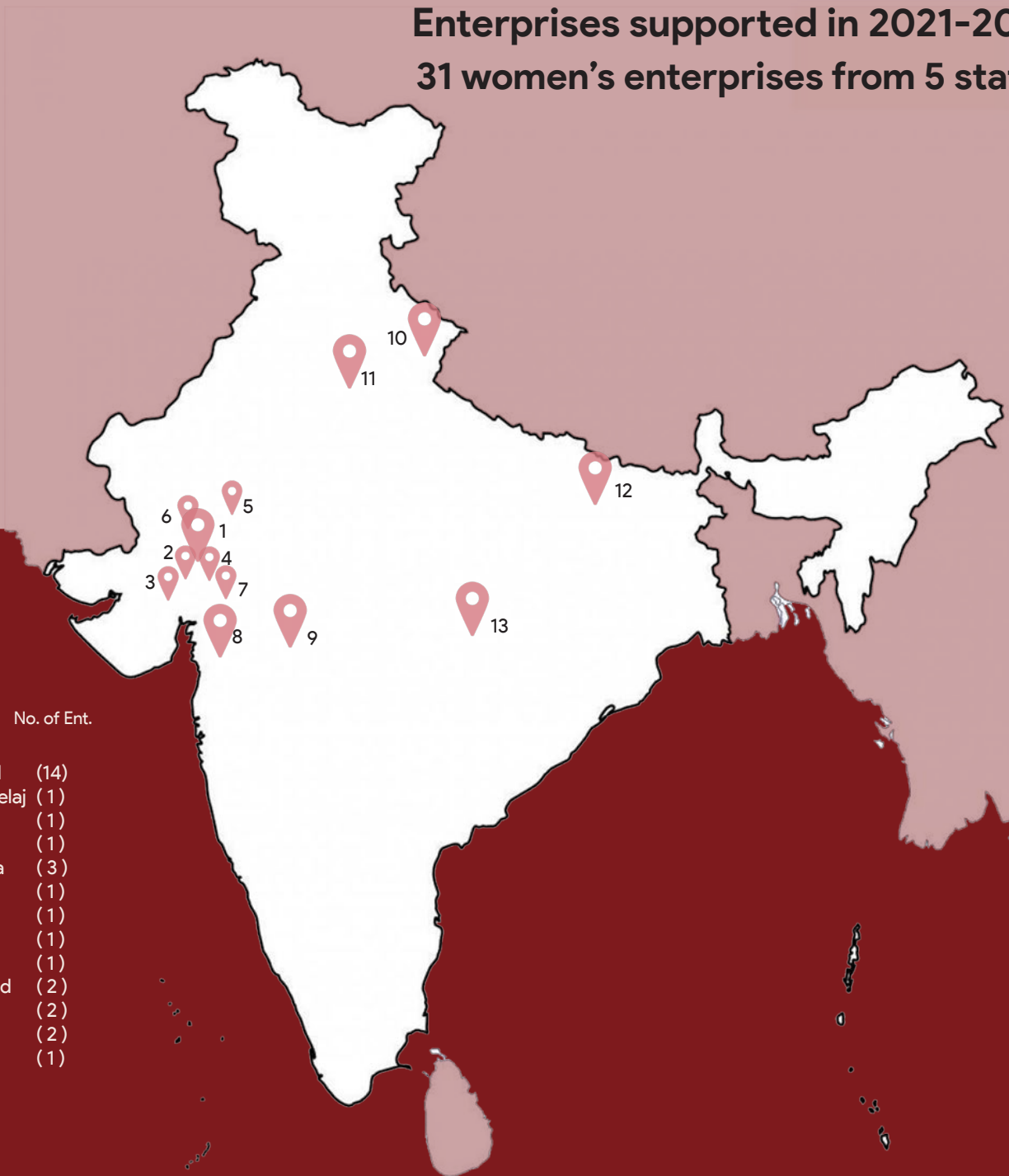
Panel 3

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



Name of place No. of Ent.

- | | |
|--------------------|------|
| 1. Ahmedabad | (14) |
| 2. Kadipur - Melaj | (1) |
| 3. Roopgadh | (1) |
| 4. Kheda | (1) |
| 5. Sabarkantha | (3) |
| 6. Shobhasan | (1) |
| 7. Baroda | (1) |
| 8. Surat | (1) |
| 9. Tapi | (1) |
| 10. Uttarakhand | (2) |
| 11. Delhi | (2) |
| 12. Bihar | (2) |
| 13. Raipur | (1) |

Programmes

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:

1.5x average increase
in revenue of enterprises
(in spite of COVID)

600,000
women linked with Social
Protection Schemes

2 new collective enterprises incubated

5 boards strengthened through training

3.3 million reached
through social protection
during COVID-19 pandemic

6,20,000+
individuals impacted through
our work (in-depth & light-touch)

165,107
food kits distributed

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.

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.

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. Community health workers reached 1,30,000 individuals with health awareness and low-cost medicines.

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

Digital literacy and market linkages training for **51** artisans

32 new designs created by artisans

11 trainings in business development & entrepreneurship reaching **175** 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

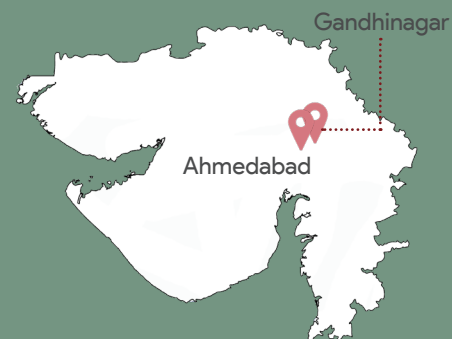
Procured of large machines like the laser cutting machine and button hole machines

Sangathan Shakti

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.

E-Kheti Programme - CIFAR

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.

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

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.

Virtual trainings in data collection and job preparedness were also conducted.

Sahakari Shaktikaran: Enabling informal women workers and their collective enterprises to recover, rebuild and grow: increasing capacities and skills

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

Working Capital

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 Mandali Limited, a cleaning cooperative with 445 shareholders
5. Mahila Housing Trust, Baroda with 1989 shareholders
6. Mahila Housing Trust, Surat
7. Shree Trupti Nashta Udyog Mahila SEWA Sahakari Mandali 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.

4. Research study with Gender and Development Network (GADN) on Lessons for a feminist COVID-19 economic recovery: multi-country perspectives.

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

(Government e-Marketplace) and TReDS (Trade Receivables Discounting System) with the potential to be replicated with other government platforms as part of the Udyam registration itself has also been an incentive and benefit for completing the registration for many of our supported enterprises. Despite these improvements, however, there are a number of challenges that have been faced by our members and their collective enterprises in registering for and using the portal and associated MSME. Based on these we have compiled the challenges faced by our member cooperatives and submitted a note of recommendations to MSME.

Enabling digital inclusion for women-owned collectives: Recommendations for the GeM portal: The GeM portal is a major opportunity for MSMEs and informal sector enterprises to engage in government tenders/contracts to provide their products and services. While GeM has opened up a huge marketplace for women's collective enterprises, there have been several hurdles for SEWA supported enterprises. Based on these experiences, we have put together a list of recommendations that would make GeM more accessible to women's cooperatives and collective enterprises in the informal sector.

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 Thornton 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.



Daxaben Mehta
Gujarat Mahila Video SEWA
Mahiti Communication
Sahkari Mandli Ltd.



Divyaben Solanki
Shri Sangini Mahila Balsewa
Sahakari Mandli Ltd.



Jayrajben Vaghela
Shree Pethapur Mahila
Dudh Utpadak Sahkari
Mandli



Jyotsanaben Parmar
Trupti Nasta Udhyog
Women's SEWA Co.op Ltd.



Sadhanaben Parmar
Saundarya Safai Utkarsh
Mahila Sewa Sahakari
Mandali Ltd.



Shardaben Vaghela
Kheda Taluka Mahila Fruit
ane Sakbhaji Utpadak
Sahkari Mandli Ltd.



Mittalben Shah
Gujarat State Women's
SEWA Cooperative
Federation Ltd.

Financials

GUJARAT STATE WOMEN'S SEWA CO-OP FEDERATION LTD.

BALANCE SHEET AS AT 31ST MARCH, 2022

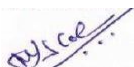
AS AT 31-3-2021 (RS.)	LIABILITIES	AMOUNT (RS.)	AS AT 31-3-2022 (RS.)	AS AT 31-3-2021 (RS.)	ASSETS	AMOUNT (RS.)	AS AT 31-3-2022 (RS.)
5,00,000	<u>SHARE CAPITAL :-</u> <u>Authorised :</u> 5000 Shares of Rs.100 each		5,00,000	1,09,12,125	<u>FIXED ASSETS :-</u> Gross Block as per Schedule-B		1,14,67,929
63,600	<u>Issued, Subscribed and paid up :-</u> 676 (Previous year - 636) Shares of Rs.100 each fully paid up		67,600	500	<u>INVESTMENTS :- (Unquoted)</u> 1 Share of Gujarat Mahila Video Sewa Mahiti Communication Sahakari Mandali Ltd.of Rs.500 each fully paid up	500	
	<u>RESERVE FUND & OTHER FUNDS :-</u>			500	50 Shares of Shree Mahila Sewa Sahkari Bank Ltd.of Rs.10 each fully paid up	500	
	<u>Statutory General Reserve :</u>			10,000	2 Shares of National Insurance Vimo SEWA Co-Op Ltd of Rs.5000 each fully paid up	10,000	
18,62,070	Balance as per last Balance Sheet	18,62,070		11,000			11,000
-	Add : Transferred from Unpaid Dividend	-					
18,62,070		18,62,070			<u>CURRENT ASSETS,</u> <u>LOANS & ADVANCES :-</u>		
	<u>General Fund :</u>				<u>Inventories :-</u>		
92,35,812	Balance as per last Balance Sheet	92,35,812		8,67,885	Stock of Trading Goods (As taken and Certified by the Management)		7,72,788
	<u>Education Fund :</u>			3,89,954	Sundry Debtors(Unsecured,Considered Good) -As per Schedule-C		4,65,218
1,21,256	Balance as per last Balance Sheet	1,21,256					
	<u>Entrance Fund :</u>						
-	Addition during the year	40					
	<u>Grant Fund :</u>						
2,07,22,535	Balance as per Schedule-A	1,92,89,020	3,05,08,198	1,19,450	<u>CASH & BANK BALANCES :-</u> Cash on Hand	43,563	
3,19,41,673			47,16,487		<u>Bank Balances :-</u>		
39,59,286	<u>Depreciation Fund :</u>			11,12,588	<u>In Current Accounts with :-</u>		
	<u>CURRENT LIABILITIES :-</u>			6,37,363	Shri Mahila Sewa Sahakari Bank Ltd.	7,36,067	
11,95,056	Sundry Creditors	13,41,687		1,63,21,642	Union Bank of India	4,96,052	
16,400	Unpaid Expenses	19,083		33,380	State Bank Of India	1,62,62,948	
-	Duties & Taxes	1,55,106		1,81,04,974	Gujarat State Co-operative Bank Ltd.	76,069	
-	Deposits	-				1,75,71,136	
12,11,456			15,15,876	14,98,171	<u>In Savings Accounts with :-</u>		
				94,503	State Bank Of India	8,743	
				15,92,675	Union Bank of India	2,64,389	
						2,73,132	

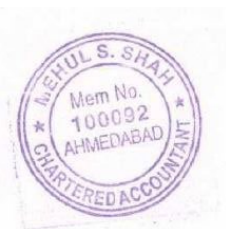
AS AT 31-3-2021 (RS.)	LIABILITIES	AMOUNT (RS.)	AS AT 31-3-2022 (RS.)	AS AT 31-3-2021 (RS.)	ASSETS	AMOUNT (RS.)	AS AT 31-3-2022 (RS.)
(3,63,118)	PROFIT & LOSS ACCOUNT :-			42,18,233	In Fixed Deposits A/c. with :-		
-	Balance as per last Balance Sheet	1,86,126		-	Shri Mahila Sewa Sahakari Bank Ltd.	43,63,372	
-	Add : Loss for the year	-		1,67,816	Bank of Barda	50,000	
5,49,244	Add : Profit apportioned of Last year	-		43,86,049	Gujarat State Co-operative Bank Ltd.	2,37,630	
1,86,126	Add : Profit for the year	9,004				46,51,002	
			1,95,130	2,42,03,148	Advances :-		2,25,38,833
					(Unsecured, considered good, unless otherwise stated)		
					Prepaid Expenses	11,668	
				95,000	Grant Receivable	4,82,281	
				484	Deposits	82,000	
				3,06,918	Outstanding Income	604	
				5,75,628	Tax Deducted at Source	3,21,391	
				9,78,030	Other Loans & Advances	8,49,579	
							17,47,523
3,73,62,141			3,70,03,291	3,73,62,141			3,70,03,291

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
em.No. 100092



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


Miraiben Chatterjee
Chair Person


Mittal Shah
Managing Director

7th July, 2022, Ahmedabad

GUJARAT STATE WOMEN'S SEWA CO-OP FEDERATION LTD.
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2022

2020-2021 AMOUNT (RS.)	EXPENDITURE	AMOUNT (RS.)	2021-2022 AMOUNT (RS.)	2020-2021 AMOUNT (RS.)	INCOME	AMOUNT (RS.)	2021-2022 AMOUNT (RS.)
9,83,761	Opening Stock of Trading Materials	8,67,885		31,77,773	Trading Sales	23,12,830	
26,07,784	Purchase Trading	17,02,254		33,524	Export Sales	-	
35,91,545			25,70,139	13,910	Exhibition Sales	-	23,12,830
				32,25,207			
1,15,559	Labour Charges	18,236					
-	APMC Market Fees	16,920		8,67,885	Closing Stock of Traded Goods		7,72,788
-	Service charges	28,294					
-	Sample Expense	-					
-	Commission paid	-					
-	Incentive (Exhibition)	-					
-	Transportation of goods	1,12,528					
1,43,260	Wastages / damages / loss of goods	15,024					
41,866	Jobwork Expenses	6,200					
3,00,685			1,97,202				
13,21,210	Salaries & Allowances (Net of Recovery)	9,89,686		2,41,822	Interest on F.D. With Co-Operative Banks	2,41,369	
1,01,428	Electricity Expenses	1,01,315		1,39,786	Interest on Savings Accounts	25,567	
33,317	Telephone Expenses	24,829		26,736	Interest on F.D. With Other Banks		
1,95,282	Conveyance Expenses	2,32,677		436	Interest Income from Farmers/Mandal		
14,420	Stationery & Printing Expenses	16,981		3,095	Interest on Income Tax Refund	2,791	
	Travelling Expenses	26,936					
	Commission Expenses	6,461					
66,174	Rent	36,660		4,11,875			2,69,727
				4,94,647	Service Charges Income		11,39,618
2,25,746	Administrative Charges	3,06,861		2,27,677	Indirect income (Agriculture)		65,512
				20,173	Miscellaneous Income		6,555
	Contribution for Project Activities	4,17,280		18,17,089	Donation		3,47,230
44,168	Audit Fees	8,000		1,328	Donation (Training Material)		-
-	Professional & Consulting Charges	81,805		6,61,366	Rent Income		61,473
67,348	Rates & Taxes	78,772		2,62,642	Administrative Charges Income		1,84,064
-	Insurance Expenses	10,842			Car hire charges		1,13,664
74,914	Repairs & Maintenance Expenses	2,05,937		-	Tender Fees		18,000
5,79,052	Relief Work Expense	50,998		18,977	Sundry Balance Written off		19,140
3,900	Communication charges	-		-	Contribution from Project Activities		3,18,334
3,73,494	Depreciation	2,09,813		60	Dividend Income		-
-	Sundry Balances written off	46,737					
4,67,000	Miscellaneous Expenses	-	28,52,590				
5,49,243	Net Profit transferred to Balance Sheet		9,004				
41,16,696			28,61,594	41,16,696	TOTAL		28,61,594

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

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



Gujarat State Women's SEWA Cooperative Federation Limited
21-22, Goyal Tower, Near Jhanvi Restaurant, University Rd,
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Phone: +91-79-26301503 | Email: info@sewafederation.org
Website: www.sewafederation.org



@sewafederation



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@SEWAFed



SEWA CooperativeFederation



SEWA Federation