



"My father was the only breadwinner in our family. I joined Abodana Cooperative for a steady income, and then also realised how much more a cooperative is - new learnings and opportunities, the ability to make decisions for a business and for myself."

Rinku Ben
(Member & Artisan, Abodana Handicraft Cooperative)

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Hello,

Welcome to Sahakarita – SEWA Cooperative Federation's digital publication. We work as a Women's Enterprise Support System, promoting and supporting grassroots women's enterprises. Through this newsletter, we bring to you our work, stories of grassroots women's collective enterprises, their needs, and their contribution to the economy.

The theme of the sixth volume of our newsletter is the contribution of women's collectives and cooperatives towards achieving sustainable development goals as charted out by the United Nations. Through this volume, we bring to light the efforts and progress made by women's collectives that have stood the test of time and have paved the way for sustainable growth and development..

We hope you enjoy reading it as much as we have enjoyed putting it together! If you would like to partner with us or support us, do get in touch. And if you find this volume valuable, please share it on social media.

In Conversation with Chetna Gala Sinha

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Saving empowers informal women workers to make decisions about how to spend their money. It also offers them the option to invest in assets that can multiply their profits. However many women lack any kind of financial capital as well as social capital.

Chetna Gala Sinha,
Founder

Mann Deshi Bank and Mann Deshi Foundation



Chetna Gala Sinha, an activist, farmer, and banker, has been catalysing rural women's empowerment for more than 50 years. She is the founder of Mann Deshi Foundation and Mann Deshi Mahila Sahakari Bank, India's first rural cooperative bank for and run by rural women. She is deeply influenced by Gandhian ideologies and incorporates them in her work. From advocating for women's land and property rights across the country since the 1980s to co-chairing global economic platforms such as the World Economic Forum in Davos (2018), her journey epitomises women's financial empowerment.

Q. What does your vast experience of working with women in the informal economy reveal – do they make their own financial decisions, or do their families steer these decisions?

More often than not in the informal sector, women earn more than their husbands. But that doesn't translate to them deciding where the money will be spent. Nobody takes money from them forcibly, but the social structure forces women to give away all of their earnings and savings to meet the expenses of their families, leaving little or no money for themselves. Women in the informal economy also lack proper financial planning. The covert influence and control men have over money, stemming from long-standing traditional and cultural norms, also takes away

women's control over household money. Moreover, saving opportunities for these women are limited and difficult to access as the banks' procedures are time-consuming. Furthermore, informal women workers frequently spend all of their money on family emergencies. Indian culture has compelled women to think of themselves in terms of their families rather than individually. As a result, her actions and priorities regarding spending her money are influenced by and based on her family's wants and needs.

Q. You strongly believe financial capital, knowledge and ownership of property by women are directly linked with their financial independence and decision-making power. What experiences have shaped this belief of yours?

Having financial capital is extremely important for everyone. A woman's desire to save may stem from aspirations like buying gold or livestock or funding her child's education. Saving empowers informal women workers to make decisions about how to spend their money. It also offers them the option to invest in assets that can multiply their profits. However many women lack any kind of financial capital as well as social capital. They lack networks for expanding their knowledge. In contrast, men have abundant networking opportunities. The cycle of managing family

responsibilities alongside external work restricts women from expanding their social circles. Society does not provide an environment in which women can learn or network. Mann Deshi encourages women to embrace advanced tools and techniques. We've provided around 6,000 women with machines and also offer female mentors who assist them in purchasing equipment from the market. Unfortunately, vendors often underestimate women's capabilities and refuse to sell or teach them about machinery. Instead, they suggest involving husbands in such decisions. The persistent underestimation prevents women from growing.

Furthermore, despite legal entitlement to equal property rights, women often lack the freedom to claim these rights. Sometimes they are faced with the dilemma of choosing between their paternal home and claiming property. Other times they are faced with societal restrictions. But if women possess land/property, there's no limit to their potential. During my involvement in the property rights movement under the leadership of Laxmi Murthy at Shikari Sanghatana, I realised that for women land is not merely an asset; it signifies a life of dignity.



Q. How can the government and other agencies better support women entrepreneurs and women's collective enterprises from the informal sector?

The government should strive to make women's lives easier. For them, the process of registering a business should be simple. Otherwise, they may abandon the idea of obtaining government assistance or starting their own businesses. Most

women don't ask for cash aid or land resources from the government. All they want is easy access to permits, ease of completing governmental procedures and elimination of taxes and duties.



Q. Can you tell us a little about your relationship with Elaben Bhatt and how it has impacted you?

Back in 1984, while I was at the Sarvodaya Mandal Office in Mumbai, an exciting incident occurred. Elaben walked into the office, and my colleagues and I were absolutely thrilled to see her. I introduced myself to her, and she extended an invitation for me to visit SEWA's operations in Ahmedabad. After a few months, my colleagues and I wrote a letter expressing our eagerness to visit SEWA. During our conversation, I shared my involvement in various movements, such as land rights and property rights for women in Bihar. This led to her inviting me to Ahmedabad once again in 1991, specifically for the first SEWA conference, where I gave a presentation on How I managed to secure land rights for women. It was a truly remarkable experience. Elaben consistently motivated me to think big. Without a doubt, I wouldn't have started a women's bank if I hadn't crossed paths with Elaben.



Achieving SDGs:

Where do Tribal Women Farmers' Cooperative in South Gujarat stand?



This article looks at how Megha Tribal Women Farmers' Cooperative, a tribal women farmers' enterprise based in Tapi District, South Gujarat, can move communities toward a sustainable future through collective action and shared values.

“Cooperatives for Sustainable Development” was the theme for this year's International Day of Cooperatives. Cooperative enterprises, by definition, are sustainable and participatory economic models. The International Labour Organization (ILO) has identified a number of sustainable development goals that can be met through the cooperative model, such as Goal 1 (No Poverty), Goal 3 (Good Health and Wellbeing), Goal 5 (Gender Equality), Goal 8 (Decent Work and Economic Growth), Goal 12 (Responsible Consumption and Production), Goal 13 (Climate Action), and so on. According to a policy brief by the ILO and the International Cooperative Alliance (ICA), ‘Cooperatives and the Sustainable Development Goals: A Contribution to the Post-2015 Development Debate’, cooperatives prioritise job security and better working conditions, offer competitive wages, encourage extra income through profit-sharing and dividend distribution, and support community facilities and services such as health clinics and schools. The brief also says that

cooperatives encourage democratic knowledge and practices, as well as social inclusion. As a result, cooperatives are well-positioned to contribute to economic, social, and environmental objectives, consequently contributing towards the achievement of SDGs.

“Women's access to employment and livelihoods can be facilitated by cooperatives through affordable and accessible services such as housing, finance, and a range of care services”, says Simel Esim, a political economist and Head of the Cooperatives Unit, ILO, in Ep. 5 of In Solidarity (a SEWA Cooperative Federation Podcast). She further adds, *“Cooperatives often promote education and training of their members as a key tool for the success of their businesses. Women who work or participate in cooperatives can benefit from opportunities for professional development, skill training, and leadership building. The economic benefits of cooperatives may further contribute to improvements in other areas of women's lives. Women who are engaged in cooperatives may be better positioned to address personal and communal needs such as freedom from violence and environmental protection.”*

The SEWA Cooperative Federation has been working with several women's cooperatives that

work towards the achievement of these Sustainable Development Goals. One such cooperative that has notably managed to contribute to these SDGs through its work is the Megha Tribal Women Farmers' Cooperative, an agricultural enterprise of indigenous women farmers in Gujarat's Tapi District.



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The Megha Agriculture Cooperative was established in 2014 with the support of the SEWA Cooperative Federation and is considered the first of its kind women's farmer cooperative in Tapi. The federation started its collectivising efforts in the Tapi district in the early 2000s. During the initial assessments conducted by the federation in Tapi, it was found that the region's main focus is agriculture, and its population comprises tribes like Gamit, Chaudhari, Vasava, and Kokani. These communities predominantly engage in cultivating crops such as jowar, bajra, lentils, rice, and others. However, the absence of organised initiatives in the district significantly weakened the women farmers' ability to negotiate with both the government and the market. The situation of women farmers was exceptionally poor. To tackle these obstacles and address their livelihood needs, the federation brought together a collective of marginalised women farmers to establish their own independent cooperative -- Megha. As the federation expanded its initiatives in Tapi, it learned that sickle-cell anaemia was prevalent in the region and the local women knew nothing about this genetic condition. Taking all these into consideration, Megha Cooperative with support from SEWA Cooperative Federation started

delivering comprehensive insurance, savings, credit, and healthcare services to the women, apart from just livelihood.

The primary aim of Megha Agriculture Cooperative is to unify and strengthen women farmers while also easing production and market entry. To achieve this, the cooperative undertakes several initiatives such as: the sale of low-cost agricultural inputs to the members; capacity building and training on farming techniques including vermicompost and organic farming; supporting members with the sale of forest produce; facilitating market linkages for members; providing logistic support, value processing, and cold storage to farmers; educating and connecting members with government schemes and facilities; providing services like healthcare, insurance, child care, and housing to the members; promoting best irrigation practices in the villages; promoting animal husbandry and dairy farming nations of land for farming; providing digital and financial inclusion measures; etc.

Through these interventions, the cooperative provides a platform for marginalised women farmers to gain access to resources, bargaining power, access to markets, access to social security and a solidarity network for members. Through their work, the cooperative also focuses on sustainability and climate change action, youth inclusion, and digitalisation. Here are some of the ways in which this collective has enabled the achievement of the Sustainable Development Goals:

- Megha Cooperative has been able to assist marginal, small-landholding, and landless women farmers in protecting their livelihoods, improving their economic status, and increasing their knowledge and skill base. The cooperative also assists its members in gaining access to social security. This contributes to the attainment of SDG 1, which seeks to eradicate poverty in all of its forms everywhere.
- The cooperative strives to accomplish SDG 3 by making insurance and healthcare services accessible to its members. This goal ensures

healthy lifestyles and promotes well-being for people of all ages.

SDG 5: as a women-owned, women-run enterprise, Megha Cooperative enables women farmers to take control of their resources, make decisions and participate in governance. This has a ripple effect on their voice and agency in their households, communities and in the market and public spaces.

Interventions such as the sale of low-cost agricultural inputs, capacity building and training, insurance, easy access to credit, financial literacy, and so on indicate progress toward SDG 8, which promotes sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all.

SDG 10, which focuses on reduced inequalities, is a natural outcome of Megha Cooperative's work. By bringing indigenous women farmers into recognised economic activities and improving their individual and collective income, the cooperative contributes to lowering inequalities. SDG 12, which promotes sustainable consumption and production patterns, is achieved through training its members in farming techniques such as vermicomposting and organic farming, as well as through collaborations

between the cooperative and government to improve land quality.

Apart from providing secure livelihoods, access to social security, insurance, and healthcare, as well as enhancing their financial and digital literacy, the cooperative has strengthened their confidence through training and exposure visits. Women have become more aware of their rights through the cooperative, and they now have a platform from which to ask for and claim their rights.

"I have been a member of Megha Cooperative from the very beginning. Trusting the SEWA Cooperative Federation, I took insurance for my two girls, and I received a cheque of INR 2,500 when one of them was sick and when I really needed the money. I also got a chance to go to Madhya Pradesh and Delhi for training and exposure visits. Even though I have studied only until Standard 8, I handle all the administrative work, which has been possible through the trust SEWA members and my Cooperative sisters have placed in me" says Sunaben, who is a farmer at Megha Cooperative.

The success of cooperatives like Megha solidifies how collective action and shared values can move communities toward sustainable development.



MILESTONES OF SEWA Cooperative Federation

1972

Self Employed Women's Association (SEWA) was set up as a resolute national trade union

1973

SEWA Bank SEWA's first cooperative a women owned women run bank was set up to make credit accessible for women in the informal economy

1982

Abodana Handicrafts Cooperative a women artisans' cooperative was established

1986

Saundarya Safai Co operative the first cleaning cooperative for women in Gujarat was set up by organising the women rag pickers from Ahmedabad

1990

Lokswasthya Health Cooperative was set up with an aim of making quality healthcare accessible to women in the informal economy

Transforming Leadership Landscapes through the Cooperative Model

*"Tribal women farmers'
Cooperative in south gujarat
stand?"*

This article discusses how women's cooperatives serve as a platform to enhance the representation of women

"Today I feel incredibly happy and proud of myself. A few years back, I couldn't step out of my house, I knew nothing about the outside world but then I attended the Cooperative Congress in Delhi. It was a significant milestone in my life", says Sheetalben, an artisan from the Abodana Handicrafts Cooperative in Ahmedabad, who attended the 17th Indian Cooperative Congress organised by the National Cooperative Union of India (NCUI) on the 1st of July 2023, to mark the International Day of Cooperatives. The Cooperative Congress addressed various trends within the cooperative movement, primarily focusing on the role of cooperatives as platforms for promoting social and economic inclusion, empowering marginalised groups, and bridging social gaps.

The Congress explored various sub-themes such as strengthening cooperative education, training and research; creating favourable cooperative legislation and policy reforms, and promoting cross-sector collaborations to strengthen the cooperative movement, among others. Miraiben Chatterjee, Chairperson, SEWA Cooperative Federation, was invited as the key resource person for one of the technical sessions focused



one of the technical sessions focused on Promoting Gender Equality and Social Inclusion through Cooperatives. *“Cooperative societies have the ability to foster horizontal solidarity, consequently empowering and promoting the self-reliance of women, developing women's leadership roles and advancing gender equality,”* said Miraiben, in her address. She also shared the learnings from 30 years of SEWA Cooperative Federation's work with women's cooperatives that are owned, managed and run by women. Miraiben emphasised that the cooperative approach was a way to break down barriers and boost gender diversity in boardrooms and positions of power. The lack of female representation and leadership in key decision-making bodies in the private as well as the public sector is widely known. An Ernst & Young (EY) report (2022) 'Diversity in the Boardroom: progress and the way forward' highlights that there is only 18 per cent female representation on Indian boards and that too because of the Indian corporate law mandate.



Women's cooperatives, on the other hand, offer a platform for women to be in positions of decision-making and power. Over the past three decades, the SEWA Cooperative Federation has consistently stressed the significance of women's representation on cooperative boards and in managerial positions.



2011

Ahmedabad Municipal Corporation curated an exclusive marketplace for the Mastyagandha Fish Producer Women's Cooperative

WORLD ECONOMIC FORUM

2016

SEWA Cooperative Federation received the Traditional Craft Heritage Award



International Labour Organization

2017

The International Labour Organization (ILO) conducted a comprehensive research of 12 cooperatives affiliated with SEWA Federation subsequently showcasing their findings on the ILO's official website



2021

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

The Federation has empowered more than 3,00,000 informal women workers across six sectors, including agriculture, handicrafts, dairy, labour-based industries, services, and savings and credit, by promoting and supporting 110 women-run cooperatives. A hundred per cent of board members on these cooperatives are women.



Greater representation on boards empowers women in decision-making processes, bolsters their confidence, and provides valuable opportunities to learn about management and leadership.

While there have been positive strides in recent years, there is still substantial work to be done to bridge the gender gap in boardroom representation. The visibility and representation of women in important forums and platforms remains extremely limited, despite the growing number of women workers in the cooperative sector. "It is estimated that only around 2-2.5 percent of cooperatives are led by women, which is significantly lower than the number of cooperatives led by men", says Miraiben.



2021

SEWA Cooperative Federation launched SEWASaamarth Pvt Ltd, a marketing and sales platform for women's cooperatives

2022

SEWA Cooperative Federation celebrated three decades of women's economic empowerment through cooperatives

2023

SEWA Bank, the first Bank for informal women workers in Gujarat, marked an extraordinary half-century

110+

women's cooperatives and collective enterprises

70+

of these women owned cooperatives are active

90%

of those active are financially viable

300000+

women stakeholders

Proactive linkages of women's cooperatives with new Government of India initiatives such as the Cooperative University, National Cooperation Policy, and National Export Cooperative Society are required along with the increased representation of women on cooperative boards at the state, national, and global levels. The establishment of a "Women's Cooperative Enterprise Development Fund" and the creation of Women's Enterprise Support Systems (WESSs) are required at the state and district levels, aiming to provide comprehensive business services to women's cooperatives including capacity-building for technical skills, leadership, and management.



From the Archives



Two major financial challenges faced by self-employed women in the 1950s were the lack of working capital and the non-ownership of assets. As a result, they were trapped in a vicious cycle of poverty, characterised by indebtedness, no assets in their name, and low-income levels. Directly linking these women to nationalised banks could have been one solution to breaking them free from this vicious cycle. However, for several reasons, formal sector institutions were unable to adequately meet the financial needs of women workers. These included complicated forms that were largely inaccessible to illiterate women, the requirement for high levels of collateral to obtain credit, and so on. To address this issue and break free from the vicious cycle of debt, the members of SEWA proposed a solution at a meeting in December 1973: to have "their own bank". Four thousand women contributed Rs.10/- each to establish the Mahila SEWA Cooperative Bank, and the rest was history.

The SEWA Bank was formally established in May 1974 as a cooperative bank under the dual control of the Reserve Bank of India and the State Government. It extensively supported SDG 8 - Promoting inclusive, long-term economic growth, full and productive employment, and decent work for all. The SEWA Bank promoted development-oriented policies that supported productive activities, decent job creation, entrepreneurship, creativity, and innovation, and encouraged the formalisation and growth of micro, small, and medium-sized enterprises, including thorough access to financial services. It contributed to the expansion of financial services through the formation and development of cooperatives in industry and services.

This year, the SEWA Bank celebrated 50 years of working. A bank that started with 4000 women members now has 1,31,745 women members with 3,47,732 women account holders.

Bulletin Board

- Mirai Chatterjee, Chairperson, SEWA Cooperative Federation, and Jaya Vaghela, Consultant, SEWA Cooperative Federation, attended the 17th Indian Cooperative Congress, organised by the National Cooperative Union of India (NCUI) on July 1, 2023, at Delhi's Pragati Maidan. Miraiben was also the main resource person in the technical session on Gender Equality through Cooperatives.
- Priyanka Raja, Communications Manager, SEWA Cooperative Federation, and Veena Chandresha, Consultant, SEWA Cooperative Federation, visited Mozambique, East Africa, to conduct an assessment on women's savings groups there. Along with the assessment, they also gave their recommendations and strategies for helping the groups to become sustainable.
- Salonie Muralidhara Hiriya, Consultant, SEWA Cooperative Federation, co-authored and presented a paper, "Re-imagining the Platform Firm: Lessons and Design Blueprints from SEWA's Data Trust Experiment" with Ranjitha Kumar, IT for Change, at the 8th Regulating for Decent Work Conference (Parallel Session 6.5: Organising Informal Workers), organised by the International Labour Organization (ILO) in Geneva.
- Divyaa Poonam, Sr. Coordinator, SEWA Cooperative Federation, and Jaya Vaghela, Consultant, SEWA Cooperative Federation, conducted a need assessment in Nagore district, Rajasthan, to map the organisational status of women's cooperatives in that area.
- Consultants from the SEWA Cooperative Federation successfully conducted a "Training of Trainers" session on Eco-friendly Bag Making at Gujarat Matikam Karigari and Rural Technology Institute (GMKRTI), Gandhinagar.
- SEWA Cooperative Federation hosted a consultation with the Chairperson of the New National Cooperative Policy Drafting Committee, Shri Suresh Prabhu, Dr Hema Yadav and other members at its office in Ahmedabad. We recommended a women & worker lens across the policy document, i.e., representation through reservation in cooperative management/policy implementation & a dedicated fund for the development of women cooperatives.
- Salonie Muralidhara Hiriya, Consultant, SEWA Cooperative Federation, participated in a 3-day conference titled 'Roots of Resilience: Building Platform Coops for Sustainable and Feminist Local Economies', hosted by Platform Cooperativism Consortium and IT for Change
- The research team at the SEWA Cooperative Federation contributed a section on Childcare in the Gender and Development Network's (GADN) research briefing "Achieving gender equality and women's rights through public services and social protection"