



SEWA
COOPERATIVE
FEDERATION

Capacity-building • Business Development • Policy Action

SEWA Cooperative Federation Annual Report 2022-23



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Message from the Chairperson

As we celebrated thirty years of the SEWA Cooperative Federation with Elaben on 8th July 2022, little did we expect that it would be the last such special event with our beloved founder and leader of the SEWA movement. As we mourned her passing in November 2022, we strengthened our resolve to take her legacy forward. She innovated organising strategies and learned from praxis that union and cooperative must jointly act to end the many injustices, exploitation and poverty that informal women workers and their families face every day. Her vision for a just world with decent work for all was based on the building block of organising forging

unity and building solidarity among all workers, regardless of caste, language, religion, ethnicity and geography. Workers' unity and solidarity, with recognition of women's work and contribution to the country's economy and society were her life's work and passion. She urged us to struggle and also think of alternative, workable ways of ensuring livelihoods. "No hands should be idle", she advised us. She dreamed of a better world for all Indians and indeed the working poor everywhere, all informal workers.

From her own experience of cooperatives in India and overseas, she realised that cooperatives were

the way forward, as she reminded us repeatedly struggle and development through unions and cooperatives for social change and a fair world with “roti, kapda, makaan” (food, clothes, shelter) and basic services for all. This, she believed, could be achieved by organising women at the household level for full employment work and income security, food security and social security (at least health care, child care, insurance, pension and housing with basic amenities) and self-reliance. The latter includes financial sustainability and also decision-making and control in the hands of women.

She often said, “my life’s work can be summed up as women, work and peace”. She had complete and unflinching faith in the women of our country, especially the informal workers, and in the transformational power of cooperatives. As we celebrated our milestone of thirty years, she told me: “We have put our union, SEWA, on the map we are known nationally and internationally, at the ILO too. Now similarly we must put our women’s cooperatives and our cooperative federation on the map.” She gently steered us to strive for voice, visibility and validity for informal women workers and their cooperatives and membership-based organisations like self-help groups, associations and producer companies.

As we mark another year of organising women into cooperatives, strengthening these and providing a set of need-based services, we remember our founder, Elaben, with love, respect and deep admiration. We vow to move onward and forward. As part of our commitment to women’s

cooperatives, we strengthened ourselves as a Women’s Enterprise Support System (WESS) providing business development services, capacity-building, research and market support, for both online and offline marketing. We also extended and strengthened our advocacy for, with and by, women leaders of cooperatives affiliated to our SEWA Cooperative Federation. We reached 15,84,485 lakh women in the year 2022-2023 and in-depth and light touch services to 42 cooperatives, all our members.

Most notably, we organised a national workshop with 120 participants from 18 states across the country. For the first time, with our partners, National Cooperative Union of India (NCUI) and the International Cooperative Alliance Asia-Pacific (ICA A-P), we had women cooperators from states we hardly hear from participate actively along with their sisters from other states. The Delhi Declaration was unanimously passed and also presented to the Committee developing the new cooperative policy. We also effected changes in the government marketing portal, GeM, enabling it to be more user and women-friendly. Our cooperative leaders spoke at various national forums and showed how women’s economic empowerment and self-reliance can be achieved through cooperatives.

We worked hard on improving governance of our member cooperatives through intensive capacity-building training, exposure visits and films to showcase how women and their cooperatives achieved financial viability and ultimately, their economic empowerment. We developed various

communication strategies and tools to reach the voices of informal, women workers-cooperators to the outside world and also to share between cooperatives, following the seven principles of cooperation. As part of this, our newsletter Sahakarita, reached new audiences. A podcast series was initiated and two films one on our cooperative federation at 30 and on the revival of women's handicrafts collective ensured visibility of the struggles and achievements of informal women workers as cooperators and leaders of social change in their families and communities.

The International Labour Conference (ILC) of 2022 united workers, employers and governments on the social and solidarity economy (SSE). This is a tremendous opportunity for us to show what works for the poorest and most vulnerable individuals and communities on our planet. The new Ministry of Cooperation and the renewed emphasis on

cooperatives and cooperation, especially at the grassroots level, is also a defining moment in our cooperative history and an opportunity for women cooperators, their cooperatives and federations like our's. We fully intend to make our voices heard and share our valuable lessons with policy-makers and legislators in our country and globally.

As we move forward into the next year of our active organising and development work, we pay tribute to our founder, Elaben, and re-dedicate ourselves to her vision and to serving women cooperators across India. Elaben's spirit and commitment will live

Mirai Chatterjee,
Chairperson,
SEWA Cooperative Federation.
August 2023

“**My life's work can be
summed up as women,
work and peace.**”

-Elaben Bhatt



Note from the Managing Director

Taking the legacy and vision of Elaben Bhatt forward, who established SEWA in 1972 to provide sustainable livelihood, equal rights to women in the informal economy and provide access to markets; we at the SEWA Cooperative Federation are all set to spread our wings. Within the second year of its establishment, SEWA began promoting women's

cooperatives and collectives. In 1992, the SEWA Cooperative Federation was formed and went on to become a Women's Enterprise Support System (WESS) in 2019 to provide services in a streamlined manner to our member cooperatives. We as an organisation have immense faith in the power of women's collectives and cooperatives as

they have withstood not just the test of time, but flourished at the time of the Covid19 pandemic. No work was lost, and an increase in cooperative membership was seen. It is heartening to see that the government is now taking initiatives for the cooperatives, with the formation of the Ministry of Cooperation and the National Cooperative Union of India actively working towards it. At this juncture, we, as an organisation, felt that the time was rife to share our expertise of working 30 years in this area with all women's cooperatives. And so, the Federation made amendments to its bye-laws, which now allow us to work with women's cooperatives beyond the SEWA family to support and strengthen them. The emphasis in our working has been in the areas of youth inclusion, building digital literacy and awareness for climate impact. We continued to share our expertise on capacity-building, creating market linkages, communications for visibility, brand-building, marketing, and research. Post pandemic, the markets have undergone sea changes, as they are more competitive and continue to evolve. So, there is a need more than ever, for constant hand-holding for social enterprises. Keeping this in view, the SEWA

Cooperative Federation promoted an exclusive marketing platform Saamarth for all women's cooperatives and collectives to sell their products. We also linked our cooperatives to other existing online private and public platforms, thus providing access to online and offline markets. We've also provided timely disbursement of capital to the cooperatives. With changing times, the need for understanding and redefining our role and services was felt. And so, we spent time preparing and refining our standard operating procedures, internal systems, and preparing five-year business plans. We have also upheld our commitment to policy advocacy for women's cooperatives to get access to markets and financial services. In the years ahead, the SEWA Cooperative Federation will continue to strive for women's collectives and cooperatives to come together at a national and international level, and work towards building and expanding a social and solidarity economy (SSE).

Mittal Shah,
Managing Director,
SEWA Cooperative Federation.
August 2023

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 the 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 2.5 million active members across 18 states.

Alongside workers' rights, SEWA identified the need for sustainable livelihoods for women informal workers. The Self-Employed Women's Association (SEWA) Cooperative Federation has been working with and for women workers in 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, innovate, and 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. We offer :



Capacity-
building



Enterprise
Development



Marketing



Communications



Research



Finance &
Accounting



Human Resources
and
Administration



Our Vision

Informal women workers and their families will obtain full employment and achieve self-reliance through cooperatives and collectives.



Our Mission

Since its inception, the SEWA Cooperative Federation has worked with a singular mission: The holistic economic empowerment of informal women workers 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 bring them into the mainstream economy.
- Establish a direct relationship between producers and consumers, thereby eliminating exploitative middle agents.
- Build capacity of co-operative and collective members for better governance, stronger leadership, and provide training to enhance their skills to help them gain access to knowledge and technology.
- Train women in management skills like accounting, auditing, marketing, planning.
- Undertake policy action for the rights and interests of workers and their collective enterprises like cooperatives at the state, national and international and institutional levels.

Our Impact

Thirty-one years of celebrating solidarity: Over a period of more than thirty years, we have organised women into cooperatives and then registered these, helped women elect their boards, incubated and supported the development of their businesses, and in total supported 110 women's cooperatives and collective enterprises.

67

of these women-owned cooperatives are active.

4000+

grassroots women leaders groomed.

15,84,485

lives were touched by the SEWA Cooperative Federation family.

A total of

1,65,627

women have been share holders during this period.

88

percent of those active are financially viable.

**States we have covered through
capacity-building in 2022-23.**



Sr.no	States Covered 22-23
1	Gujarat
2	Delhi
3	Rajasthan
4	Jharkhand
5	Punjab
6	Bihar
7	Haryana
8	Uttarakhand
9	Madhya Pradesh

We as a Women's Enterprise Support System (WESS)

Keeping the unique realities and differential needs of women informal workers at the centre, SEWA Cooperative Federation transformed itself into a Women's Enterprise Support System (WESS) to provide direct support to women's cooperative enterprises in two critical areas--cooperative governance through democratic and participatory functioning and financial sustainability through a market-led approach to business, but one with social impact as well. It is a one-of-its-kind cooperative in the cooperative movement.

The WESS provides comprehensive business development services to women's cooperatives through one window. It keeps women in the informal

sector, their needs and their learning styles at the centre of its design and delivery, while also including aspects of peer learning from women role models, physical exposure visits, and on-field training. Within WESS, capacity-building training is provided to women informal workers in four broad areas governance and leadership, member education, sector specific technical training, marketing, financial literacy and accounts, digital literacy and soft skills.

The success rate of the WESS model has been notably high as out of **110** cooperatives, **67%** are still active, and **88%** are financially viable



National Workshop for Women Cooperators : Our Impact

SEWA Cooperative Federation, in partnership with SEWA Bharat, the National Cooperative Union of India (NCUI), and the International Co-operative Alliance Asia-Pacific (ICAAP), organised a National Workshop for Women Cooperators in New Delhi on December 13 and 14, 2022. The workshop titled **Strengthening Solidarity: Enabling Women's Cooperatives & Collective Enterprises to Thrive** had 160 women cooperators from 40 cooperatives in 17 states of India.

In September 2022, the national government announced the formulation of a new National Cooperative Policy with a vision of "*Sahakar Se Samriddhi*" or "Prosperity through Cooperatives." The objective of the policy is to strengthen the cooperative movement in the country, deepen its reach to the grassroots, and promote a cooperative-based model of economic development. The deliberations at the workshop

were summed up in the Delhi Declaration 2022, with recommendations developed and endorsed by all the participants. Participants took a pledge to work on the 15 points in the declaration.

Dileep Sanghani, President, National Cooperative Union of India, who was the Chief Guest at the inaugural and valedictory sessions, agreed to present the declaration and its recommendations before the committee at the meeting of the national cooperative policy committee, for inclusion into the national co-operative policy.

The deliberations were summed up in the Delhi Declaration 2022, with recommendations developed and endorsed by all the participants. Issues discussed at the workshop were : ease of doing business, access to financial services, governance and capacity-building, and digital inclusion.



Programmes

1. MOVE (Mahila-Owned Viable Enterprises) – Supporting the Development of Sustainable Women-run Collective Social Enterprises

MOVE is a programme by SEWA Bharat, SEWA Cooperative Federation, and the Bill and Melinda Gates Foundation to design and develop two Women's Enterprise Support Systems (WESSs), measure their impact on Women's Collective Enterprises (WCE), and create a replicable and viable model. Under the MOVE programme, the SEWA Cooperative Federation:

- Supports women's collective enterprises through enterprise development interventions.
- Studies and documents the impact of organisation into cooperatives and collectives.
- Undertakes policy action for an enabling environment to strengthen and promote women's collectives.

During 2022-2023, the programme focused on strengthening the model of service provision to women's cooperatives and collective enterprises (WCEs) by conducting cost-impact analyses of various services provided by WESS to WCEs, developing appropriate service packages based on need with calculations, creating tools, template, standard operating procedures (SOPs) and for different services to the enterprises and developing a business plan for WESS to determine scalability and financial sustainability.

The programme also improved cooperative business outcomes, particularly following the COVID-19 slowdown, and improved cooperative

business-related data collection systems through a shift in mindsets and with an emphasis on their utility. It adapted an agile approach to solving problems in grassroots cooperatives namely Lokswasthya Mandali (LSM) and Homecare Cooperative.

The core model of WCE service-positioning was developed. The Federation developed a diagnostic tool to assess the stage of growth of a cooperative or a collective enterprise. The tool has indicators across five main themes – Vision, Governance, Business, Finance, and Leadership. This tool will also support the Federation in setting cooperative-level milestones and gradually phase out its intensive interventions with the current cohort of Social Enterprises as they progress toward sustainability. Also, the organogram for the organisation was also created.

I Lok Swasthya SEWA Mandali (LSM)

- ♦ **14%** increase in LSM's annual growth through the Ayurveda business line
- ♦ **100%** increase in sales through the Sakhi channel (Sakhis are members who deliver health services to the women at village-level and also do sales of LSM's ayurveda products)
- ♦ **3.5x** increase in the profit of LSM through sales (Rs. 5 lakhs profit earned through sales, compared to just 1.44 lakhs in the previous year)



II. Kheda Cooperative

- ◇ 2 new rice mills of the Kheda Cooperative were revived and became operational
- ◇ **Rs. 1.2 lakhs** revenue earned from the rice mills in the last quarter of the year

III. Abodana Handicrafts Cooperative

- ◇ Turnover was **Rs. 14 lakhs**, and it successfully made a profit of **1 lakh** rupees.



2. Swavlamban: Supporting Women Artisans to Build Sustainable Enterprises

This programme, undertaken with the Hong Kong and Shanghai Banking Corporation (HSBC) and the Indian Academy for Self-Employed Women, aims to support 350 women artisans by providing them 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.

- ◇ 44 training sessions were held for 653 artisans the area of business development and entrepreneurship
- ◇ Market linkage training programmes for 25 artisans were conducted
- ◇ 40 new markets were explored
- ◇ 6 exhibitions were organised to showcase member artisans' products
- ◇ Design interventions, market intelligence education, marketing tools and project management skills provided to traditional women artisan collectives
- ◇ Advanced skill training to upskill 350 traditional women artisans

3. Kalakruti Garment Cluster – Reviving Traditional Arts and its Industries

In this programme, SEWA Cooperative Federation has successfully linked Kalakruti Garment Apparel Cluster with the Khadi and Village Industries Commission (KVIC) under the Ministry of Micro, Small, and Medium Enterprises (MSME) under the Scheme In this programme, SEWA Cooperative

Federation has successfully linked Kalakruti Garment Apparel Cluster with the Khadi and Village Industries Commission (KVIC) under the Ministry of Micro, Small, and Medium Enterprises (MSME) under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI). Funds from the Scheme have enabled the building of proper infrastructure and purchase of machinery, while HSBC has provided funds for the product development and marketing of this cluster. This programme aims to organise 309 women artisans into a cluster and offer skill upgradation training, thereby offering them long-term and sustainable livelihood options. As part of the program, a Common Facilitation Centre (CFC) with equipment and a raw materials bank has been set up in Kadi, Mehsana, where women artisan members of the cluster can access laser cutting machines, sewing machines, a block-printing unit, and a design cell.

This year, the program successfully held awareness sessions for women artisans. Toolkits and machinery were distributed among them. The programme also organised exhibitions to increase the visibility of cluster artisan members.

- ◇ **15** craft based domain training given to cluster beneficiaries
- ◇ **256** artisans trained
- ◇ **150** out of **310** artisans got accounts opened under the Atal Pension Yojana and the Jan Dhan Yojana
- ◇ **9** awareness programs for cluster beneficiaries
- ◇ **15** artisans went on exhibition visits to Kutch and Bhuj
- ◇ 80 sewing machines were distributed to artisans

- ◇ **310** craft tool kits distributed among artisans according to their craft skills
- ◇ **310** share certificates distributed among artisans

4. Srujan – Incubating Young Women’s Cooperatives

The Srujan programme is supported by the UK Cooperative movement to incubate two innovative young women’s grassroots collectives – a research collective and a media collective. Through Srujan various mobilisation and orientation programmes are conducted in the target areas. The programme also actively encourages discussions on women’s livelihood, safety, leadership, cooperative mindset, and digital marketing among young girls.

- ◇ **5** new areas included within the programme’s reach
- ◇ **400** young women reached through the programme
- ◇ **150** out of **400** girls participated in orientation programmes
- ◇ **34** young women organised into Research and Communications Collectives
- ◇ **15** skill-building trainings on research, communication, leadership and business
- ◇ **16** girls received job offers worth more than **20,000** rupees

5.E-Kheti – Supporting Agriculture Cooperatives through Research and Digitization

The 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:



- ◇ 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

- ◇ 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

- ◇ 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 such as: *Precision Development, IT for Change and Digital Green.*

Precision Development (PxD) primarily aims to end information poverty by providing grassroots-specific digital advisory services through their mobile phone technology platform, Paddy, which has 7 million users in 6 countries. PxP, in collaboration with SEWA Cooperative Federation, conducted an information pilot with 600 farmers through Kheda and Megha cooperatives, providing crop advisory on Rabi and Kharif crops. PxP also conducted a study to better understand gender-specific constraints in access to digital information.

IT for Change (ITFC) has collaborated with SEWA Cooperative Federation on a baseline and endline survey. They are collaborating with the Friedrich-Ebert-Stiftung and the European Union on a four-year project to develop context-appropriate digital platform models, which also includes two on-the-ground partners, Vrutti and LabourNet. So far, ITFC has completed scoping for the project. They

further would be working on the creation of two blueprints on techno-institutional data practices and on models of public institutional support for cooperatives in the Global South.



Digital Green has collaborated with SEWA Cooperative Federation to create and co-design a toolkit that prioritises community needs. They are involved in providing technical assistance in data management and cooperative support in building advisory services for their farmer members.

6. Swasthya Suvidha : Making Healthcare Accessible to All

In this programme, the American-Jewish Joint Distribution Committee (JDC) and SEWA Cooperative Federation aim to support the Lok Swasthya Health Cooperative (LSM) in setting up comprehensive diagnostic and holistic medicine facilities in two low-income areas of Ahmedabad

Chandkheda and Nikol. The main goal is to enable informal women workers to access low-cost diagnostic and treatment facilities.

During this year, treatment was provided to informal women workers on a regular basis by experienced physicians, and checkups were provided through camps. Members of LSM were connected to Ayurveda, as a result of which various value-added services such as Shirodhara, Panchakarma, and other Ayurvedic treatments were started. Moreover, the Arogya Sakhi sisters were also trained in multiple capacities during the year.

- ♦ **5859** women reached through the programme
- ♦ **304** members were provided checkups through
- ♦ **Rs. 1,70,018** collected through consultations and sale of medicine
- ♦ **150** Arogya Sakhis (Women Health Companions) received training in marketing, production of Ayurvedic products, and digital media accessme

7. Samuhik Shakti

The programme started in January 2023, with the financial support of Co-impact, to expand the Federation's enterprise support services through the systems-change approach. The SEWA Cooperative Federation aims to strengthen its advocacy strategy for ease of doing business - access to finance, markets, capacity-building, and technology for women's cooperatives and collective enterprises. During 2023-24, the programme plans to develop a systems change strategy document that would clearly define the problem, vision, and feasible changes for women's cooperatives and collective enterprises primarily in four areas - finance, market, compliance, and capacity-building.

Capacity-Building

Training Areas	Number of Training	Number of Participants
Digital Literacy	15	471
Financial Literacy and Accounts	1	25
Governance and Leadership	7	157
Marketing	8	327
Members Education	10	298
Soft Skills	6	116
Governance and Leadership	37	776
Total	84	2170

Access to Credit

SEWA Cooperative Federation participated in a study on “Women need credit – Access to credit for micro and small female entrepreneurs,” conducted by MicroSave Consulting and SEWA Bharat. The results indicated a need for ‘bridge institutions’ that could act as enablers to improve women’s access to credit as many small women’s enterprises lack willingness and readiness to take credit.

As a bridge institution, the SEWA Cooperative Federation’s work with enterprises aims to address the end-to-end issues related to credit inaccessibility for women collective enterprises (WCEs) from changing the mindset and making them credit-willing to improving their credit-readiness (compliance, documentation, etc. in place). In this FY, the SEWA Cooperative Federation actively engaged with Lok Swasthya Mandali (LSM) to improve their credit-readiness and linked them to commercial sources of credit (like SIDBI, NCDC, etc.) for setting up their new manufacturing unit.

SEWA Cooperative Federation also provides Working Capital Support to enterprises in form of small funds (up to 10 lakhs). This year, we provided working capital support to five member cooperatives and three other collective enterprises that are supported by our SEWA sister organisation – SEWA Bharat.

Small amounts of working capital fund at low interest rates as well as fewer documentation requirements enabled women’s enterprises to remain afloat in times of economic crises and even to grow their business. Timely working capital fund provided to

provided to Karnabhoomi producer company enabled them to pilot paddy output marketing during the paddy season in Bihar.

Cooperative Name	Financial
SEWA HomeCare Cooperative	INR. 8,60,000
Saundarya Cleaning Cooperative	INR. 2,46,00
Tripti Snacks Cooperatives	INR. 5,00,000
Megha Tribal Womens Agriculture Producers’ Cooperative	INR. 5,58,211
Nagaland	INR. 2,26,000
Karnbhumi FPC	INR. 6,80,000
SEWA Kerala	INR. 6,00,000

Banking & Accounting Services

SEWA Cooperative Federation also provided basic accounting & audit services to five member enterprises in the previous year. Federation developed accounting formats and built the capacity of the enterprise managers in keeping proper accounts and financial records at the level of the enterprise.

Research

At SEWA Cooperative Federation, we focus on action research to strengthen the capacity and visibility of our member cooperatives. To support enterprise viability and sustainability, we also conduct need assessments, undertake impact evaluations,

conduct market research, and develop case studies of our member cooperatives as well as individual members of these cooperatives. In 2022-2023, the team published reports, policy notes and undertook documentation, as mentioned below:

- Published a report on *“Procurement through Digital Platforms: Including Women Workers and their Collectives”* with Center for Internet and Societies (CIS)
- Published a baseline study named *“Re-wiring India’s Digitalising Economy for women”* with IT for Change
- Wrote an article for NCUI magazine – *The Cooperator on the Cooperative University, digital & economic inclusion through GeM and Cooperative Week*

Centre for Internet and Societies (CIS)

CIS and SEWA Cooperative Federation collaborated on a research study focused on understanding how procurement, both in the public and private sectors, can significantly impact the inclusive participation of informal women workers and their collective enterprises in the market. The research specifically examined the experiences of SEWA-supported, women owned and women run collective enterprises. The main objective was to assess their ability to effectively utilise digital procurement platforms while identifying the challenges they encounter in doing so. The study covered 8 enterprises across 5 states in India, encompassing diverse sectors such as health, handicrafts, agriculture, domestic work, travel, and tourism.

- Self published report on “Linking Micro-Entrepreneurs in Amalner, Maharashtra with Capital during COVID-19: an Impact Evaluation Study”
- Participated in ICA-AP conference and presented a paper on “Building Robust Local Economies through Decentralisation: a case study of Women-Owned Agriculture Cooperatives in India”
- Training sessions were disseminated on research for the Srujan Programme, an incubation process for making research and communication collective.
- Submitted an abstract to Gender and Development on *“Leveraging Digital Technologies to Enable Women’s Co-operatives: Experience of National Insurance VimoSEWA Co-operative Ltd”*

Recommendations :

1. The study recommends simplifying the process and ensuring availability of content in local languages for public procurement, facilitating clear classification of women-owned enterprises, addressing concerns about caution money requirements, and improving access to finance options.
2. The report proposes subsidies to support visibility for women-owned businesses, providing training support to improve platform usage, accommodating regional languages for better accessibility, and extending capital support for the purchase of assets or as working capital for these enterprises for private e-commerce platforms.

Advocacy

1. SEWA Cooperative Federation signed an MoU with the Government e Marketplace (GeM) on public procurement from self help groups (SHGs), women's collectives, individual proprietors and micro, small entrepreneurs (MSEs). Recommendations for improvements for better access to women's cooperatives and collective enterprises were submitted to the GeM platform. Moreover, recommendations were made to the Ministry of Cooperation's cooperative policy committee, which was formed to draft a new cooperative policy.
2. In the post-budget webinar on Women's Economic Empowerment - Scaling SHGs to SMEs, hosted jointly by the Ministry of Women and Child Development and the Ministry of Rural Development, the Federation presented its women's cooperative support system model. The model was also presented at a seminar on Building Economic Independence for Women's Empowerment hosted by the Department of Mission Shakti in Odisha, attended by 500 women's SHG groups.



Communication

Communication Work Summation in 2022-23



Podcast

Started a new podcast series called In Solidarity in 2022-23. 4 episodes released with a cumulative reach of 496.



Social Media

Twitter, Instagram, LinkedIn; Increased our presence on all our social media platforms with regular posts, and brand building.



Sahakarita E-Newsletter

Started a bi-monthly digital newsletter in 2022-23. 4 editions of the digital E-newsletter were published and shared with around 400 subscribers.



Press and Media

Worked closely with Press for the two events ensuring coverage in all leading English dailies.



Events

1. 30 Years of the SEWA Cooperative Federation
2. Two-day National Workshop for Women Cooperators held in Delhi. 100 Women Cooperators from 18 States Participated in the National Workshop



Films

Made films for the SEWA Cooperative Federation. Worked with Beacon Television to develop a film on the 30-years journey of the SEWA Cooperative Federation and its impact.

Partnerships



Webinars and Events

The SEWA Cooperative Federation participated in various events, seminars, and webinars in 2022–23. Here's a snapshot of some of them:

- I. Participated in a virtual Panel Discussion on Data Cooperatives: A Real World Roadmap for Social Impact organised by the World Data Forum in April 2022.
- II. Attended the World Economic Forum Summit in January 2023 at Davos.
- III. Featured as guest speaker on the Bot Populi Platform podcasts on the subject of Women Workers in December 2022.
- IV. Attended a research conference in Bandung in December 2022 on the subject of Building Robust Local Economies through Decentralization: Case Study of Women Owned Agricultural Cooperatives in India.
- V. Participated in a workshop on Climate Resilience and Women's Cooperatives at the Centre for Environment Education (CEE), Ahmedabad, in February 2023.
- VI. Organised a workshop and exhibition along with SEWA Bharat, NCUI, and ICA-AP in Delhi in December 2022 on Strengthening Solidarity: Enabling Women's Cooperatives and Collective Enterprises to Thrive.
- VII. Were part of a panel discussion organised at the National Validation Workshop (virtual) organised by the United Nations, International Labour Organization, and the Government of India in April 2022.
- VIII. Attended a webinar organised by USAID, a White House Event, on Why Childcare Matters and Child Care Through the Cooperative Model.
- IX. Presented in the workshop on "Building Economic Independence for Women's Empowerment", organised by the Department of Mission Shakti, Odisha.
- X. Post-budget Webinar conducted by Ministry of Rural Development and Ministry of Women and Child Development on "Scaling SHGs to Large Producer Companies" (March 2023)

Looking Forward – Beyond the SEWA Family

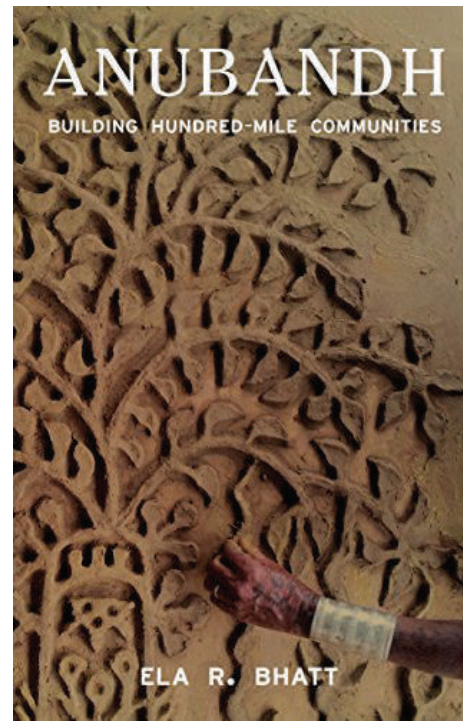
The federation has devised a scaling strategy and intends to expand its work and impact in five other states: Rajasthan, Maharashtra, Odisha, Assam, and Kashmir. It aims to crystallise its approach and model of expansion through the piloting of

various models, such as direct intervention, partnerships with community based organisations (CBOs) and non-government organisations (NGOs), and partnerships with government institutions.

Climate Action

India is highly vulnerable to the range of impacts from climate change identified in the latest Intergovernmental Panel on Climate Change (IPCC) report. Informal women workers face a high risk of losing their livelihoods and economic agency. Climate action has been a focus area for SEWA Cooperative Federation. Climate mitigation is intrinsic to informal women workers' cooperatives and collective enterprises. Women's cooperatives are more environmentally friendly by nature because they source and produce locally, stimulating and boosting local economies. They are also based on the 100-mile community concept that Elaben Bhatt, Founder of the SEWA Movement, wrote about in her book *Anubandh*, where the raw material is procured, produced, and sold within a 100-mile radius. Our cooperatives reduce carbon emissions by promoting local production and consumption, which reduces the environmental impact of long-distance transportation. SEWA Cooperative Federation intends to address this holistically in the future by developing a gender-inclusive climate change mitigation strategy and

establishing a climate resource centre for women's cooperatives that provide greener and more sustainable livelihood opportunities. This will also support the transition to zero-waste, energy-efficient, and climate-positive business models.



Digital Inclusion

The need for meaningful digital inclusion through cooperatives has been a focus area for SEWA Cooperative Federation, catalysed by the pandemic. In 2022-23, we have prioritised learning – what works and what doesn't. The co-design of the Farmer Facilitation Centre (FFC), locally known as the Krishi Suvidha Kendra (KSK), in the agricultural sector was a product of our learnings. We realised that a completely digital model would not work, rather, a 'phy-gital' operation would help connect farmers who were unconnected to digital means. In the next year, we hope to deepen our learnings further and co-create a blueprint for digitally-enabled data cooperatives with our members in the agriculture sector.



Our work on digital inclusion has also included research and advocacy – we have participated in prominent panels, meetings, and roundtable discussions and stressed the need for base-up inclusion through informal women workers and their collective enterprises. We will continue to do this work in the following years.



Our Board



Miraiben Chatterjee
Shree Gujarat Mahila
Lokswasthya Sewa Sahakari
Mandli Ltd.



Ayeshaben Mafatiya
Abodana Mahila Kapad
Chhapkam SEWA Sahakari
Mandali Ltd.



Bhartiben Parmar
Shree SEWA Homecare
Mahila Sahakari Mandli
Ltd.



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



Kokilaben Patel
Shobhasan Mahila Dudh
Utpadak Sahakari Mandali
Ltc



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



Ramilaben Parmar
Shree Pachaita Bandhkam
Mahila SEWA Sahakari
Mandli Ltd.



Rupaben Aahir
The Motipipli Mahila Dudh
Utpadak Sahakari Mandli Ltd.

Our Board



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 Udpadak Sahkari
Mandli



Jyotsanaben Parmar

Trupti Nasta Udhog
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, 2023

AS AT 31-3-2022 (RS.)	LIABILITIES	AMOUNT (RS.)	AS AT 31-3-2023 (RS.)	AS AT 31-3-2022 (RS.)	ASSETS	AMOUNT (RS.)	AS AT 31-3-2023 (RS.)
5,00,000	SHARE CAPITAL :- <u>Authorised :-</u> 5000 Shares of Rs.100 each		5,00,000	1,14,67,929	FIXED ASSETS :- Gross Block as per Schedule-B		1,27,38,872
67,600	<u>Issued, Subscribed and paid up :-</u> 706 (Previous year - 676) Shares of Rs.100 each fully paid up		70,600	500	INVESTMENTS :- (Unquoted) 1 Share of Gujarat Mahila Video Sewa Mahiti Communication Sahakari Mandali Ltd. of Rs.500 each fully paid up	500	
	RESERVE FUND & OTHER FUNDS :- <u>Statutory General Reserve :</u>			500	50 Shares of Shree Mahila Sewa Sahkari Bank Ltd. of Rs.10 each fully paid up	500	
18,62,070	Balance as per last Balance Sheet	18,62,070		10,000	2 Shares of National Insurance Vimo SEWA Co-Op Ltd of Rs.5000 each fully paid up	10,000	
18,62,070	Add : Transferred from Unpaid Dividend	48,783		11,000			11,000
	Building Fund				CURRENT ASSETS, LOANS & ADVANCES :- Inventories :- Stock of Trading Goods (As taken and Certified by the Management)		
	Addition during the year	9921		7,72,788	Sundry Debtors(Unsecured,Considered Good)		9,78,872
	Cooperation & Publicity Fund			4,65,218			
	Addition during the year	4960					
	Development Fund						
	Addition during the year	69446					
	Dividend Equalisation Fund						
	Addition during the year	4960					
	Dividend Fund			43,563		26,863	
	Addition during the year	8112			CASH & BANK BALANCES :- Cash on Hand		
	Doubtful Debt Fund				Bank Balances :- In Current Accounts with :- Shri Mahila Sewa Sahakari Bank Ltd.	7,37,065	
	Addition during the year	29270		7,36,067	Union Bank of India	5,70,763	
	Religious Activity Fund			4,96,052	State Bank Of India	2,79,44,754	
	Addition during the year	9757		1,62,27,488	Gujarat State Co-operative Bank Ltd.	40,230	
	Welfare Fund			76,069		2,92,92,812	
	Addition during the year	9921		1,75,35,676	In Savings Accounts with :- State Bank Of India	3,38,967	
92,35,812	General Fund : Balance as per last Balance Sheet	92,35,812		44,203	Union Bank of India	4,38,077	
1,21,256	Education Fund : Balance as per last Balance Sheet	1,21,256		2,64,389		7,77,044	
				3,08,592			



Mirai Chatterjee



GUJARAT STATE WOMEN'S SEWA CO-OP FEDERATION LTD.
BALANCE SHEET AS AT 31ST MARCH, 2023

AS AT 31-3-2022 (RS.)	LIABILITIES	AMOUNT (RS.)	AS AT 31-3-2023 (RS.)	AS AT 31-3-2022 (RS.)	ASSETS	AMOUNT (RS.)	AS AT 31-3-2023 (RS.)
	Entrance Fund :						
40	Balance as per last Balance Sheet	40			In Fixed Deposits A/c. with :-		
-	Add : Addition during the year	30		43,63,372	Shri Mahila Sewa Sahakari Bank Ltd.	43,63,372	
40		70		50,000	Bank of Baroda	50,000	
	Grant Fund :			2,37,630	Gujarat State Co-operative Bank Ltd.	2,46,799	
1,92,89,020	Balance as per Schedule-A	3,12,74,684	4,07,78,169	46,51,002		46,60,171	3,47,56,890
3,05,08,198			54,96,714		Advances :-		
47,16,487	Depreciation Fund :				(Unsecured, considered good, unless otherwise stated)		
					Advances receivable in cash or in kind	8,642	
	CURRENT LIABILITIES :-				Prepaid Expenses	12,815	
13,41,687	Sundry Creditors	2,42,795		-	Grant Receivable	-	
19,083	Unpaid Expenses	3,11,403		11,668	Deposits	1,22,500	
1,55,106	Duties & Taxes	1,14,243		4,82,281	Outstanding Income	2,44,970	
				82,000	Tax Deducted at Source	2,70,308	
15,15,876			6,68,441	3,21,391	Other Loans & Advances	6,53,000	13,12,235
				8,49,579			
				17,47,523			
	PROFIT & LOSS ACCOUNT :-						
1,86,126	Balance as per last Balance Sheet	1,95,130					
-	Add : Loss for the year	-					
-	Add : Profit apportioned of Last year	(1,95,130)					
9,004	Add : Profit for the year	8,73,092					
1,95,130			8,73,092				
3,70,03,291			4,78,87,016	3,70,03,291			4,97,97,869

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

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

8th September, 2023, 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 CO-OP FEDERATION LTD.
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2023

2021-2022 AMOUNT (RS.)	EXPENDITURE	AMOUNT (RS.)	2022-2023 AMOUNT (RS.)	2021-2022 AMOUNT (RS.)	INCOME	AMOUNT (RS.)	2022-2023 AMOUNT (RS.)
8,67,885	Opening Stock of Materials	7,72,788		23,12,830	Trading Sales	3,81,831	
17,02,254	Purchase Trading	41,001			Export Sales	-	
25,70,139			8,13,789		Exhibition Sales	-	3,81,831
18,236	Labour Charges	620		23,12,830			
16,920	APMC Market Fees	28,260					
28,294	Service charges	-		7,72,788	Closing Stock of Traded Goods		-
-	Local Conveyance	2,250					
-	Rent	14,160					
-	Incentive (Exhibition)	-					
1,12,528	Transportation of goods	-					
15,024	Wastages / damages / loss of goods	-					
6,200	Jobwork Expenses	-					
			45,290				
3,18,277	Gross profit Carried down				Gross Loss Carried down		4,77,248
30,85,618			8,59,079	30,85,618	TOTAL		8,59,079



Mirai Chatterjee

GUJARAT STATE WOMENS SEWA CO-OP FEDERATION LIMITED
SCHEDULE - B
FIXED ASSETS

Amount in Rs.

Name of Assets	Balances as on 01-04-2022	Additions during the Year	Deduction during the Year	Balances as on 31-03-2023
Intangible Assets :				
Buildings	34,17,879		-	34,17,879
Furniture & Fixtures	14,14,321	1,21,300		15,35,621
Vehicle	3,95,769		3,95,769	-
Computers & Printers	10,16,082	84,098	-	11,00,180
Software	34,240	23,600		57,840
Rare Sample for Dispaly (TCH)	30,850	-	-	30,850
Office Equipment	36,22,433	2,19,011		38,41,444
Electric Fitting	4,23,300	-		4,23,300
Solar Panel	4,67,923		-	4,67,923
Total	1,08,22,797	4,48,009	3,95,769	1,08,75,037
Capital Work In Progress	6,45,132	12,18,703	-	18,63,835
Total Fixed Assets	1,14,67,929	16,66,712	3,95,769	1,27,38,872

Mirai Chakraborty



GUJARAT STATE WOMEN'S SEWA CO-OP FEDERATION LTD.
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2023

2021-2022 AMOUNT (RS.)	EXPENDITURE	AMOUNT (RS.)	2022-2023 AMOUNT (RS.)	2021-2022 AMOUNT (RS.)	INCOME	AMOUNT (RS.)	2022-2023 AMOUNT (RS.)
	Gross Loss Brought down		4,77,248	3,18,277			
9,89,686	Salaries & Allowances (Net of Recovery)		7,72,600				
1,01,315	Electricity Expenses	1,80,348					
-	Computer Maintanance	26,739		2,41,369	Interest on F.D. with Co-Operative Banks	2,82,908	
-	Fuel Charges	49,525		25,567	Interest on Savings Accounts	9,289	
-	Internet Expenses	12,778		-	Interest Income from Farmers/Mandal	6,770	
24,829	Telephone Expenses	29,764	2,99,154	2,791	Interest on Income Tax Refund	6,865	
306861	Administration Charges		1,40,558	-	GST Refund	39,494	
16,981	Printing & Stationery Expenses		11,388	-	Grant Income	9,84,097	
81,805	Professional Charges		73,680	11,39,618	Service Charges Income	4,62,398	
78,772	Rates & Tax		39,825	65,512	Indirect income (Agriculture)	-	
26,936	Travelling Expenses		10,298	6,555	Donation	17,95,559	
2,05,937	Repair Maintenance Expenses		22,333	3,47,230	Donation Income (Training Material)		
46,737	Sundry Balances written off		6,03,517	-	Profit on Sale of Assets	1,88,116	
2,32,677	Conveyance Expenses		3,827	61,473	Rent Income	1,52,076	
8,000	Audit Fees		3,000	1,84,064	Administrative Charges Income	2,32,655	
4,17,280	Contribution for Project Activities		15,79,040	1,13,664	Car hire charges	19,636	
10,842	Insurance Expenses		-	18,000	Tender Fees	-	
50,998	Relief Work Expense		-	19,140	Sundry Balance Written off	-	
36,660	Rent		-	3,18,334	Contribution from Project Activities	11,73,426	53,53,289
6461	Commission		-				
209813	Depreciation		4,43,729				
9,004	Net Profit transferred to Balance Sheet		8,73,092				
28,61,594	TOTAL		53,53,289	28,61,594	TOTAL		53,53,289

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

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

8th September, 2023, Ahmedabad



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

Mirai Chatterjee
Mirai Chatterjee
Chair Person

Mittal Shah
Managing Director

GUJARAT STATE WOMEN'S SEWA CO - OP FEDERATION LIMITED
SCHEDULE - A
GRANT FUND

Amount in Rs.

Sr. No.	Particulars	Opening Balance as on 1.04.2022	Received during the year	Excess of Expenses/ (Income) during the year	Closing Balance as on 31.03.2023
1	Sewa Federation Livelihood Home Care (FCRA)	1,26,663.00	-	31,339.00	95,324.00
2	Samuhik Shakti FCRA (FCRA)	6,15,220.00	-	2,49,505.00	3,65,715.00
3	Sewa Federation. SETU AFRICA	73,824.00	-	67,001.00	6,823.00
4	Sewa Federation ** TCH PROJECTS	8,66,285.00	4,98,501.00	-	13,64,786.00
5	Sewa Federation AJDC 2	2,14,346.00	-	1,13,058.00	1,01,288.00
6	CCA Project Grant (Farmers) (Sewa Federation)	4,40,370.00	-	4,40,370.00	-
7	KVIC - IA Grant	1,14,282.00	-	-	1,14,282.00
8	KVIC - KGAC Grant	58,65,147.00	-	9,11,554.00	49,53,593.00
9	CIFAR - E KHETI (FCRA)	40,86,802.00	81,63,865.00	60,84,852.00	61,65,815.00
10	Grant Harvard (FCRA)	98,351.00	-	98,351.00	-
11	JDC - Swasthya Suvidha (FCRA)	21,69,760.00	-	16,64,120.00	5,05,640.00
12	UkCops - Srijan (FCRA)	30,91,150.00	-	12,18,562.00	18,72,588.00
13	WIEGO - Sangathan Shakti (FCRA)	11,25,590.00	-	11,25,590.00	-
14	World Jewish Relief	4,01,230.00	-	83,042.00	3,18,188.00
15	Co-impact	-	1,62,64,667.00	8,54,025.00	1,54,10,642.00
	Total	1,92,89,020.00	2,49,27,033.00	1,29,41,369.00	3,12,74,684.00

** Grant balance adjusted not received

Mirai Chatterjee





Gujarat State Women's SEWA Cooperative Federation Limited
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SEWA CooperativeFederation



SEWA Federation