



SEWA  
COOPERATIVE  
FEDERATION

Capacity-building • Business Development • Policy Action

# ANNUAL REPORT 2023-2024

*Gujarat State Women's SEWA  
Cooperative Federation Limited*



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# I. Abbreviations

<b>AGM</b>	AGM – Annual General Meeting
<b>CFC</b>	Common Facilitation Centre
<b>GeM</b>	Government e-Marketplace
<b>GMKRTI</b>	Gujarat Matikam Kalakari & Rural Technology Institute
<b>ICA</b>	International Cooperative Alliance
<b>ILO</b>	International Labour Organization
<b>ITFC</b>	IT for Change
<b>KSK</b>	Krushi Suvidha Kendra (Agriculture One-stop Centre)
<b>KVIC</b>	Khadi and Village Industries Commission
<b>MOVE</b>	Mahila-Owned Viable Enterprises
<b>MSME</b>	Micro, Small and Medium Enterprises
<b>NCUI</b>	National Cooperative Union of India
<b>SCF</b>	SEWA Cooperative Federation
<b>SEWA</b>	Self-Employed Women's Association
<b>SFURTI</b>	Scheme of Fund for Regeneration of Traditional Industries
<b>SPV</b>	Special Purpose Vehicle
<b>WCE</b>	Women's Collective Enterprises
<b>WESS</b>	Women's Enterprise Support System





## II. Message from the Chairperson

This year has been one of change and growth. Change in our strategies at the SEWA Cooperative Federation as per the needs of our member cooperatives and their members, all informal women workers. This has primarily meant strengthening the transformation of the Federation into a Women's Enterprise Support System (WESS) by further developing its six services: business strengthening, capacity-building, research and advocacy, communications, financial management and governance.

Some important lessons emerged from the first few years of our WESS, including the need to organise young workers into cooperatives in new sectors of the economy like research and communications and to study the impact of climate change on solidarity organisations like cooperatives and other women's collective enterprises. We were also able to tailor our services more appropriately to the needs of our member cooperatives.

We continued to provide intensive support to 4 cooperatives: Megha Mandali, Abodana Handicrafts Cooperative, Lok Swasthya Mandali and the Kheda Vegetable Growers Cooperative. At the same time, we have been providing light touch services to 42 cooperatives and collectives in Gujarat and other states. Our Board encouraged us to reach out to cooperatives across the country. We have started in Maharashtra, Uttar Pradesh and Madhya Pradesh, supporting such organisations within the SEWA movement and beyond.

As profitability, or in cooperative language surplus, is essential for any business enterprise, we actively worked towards developing business plans and strategies, co-creating these with the Boards of our member cooperatives. Simultaneously, we focussed on good governance, leadership and compliance through capacity-building.



**Miraiben Chatterjee**  
**Chairperson, SEWA**  
**Cooperative Federation**

Our team provided this support in Gujarat and outside as well. Financial management and developing of appropriate monitoring systems is yet another critical service in the road to financial viability and profitability, and we provided these inputs to 6 cooperative this year, including support in their audits.

In addition, building the evidence for solidarity organisations like cooperatives and communicating this to the outside world, thereby enhancing voice, visibility and validity of cooperatives and their members have been an important aspect of our work this year.

The International Labour Organisation (ILO) supported us in a study on the WESS and how it worked with member cooperatives for women's economic empowerment and self-reliance. We also provided recommendations based on decades of work with women's cooperatives, SEWA-promoted ones and others too, to the committee on the new cooperative policy set up by the Ministry of Cooperation, Government of India. We were active in the women's committee of the National Cooperative Union of India (NCUI), providing recommendations to strengthen women's cooperatives in India and submitting articles regularly for the NCUI newsletter, thereby bringing much-needed visibility to women's cooperatives and their contributions to our nation's economy and society.

We have been active at the global level, co-founding the Asia-Pacific branch of CICOPA, the federation of industrial and service cooperatives, and the Japanese Worker Cooperatives Federation. For the first time for an Indian organisation, we found a place on the board of CICOPA, thereby establishing ourselves as an active partner of the global cooperative movement.

Finally, and importantly, this year marked the successful completion of the joint Sfurti programme with the Khadi and Village Industries Corporation (KVIC), a longstanding partner of the Federation. We developed clusters of artisans and provided them with a suitable space to work and earn in Kadi. It has been a long journey of capacity-building, creating a new building as the artisans' centre and now marketing of their products. More than 50 women now use this centre as their workplace and many more work out of their homes nearby.

All of our work this year would not have been possible without the continuous support of thousands of informal women workers who place their trust in us and worked hard in their cooperatives, our well-wishes, donor-partners and a wide family of partners both within the SEWA movement and beyond. We very much appreciate this support, truly in the spirit of cooperation, mutuality and trust. We hope to continue our common quest for women's economic empowerment and self-reliance through cooperatives and cooperation, which we firmly believe is the way forward to a just, equitable, inclusive and sustainable future for all.



### III. Message from the Managing Director

The past year has provided us with numerous valuable learnings. The first was the strengthening of our identity as a Women's Enterprise Support System (WESS) and a clearer articulation of six tailor-made services that cater to the evolving needs of informal women workers' cooperatives. This has been a key milestone for the Federation to position itself strategically for future growth.

Both the government and various civil society organisations have been promoting and investing in women's enterprises and collectives. We are eager to learn from them and explore how the Federation can play a complementary role by adding value through insights gained from our work supporting cooperatives and collective enterprises over the past 32 years.

To achieve this, we have focused on developing organisational capacities to scale to new geographies and collaborate with key stakeholders who influence the cooperative ecosystem, including government departments, civil society organisations, multilateral agencies, policy research think tanks and academia. While the Federation has traditionally worked across six sectors, we have chosen to initially focus on agriculture and handicrafts cooperatives for scaling up and have built dedicated teams to support these sectors.

Globally, cooperatives face challenges such as access to finance, digitalisation, establishing relevance with youth, and building resilience against the impacts of climate change. We have piloted action research interventions in these domains to generate insights that will inform our programming and policy advocacy efforts. These insights will help us provide the necessary support for our member cooperatives to adapt and remain competitive.



#### **Mittalben Shah**

***Managing Director,  
SEWA Cooperative Federation***

Through our interventions with Megha Mandali, the Federation-promoted agriculture cooperative in Tapi District, we found that developing digital skills and training members on open-source data collection software, such as KoboCollect, enabled them to make data-informed decisions, significantly increasing their sale of seeds. Another initiative involved the development of a Google Sheets-linked bot, which provided a user-friendly interface for customers to order vegetables, fruit, and other products through our Lilotri vegetable growers' platform, which connects women farmers' produce to the market. Future work in this area will explore the practical issues involved in designing, using, and scaling emerging data and AI technologies for informal workers and their collectives.

Similarly, we have been incubating a collective of young women who were trained in social media, photography, and basic research and data collection skills for their livelihood and also to explore what it takes to involve young women in the cooperative movement. Their journey toward forming a cooperative will help us identify potential levers for youth engagement and the kinds of support they need to run collective enterprises. We also documented learnings on making working capital accessible to informal workers' cooperatives and collectives. We found that timely disbursement of 'patient' capital, coupled with capacity-building and support to strengthen their boards and business plans, is what cooperatives find most useful.

Additionally, this year, we initiated work on climate change to understand its impact on agriculture and handicraft sectors and explore how informal workers' cooperatives can be supported to adapt to these climate risks and how they can act as vehicles for resilience.

Finally, we continue to deepen our understanding of the Social Solidarity Economy (SSE) and pursue local, national, and international advocacy initiatives to highlight how cooperatives promote equity, advance gender equality, help bridge the growing divide between rich, poor and women workers to transition out of informality.



## IV. Our Work & Impact

The Self-Employed Women's Association (SEWA) movement has focussed on empowering informal women workers towards achieving **full employment** and **self-reliance**. SEWA follows a **joint strategy** of promoting unions and cooperatives towards this goal.



**Union:** The Union's work is to promote workers' solidarity, collective bargains for decent work, minimum wage, social security and benefits.



**Cooperatives:** These are a direct intervention in the market, enabling women to take ownership of their trade through collectives that are owned, managed and run by informal women workers themselves, through democratic decision-making and leadership of women.



*Being part of cooperatives or collectives offers members the opportunity to take ownership of their trades, ensure income and work security with persistent business development activities.*



# About

The Gujarat State Women's SEWA Cooperative Federation Ltd. was formed on the 31st of December 1992. The Federation is a secondary-level cooperative, and we work as a support system to strengthen the primary cooperatives and other women's collective enterprises that are our members. We are continuing to strengthen the transformation of the Federation into a Women's Enterprise Support System (WESS) by further developing its six services.



**Capacity-Building**



**Communications**



**Governance**



**Business  
Development**



**Financial  
Management**



**Research &  
Advocacy**

## The Federation works with Women's Collective Enterprises (WCEs) in a holistic manner by

- 1 Understanding the needs of members and leaders (the WCE's Board).
- 2 Identifying the various interventions and support needed.
- 3 Co-designing a work strategy with WCE, including a clear timeline.
- 4 Provision of services, as per the co-designed strategy.
- 5 Support to monitor the growth of the WCE.
- 6 Developing context specific Standard Operating Procedures, which respond to specific needs of the WCE.



# Our Sectors Of Work



**Land-Based  
(Agriculture and Allied)**



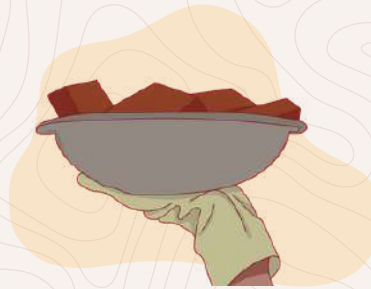
**Dairy**



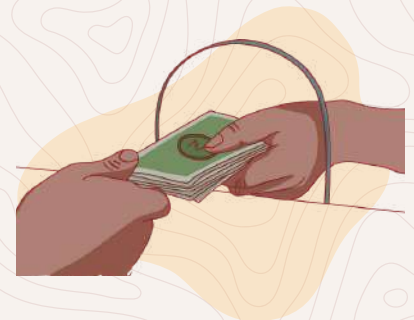
**Handicraft**



**Service**



**Labour**



**Savings and Credit**

## Approach

### I. Strengthening Informal Women Workers' Cooperatives

The Federation offers support via two models; an 'Intensive' approach that is holistic, and in-depth, and a 'Light-Touch' one with specific, shorter, time-bound interventions. Support is offered based on a needs assessment conducted while initiating work with WCEs. Traditionally, we have worked with cooperatives across 6 trades.

#### Intensive Approach

This includes all elements of the enterprise support system services. For instance, expanding businesses, organising and mobilising members for service expansion in new areas, building capacities towards leadership, and making the cooperative financially sustainable. In the year 2023-24, the Federation provided intensive support to five cooperatives, in 3 sectors/trades of work.



## Light-Touch Approach

Offering services which require briefer engagements to support the WCE, for example- conducting market surveys for a WCE, creating designs for packaging or a training session for a specific skill.

## II. Advocacy

The Federation builds evidence on WCEs and engages in advocacy for the recognition and inclusion of women's collectives' perspectives in developing policies to strengthen systems and support creation of an environment conducive to ease of doing business.



# Impact

112

Cooperatives  
& Collectives

65

Active  
Cooperatives

88%

Financially  
Viable

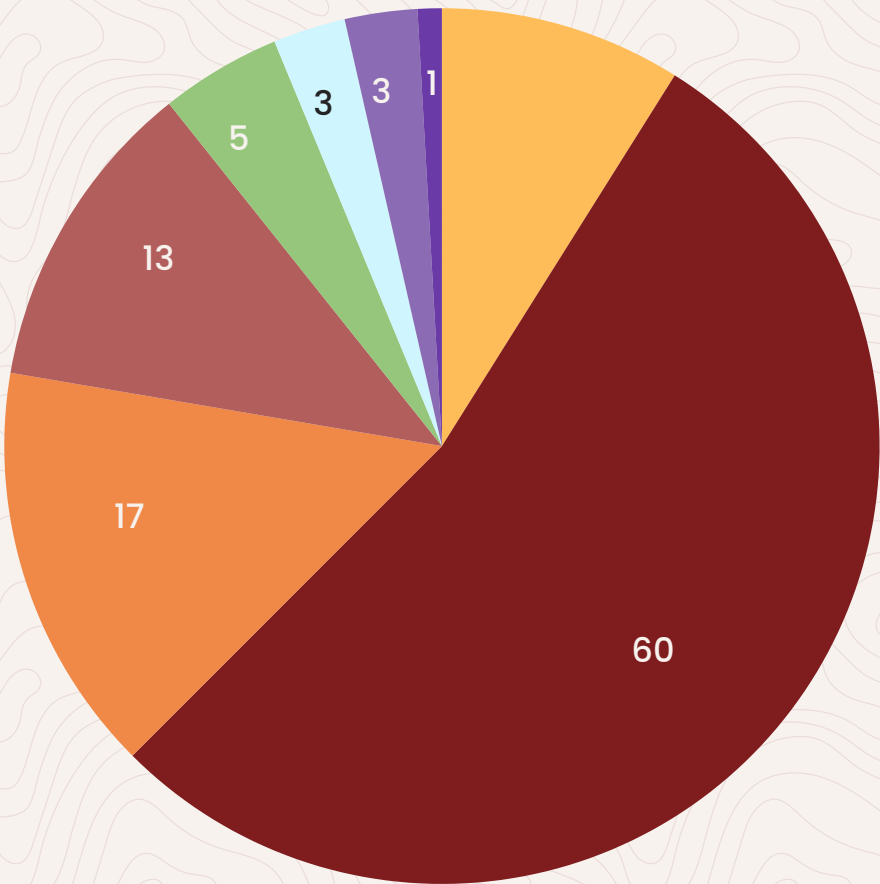
1,65,627

Shareholders

15,84,485

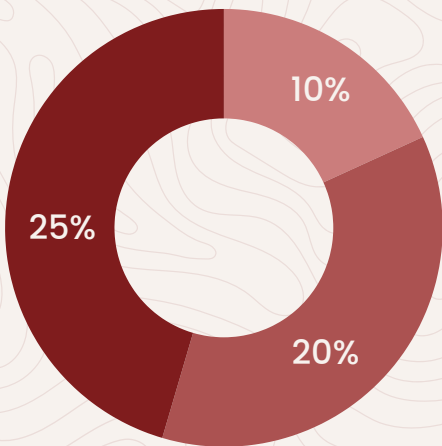
Workers

## Member Cooperatives



- Land-Based Coops (Agri and others)
- Dairy Coops
- Handicraft Coops
- SHGs
- Service Coops
- Labour Coops
- Savings and Credit Coops
- Associations

## Youth Participation



- Workers
- Members
- Members of the Board



# V. Key Focus Areas

Supporting WCEs as a WESS means more than helping informal women workers come together to form their own cooperatives. With the changing times and needs of informal women workers we have found it important to redefine our key focus areas and work towards solutions for certain pressing questions.

## Financial Sustainability

**How can we support WCEs to compete and remain financially sustainable with changing market conditions?**

How can women's cooperatives continue to support job security and social protection for their members?



## Innovation

**How can we support innovation within informal women workers' cooperatives?**

What kinds of innovations can support business opportunities and cater to local needs?

## Inclusive Digitalisation

**How can we enhance digital skills for leaders and members of informal women workers' cooperatives?**

How can we support informal women workers' cooperatives to leverage digital tools to grow their businesses?



## Youth Inclusion

**How can we encourage more young informal women workers to join the cooperative movement?**

What kinds of support systems are needed to promote young women workers' collective enterprises?

## Climate Change

**How do climate risks impact informal women workers' cooperatives?**

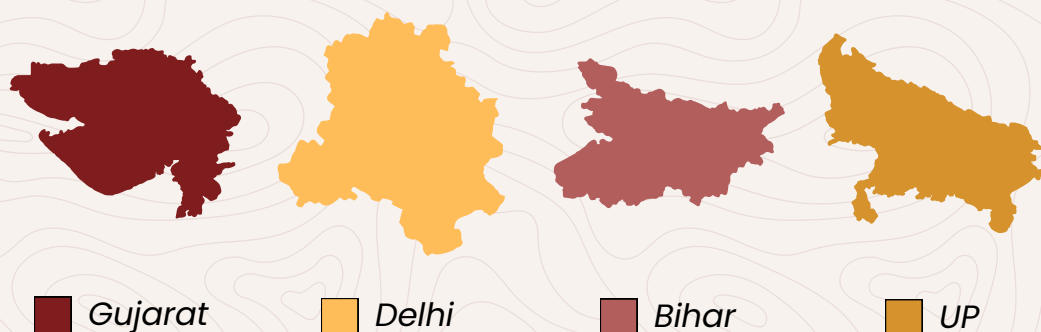
How can we support them to adapt and build resilience?



## VI. Key Achievements

### A. Expanded WESS Service

**54** capacity-building sessions were conducted across 4 states for WCEs. Details of trainings conducted are below :



Training Areas	Number of Trainings	Number of Participants
<b>Digital Literacy</b>	8	125
<b>Financial Literacy and Accounts</b>	1	40
<b>Governance and Leadership</b>	11	217
<b>Marketing &amp; Business Development</b>	13	410
<b>SEWA Orientation Workshop</b>	3	83
<b>Sector-specific technical training</b>	33	1024
<b>Vision-building Workshop</b>	1	22
<b>Total</b>	<b>70</b>	<b>2,681</b>

In Gujarat we have consulted with **55+ SHGs/Collectives** to understand their current needs and status.

We are also empanelled with GMKRTI to provide services in **Capacity-Building, Business Development and Research.**



## B. Business Development

### With Land-based Cooperatives

#### Tapi District Megha Adivasi Mahila Agriculture Producers' Cooperative

##### About



**1,002**

Shareholders



**1,606** (60% ↑ vs 2022-23)

Members served



**29**

Women linked with livelihoods



**₹ 39,96,471.08**

Annual Turnover



**₹ 4,00,371**

(131.44% ↑ vs 2022-23)

Surplus

##### Support Provided



#### ***Business Development and Digital Adoption***

We partnered with Digital Green for an intervention to strengthen digital adoption through an application called 'Loop' by Megha Mandali for its business operations & data driven decision-making.



#### **For Paddy**

The Cooperative was supported to use this digital platform - Loop - to collect data and assess input needs of farmers. Data was used for paddy seed procurement, and to develop a seed distribution strategy. They were then able to develop a standard process on paddy seed procurement and sales.

They were also helped to analyse business after sales, through a dashboard which showed their income, operational/fixed expenditure, and gross/net Surpluss.



## For Okra and Poultry

The Cooperative's business in okra and poultry was supported in scaling efforts. Entrepreneurship training was provided to facilitate a shift from credit-based business, which had resulted in significant losses the previous year, to a cash-based model.

Going forward they will prepare to reduce fixed costs and move towards an incentive-based model.



## **Capacity-Building**

This focussed on membership management, which supported the enterprise in issuing & cancelling share certificates.





# Kheda Agriculture Cooperative

## About



**80**

Shareholders



**500**

Members served



**2**

Women linked  
with livelihoods



**₹ 15,34,332.47**

Annual Turnover



**₹ 2,96,250.42** (2x ↑ vs 2022-23)

Surplus

## Support Provided



### Revival Support

**1**

Developed a new logo for better communications and marketing.

**2**

The Cooperative received support to expand its business from selling agricultural inputs to buying the mustard produce from farmers in Kheda and selling it to the market; for the first time, the cooperative successfully purchased 1 tonne of mustard seeds and sold these to an oil mill.

**3**

This was facilitated through extensive market mapping of both direct and oil mill, and understanding the grading criteria and market demands for better pricing and quality control.

**4**

Two new agriculture one-stop centres or Krushi Suvidha Kendras (KSK) in Nana Dedarda and Govind Nagar were set up.

**5**

The Cooperative was able to provide livelihood worth Rs. 22,208 to three women members through the mini KSK model where we build women's capacity to work as an entrepreneurs.





## **Capacity-Building**

Intensive interventions were done with Kheda Cooperative in conducting board meetings, maintaining and presenting minutes, and organizing Annual General Meetings (AGM). The board has now become active and meets regularly every month.





## With Handicrafts Cooperatives

### Abodana Women Artisans' Handicrafts Cooperative Limited

#### About



**341**

Shareholders



**187**

Members served



**428** (8x ↑ vs 2022-23)

Women linked with livelihoods



**₹ 14,84,397.03**

Annual Turnover

#### Support Provided



##### **Business Development**

Production systems were streamlined in Abodana with improved stock keeping unit (SKU) level costing and pricing, and inventory management.



##### **Infrastructure Development**

By leveraging the Indian Government's KVIC Development Programme, Abodana was positioned as a Special Purpose Vehicle under SFURTI. A CFC was constructed and new machinery installed to enable the artisans to take advantage of new technologies for production.



##### **Strengthening Market Linkage**

Enabled them to sell products in Khadi stores, and Vibrant Gujarat Exhibitions. Supported them to obtain the Khadi mark.



##### **Skill-Training & Exposure Visits**

Members received patchwork training and exposure visits to Kutch – a hub for the handicrafts industry – to specifically learn about the operations of handicrafts business there.



## Communications & Digital Marketing

Supported development of the Cooperative's website, and activation of its social media platforms. Also provided branding services and supported product photography.



## Social Security Services

Facilitated **180 artisans to access artisan cards**; the Artisan ID card holds an official proof of the artisan and will help to access a variety of handloom and handicraft schemes for marketing, access to credit, insurance, skill training etc. **309 shareholders** were also linked with other social security services Jan Dhan Yojana, Atal Pension Yojana and insurance etc.





## With Service Cooperatives

### Gujarat Mahila Lok Swasthya SEWA Sahakari Mandali Limited

#### About



**1,544**

Shareholders



**187**

Members served



**73**

Women linked  
with livelihoods



**₹ 7,98,08,699**

Annual Turnover



**₹ 33,22,954**

Surplus

#### Support Provided



##### **Business Development**

Support to develop a dashboard for easy maintenance of channel-wise B2B and B2C data for analysis.

Two Ayurvedic Panchkarma centres were set up in Chandkheda and Nikol for check up, and chemist shops (via the Swasthya Suvidha Project).



##### **Capacity- Building**

The grassroots women's sales channel received training on entrepreneurship

**644 Arogya Sakhis** received 16 trainings



##### **Communications, Branding and Digital Marketing**

SEWA Cooperative Federation supported LSM in the designing, coordination and development of their website, redesigning of their product packaging and onboarding to the ONDC platform where they have completed 7 bulk orders in six months.



## Funding Support

Provided for business expansion of health centres, as well as for setting up a herb processing unit in Tapi district



## Advocacy

The process of ONDC onboarding has been documented, along with the challenges & recommendations for its improvement, which were sent to concerned authorities.





## C. Compliance Support

- SEWA Cooperative Federation provided pooled accounting and compliance services to its intensive-cohort enterprises. These include Megha, Kheda, Homecare, and Abodana Cooperatives.
- The WESS team developed a spreadsheet format and systems to ensure proper entry & reconciliation of financial data by the coops.
- All the enterprises were supported by the WESS team in their audits.
- We developed an audit checklist to help the enterprises in organising their important documents, and it also supported them with coordination with the registrar and resolution of queries.

## D. Data Driven Decision Making

- All the enterprises were encouraged to use data in their board meetings, and we facilitated collection of relevant data at the enterprise level along with regular presentation of this data, to build capacity in its use for business decisions.
- Enterprise Managers are now collecting and entering monthly data.

## E. Working Capital Support

- We developed a working capital fund within the WESS which is used as a revolving fund for enterprises that take it at 3-5% interest rates. CSR funds were leveraged to build this fund, and in the previous year, a total of Rs. 10 lakhs was rotated in 2 enterprises; Karn Bhumi Farmer Producer company-Bihar and SEWA Dukaan – SEWA Nagaland.
- A detailed working capital SOP with templates was developed in the year 2023-24 by WESS, along with terms and criteria for lending beyond SEWA membership.

## F. Digital Inclusion

Generated evidence on digital inclusion and promotion of data cooperatives through a pilot called *E-Kheti*. This was done through work with Megha Tribal Women's Cooperative, and leveraging support from multiple partners, a series of design documents, modules, and research papers were produced. The key outcomes of the project were:

- 1 Documented learnings from the experience of piloted the Loop Application, developed by Digital Green. There were several challenges in usage, and recommendations were made to the Digital Green team for app improvement.
- 2 A data policy draft was developed, which aims to safeguard individual and cooperative-level data, when partnering with external collaborators. The draft acts as a guideline for developing specific data agreements.
- 3 We developed and piloted a bot linked with a google sheet. A Google Sheets-linked bot was developed and piloted. This offers a user-friendly interface to order vegetables, fruits, other products, via WhatsApp groups under the 'Lilotri initiative' wherein customers order produce directly from farmers. Future possibilities include introducing a wider range of products and services for sale and expanding the use of the Sheets to cooperatives, for their own use and training them in use of the platform.
- 4 Two research outputs were developed through IT for Change - a baseline in the first year of the project, and a design blueprint for women-owned data cooperatives. The paper on data cooperatives was presented at the ILO conference on 'Regulating for Decent Work', in Geneva.
- 5 Building on the work of E-kheti, we developed a concept note for federated data cooperatives.





## G. Youth Inclusion

Incubated a programme called 'Srujan' to organise young women into a grassroots collective and provide them with innovative livelihood options.

### Srujan

#### About



**43**

Young Women



**17**

Members served



**₹ 1,18,800**

Income Generated

**1**

Mobilised **220 young women** across 33 areas in Ahmedabad, Gujarat.

**2**

Conducted 11 trainings benefiting **178 young women** on research, communication, leadership, and cooperative mindset.

**3**

Facilitated job offers or task-based work for 17 young women in areas such as archiving, transcription, surveys, video editing, and data entry, supporting earning of approximately **₹ 1,18,800**.

**4**

Established partnerships with SEWA's sisters' organisations and other institutes to connect young women for employment or skilled-based courses.

**5**

Implemented new initiatives, including incentive plans, to motivate young women within the Srujan program.





## H. Women's Livelihood & Climate Change Mitigation

This is being done with support of the Acclimate fund, via a project called 'Prakruti' wherein we aim to create evidence around climate change and women's cooperatives and collective enterprises and establish a Women's Climate Resource Centre as a unit of the SEWA Cooperative Federation. This will focus on supporting resilience-building for women's enterprises and adaptation against climate risks. The Centre will also develop a roadmap to support grassroots women's cooperatives and collective enterprises transition to greener value chains and towards climate positive businesses.





# I. Continued Policy Advocacy Efforts

## 1 Recommendations to Ministry Of Cooperation

### a. New Cooperative Policy

The SEWA Cooperative Federation's advocacy efforts were directed towards inclusion of women workers' voices in the New Cooperative Policy being drafted by the Ministry of Cooperation, representation of women in PACS management and boards, and the policy task forces. For this, we have participated in multiple consultations organised by the Ministry. The latest draft has included our suggestions including institution of an Enterprise Development Fund and tax exemptions to women-owned and managed cooperatives.

### b. Boards and Management of Primary Agriculture Cooperative Societies (PACS)

The Ministry of Cooperation also announced reservation for women in boards and management of 1 lakh PACS in the country. This is mandated through model by-laws adopted in 31 states, and in the Boards of Multi-State Cooperative Societies through amendment in the Multi-State Cooperative Societies Act 2002.

## 2 Documenting the Impact of Federation's role as a WESS

We partnered with the International labour organization (ILO) to document its role and impact as a women's enterprise support system. Case studies of 11 cooperatives were collected. The publication is due in June, 2024.



3

### **System strengthening in Khadi Village Industries Corporation**

A consultation with the CEO of Khadi Village Industries Corporation was done and recommendations to ease processes for women artisans' clusters and collectives were made. The need for appropriate budget allocations for capacity-building of women artisans for management and operations was made, as these are crucial for women to run enterprises.

4

### **Enhancing public procurement systems to mainstream informal WCEs**

Continuous advocacy with GeM portal has led to an increase in regular orders received by the SEWA Cooperative Federation supported enterprises. The WCEs have completed orders worth more than Rs. 4 Lakh. Enterprises also received intensive handholding support from GeM in cataloging and uploading of products.

5

### **Study on working capital**

This study focussed on understanding the demand and supply side landscape of working capital for women's collectives and cooperatives. It was done in collaboration with Microsave Consulting. The final report will be released later in 2024, along with a consultation with relevant stakeholders and a pilot will be launched.





## 6 Strengthening Social Solidarity Economy

Representatives from SEWA Cooperative Federation, SEWA Academy, and SEWA Union participated in the StreetNet “Social Solidarity Economy (SSE: Sustainability for a Better Future)” international workshop held in São Paulo, Brazil, where they shared their experiences.

## 7 Representation on the CICOPA Board

Miraiben Chatterjee, Chairperson of SEWA Cooperative Federation, has been elected as a board member of the International Organisation of Industrial and Service Cooperatives (CICOPA). This was the first time an Indian organisation was on the board.

## 8 Recommendations for youth inclusion in cooperatives

These were made to the Asia-Pacific chapter of the International Cooperative Alliance.

## 9 Knowledge exchange

Participated in the Indian-Mexico Research Consortium (IMRC) online webinar on the socio-economic empowerment of women entrepreneurs in developing economies.



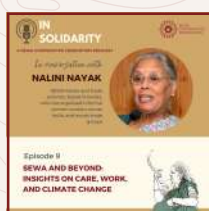
## Podcasts and Newsletters

Produced 5 new episodes of our Podcast 'In Solidarity' reaching a cumulative of 239 listeners as of March, 2024. **The themes were:**

1. What does data tell us about Women's Work in India with Rukmini S.
2. Understanding the Social and Solidarity Economy (SSE) with Simel Esim.
3. Creating the Women's Internet with Shaili Chopra.
4. From Statistics to Solutions: Rethinking Female Labour Participation in India with Dr Ashwini Deshpande.
5. SEWA and Beyond: Insights on Care, Work and Climate Change with Nalini Nayak.

Two volumes of Sahakarita, our quarterly newsletter series were produced and shared with over 500 subscribers as of March, 2024. **The themes were:**

1. Digital Inclusion with Osama Manzar.
2. Women collectives and sustainable development goals with Chetna Gala Singh.





## J. Research & Publications

1

Achieving Gender Equality and Women's Rights through Public Services and Social Protection, *Policy Brief*, Gender and Development Network (GADN)

2

Healthcare By and For Women Informal Workers: A Case Study of Lok Swasthya Mandali, *Journal Article*, The Cooperator

3

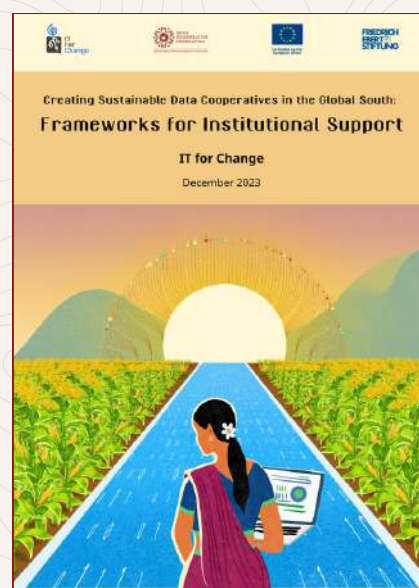
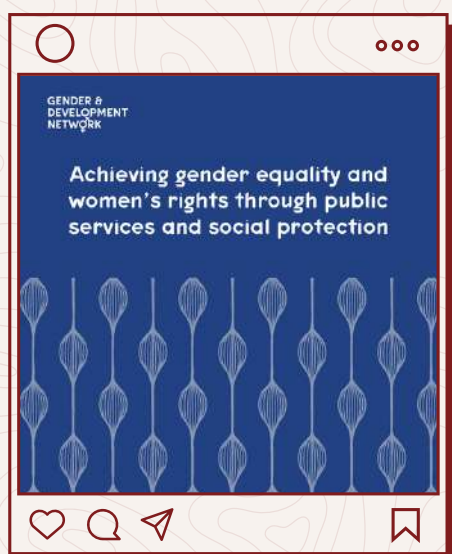
Women's Economic Empowerment through Cooperatives: The SEWA Experience, *Journal Article*, The Cooperator

4

Creating Sustainable Data Cooperatives in the Global South: Frameworks for Institutional Support, *Research Brief* authored with ITFC

5

Re-Imagining the Platform Firm: Lessons and Design Blueprints from SEWA's Data Cooperative Experiment, authored with ITFC, *Conference Paper*, Presented at ILO Conference



# VII. Ongoing Projects



Objective



Time Period

## 1. MOVE (Mahila-Owned Viable Enterprises)



To create a viable and replicable model for WESS, and measure impact on women's collective enterprises.



Dec '18 - Nov '24

## 2. Kalakruti Garment Cluster



To organise 309 women artisans into a cluster, offer skill upgradation training, thereby offering them long-term and sustainable livelihood options.



Apr '21 - Mar '24

## 3. Sanjeevni



Linkage between Agriculture Cooperatives and Ayurveda Cooperative by supporting setup of a herb collection centre in Vyara



Dec '23 - Dec '24

## 4. Srujan



To incubate two innovative young women's grassroots collectives - a research collective and a media collective.



Jan '22 - Dec '24

## 5. E-Kheti



Explore ways to include women farmers, through their cooperatives, into digital infrastructures.



Aug '21 - Dec '24

## 6. Swasthya Suvridha



Supporting the Lok Swasthya Health Cooperative, to set up two comprehensive diagnostic and holistic medicine facilities in low-income areas in Ahmedabad.



Dec '21 - June '25

## 7. Microsave Project



Set up SEWA Saamarth, revive relationships with dairy cooperatives, skill upgradation of artisanal cooperatives, provision of working capital and developing a community of practice for knowledge sharing among cooperative members.



Jan '23 - Mar '24

## 8. Acclimate or 'Prakruti'



Develop a Women's Climate Resource Centre, to:

- Build evidence
- Focus on green business



Sep '23 - Aug '25

## 9. Samuhik Shakti



Scaling WESS at Developing Systems Change Strategy.



Jan '23 - Dec '26

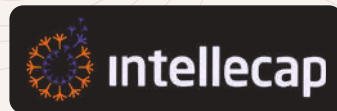




## VIII. Partnerships



SEWA BHARAT



Digital Green



CO-OPERATIVES UK



Gujarat Matikam Kalakari & Rural Technology Institute

An Agency of Govt. of Gujarat



## IX. Board Members



**Miraiben Chatterjee**

Shree Gujarat Mahila  
Lokswasthya SEWA  
Sahakari Mandali Ltd.



**Ayeshaben Marfatiya**

Abodana Mahila Kapad  
Chhapkam SEWA Sahakari  
Mandali Ltd.



**Sarojben Parmar**

Shree SEWA Homecare  
Mahila Sahakari  
Mandali Ltd.



**Bijalben Brahmbhatt**

Shree Swashrayi Mahila  
Nagrik Dhiran SEWA  
Sahakari Mandali Ltd.



**Kokilaben Patel**

Shobhasan Mahila Dudh  
Utpadak Sahakari  
Mandali Ltd.



**Lataben Gamit**

Tapi Jilla Megha Adivasi  
Mahila Kheti Utpadak  
SEWA Sahakari Mandali  
Ltd.



**Ramilaben Parmar**

Shree Rachaita  
Bandhkam Mahila SEWA  
Sahakari Mandali Ltd.



**Rupaben Aahir**

The Motipipli Mahila  
Dudh Utpadak Sahakari  
Mandali Ltd.



**Daxaben Mehta**

Gujarat Mahila Video SEWA  
Mahiti Communication  
Sahakari Mandali Ltd.



**Divyaben Solanki**

Shri Sangini Mahila  
Balsewa Sahakari  
Mandali Ltd.



**Jayrajben Vaghela**

Shree Pethapur Mahila  
Dudh Utpadak Sahakari  
Mandali



**Jyotsanaben Parmar**

Trupti Nasta Udhog  
Mahila SEWA Sahakari  
Mandali Ltd.



## IX. Board Members



**Sadhanaben Parmar**

Saundarya Safai Utkarsh  
Mahila SEWA Sahakari  
Mandali Ltd.



**Shardaben Vaghela**

Kheda Taluka Mahila Fruit  
and Shakhaji Utpadak  
Sahakari Mandali Ltd.



**Mittalben Shah**

Gujarat State Women's  
SEWA Cooperative  
Federation Ltd.

# X. Financials

## GUJARAT STATE WOMEN'S SEWA CO-OP FEDERATION LTD. BALANCE SHEET AS AT 31<sup>ST</sup> MARCH, 2024

AS AT 31-3-2023 (RS.)	LIABILITIES	AMOUNT (RS.)	AS AT 31-3-2024 (RS.)	AS AT 31-3-2023 (RS.)	ASSETS	AMOUNT (RS.)	AS AT 31-3-2024 (RS.)
	<b>SHARE CAPITAL :-</b>				<b>PROPERTY, PLANT AND EQUIPMENTS :-</b>		
5,00,000	Authorised : 5000 Shares of Rs.100 each		5,00,000	1,27,38,872	Gross Block as per Schedule-B		1,57,77,786
70,609	Issued, Subscribed and paid up :- 706 (Previous year - 706) Shares of Rs. 100 each fully paid up	70,609		500	<b>INVESTMENTS :- (Unquoted)</b>	500	
				500	1 Share of Gujarat Mahila Video Sewa Mahiti Communication Sahakari Mandali Ltd. of Rs.500 each fully paid up		
				10,000	50 Shares of Shree Mahila Seva Sahkari Bank Ltd. of Rs.10 each fully paid up	500	
					2 Shares of National Insurance Vimo SEWA Co-Op Ltd. of Rs.5000 each fully paid up	10,000	
	<b>RESERVE FUND &amp; OTHER FUNDS :-</b>						
18,62,070	Statutory General Reserve	19,10,853		11,000	<b>CURRENT ASSETS,</b>		11,000
48,783	Balance as per last Balance Sheet	2,18,274			<b>LOANS &amp; ADVANCES :-</b>		
19,10,853	Add : Transferred from Unpaid Dividend	21,29,127					
	Building Fund			9,78,872	Sundry Debtors (Unsecured, Considered Good)		60,000
	Balance as per last Balance Sheet	9,921					
9,921	Addition during the year	34,924			<b>CASH &amp; BANK BALANCES :-</b>		
9,921		44,845			Cash on Hand		
	Cooperation & Publicity Fund			26,863			
4,960	Balance as per last Balance Sheet	4,960			Bank Balances		
4,960	Addition during the year	17,462			In Current Accounts with :-		
		22,422			Shri Mahila Seva Sahakari Bank Ltd.	49,40,961	
	Development Fund			7,37,065	Union Bank of India	-	
69,446	Balance as per last Balance Sheet	2,44,465		5,70,763	State Bank of India	2,32,34,532	
69,446	Addition during the year	3,13,911		2,79,44,754	Gujarat State Co-operative Bank Ltd.	3,03,617	
	Dividend Equalisation Fund			40,230		2,84,79,110	
4,960	Balance as per last Balance Sheet	4,960		2,92,92,812	In Savings Accounts with :-		
4,960	Addition during the year	30,534			State Bank of India	12,09,722	
	Dividend Fund				Union Bank of India	-	
	Balance as per last Balance Sheet	8,112		3,38,967		12,09,722	
8,112	Addition during the year	1,18,127		4,38,077	In Fixed Deposits / Account with :-		
8,112		1,26,239		7,77,044	Shri Mahila Seva Sahakari Bank Ltd.	47,38,265	
	Doubtful Debt Fund				Bank of Baroda	-	
	Balance as per last Balance Sheet	29,270			Gujarat State Co-operative Bank Ltd.	47,38,265	
29,270	Addition during the year	1,30,964		43,63,372			
29,270		1,60,234		50,000			
	Religious Activity Fund			2,46,799			
	Balance as per last Balance Sheet	9,757		46,60,171			
9,757	Addition during the year	43,655		3,47,56,890			
9,757		53,412					3,44,27,097

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Mirai Chatterjee

## GUJARAT STATE WOMEN'S SEWA CO-OP FEDERATION LTD. BALANCE SHEET AS AT 31<sup>ST</sup> MARCH, 2024

AS AT 31-3-2023 (RS.)	LIABILITIES	AMOUNT (RS.)	AS AT 31-3-2024 (RS.)	AS AT 31-3-2023 (RS.)	ASSETS	AMOUNT (RS.)	AS AT 31-3-2024 (RS.)
	<b>Welfare Fund</b>				<b>Advances :-</b>		
	Balance as per last Balance Sheet	9,921			(Unsecured, considered good, unless otherwise stated)		
9,921	Addition during the year	34,924			Advances receivable in cash or in kind	11,247	
9,921		44,845		8,642	Prepaid Expenses	7,000	
	General Fund			12,815	Deposits	1,22,500	
92,35,812	Balance as per last Balance Sheet	92,35,812		1,22,500	Outstanding Income	59,940	
	Education Fund			2,44,970	Tax Deducted at Source	3,32,176	
1,21,256	Balance as per last Balance Sheet	1,21,256		2,70,308	Other Loans & Advances	-	
	Entrance Fund			6,53,000			
40	Balance as per last Balance Sheet	70		13,42,235			5,32,863
30	Add : Addition during the year	-					
70		70					
	Grant Fund						
3,12,74,684	Balance as per Schedule-A	3,14,75,291					
4,26,89,022			4,37,57,998				
	<b>DEPRECIATION FUND :-</b>		64,85,058				
	<b>CURRENT LIABILITIES :-</b>						
2,42,795	Sundry Creditors	1,06,815					
3,11,403	Other Liabilities	69,000					
1,14,243	Duties & Taxes	1,490					
6,68,441			1,77,215				
	<b>PROFIT &amp; LOSS ACCOUNT :-</b>						
1,95,130	Balance as per last Balance Sheet	8,73,092					
	Add : Loss for the year	-					
(1,95,130)	Add : Profit apportioned of Last year	(8,73,092)					
8,73,092	Add : Profit for the year	3,17,875		3,17,875			
8,73,092							
4,97,97,869			5,08,08,746	4,97,97,869			5,08,08,746

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

4th September, 2024, Ahmedabad



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

Mirai Chatterjee  
Mirai Chatterjee  
Chair Person

Page 2 of 2



**GUJARAT STATE WOMEN'S SEWA CO-OP FEDERATION LTD.**  
**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31<sup>ST</sup> MARCH, 2024**

2022-23 AMOUNT (RS.)	EXPENDITURE	AMOUNT (RS.)	2023-24 AMOUNT (RS.)	2022-23 AMOUNT (RS.)	INCOME	AMOUNT (RS.)	2023-24 AMOUNT (RS.)
7,72,788	Opening Stock oMaterials	-	-	3,81,831	Trading Sales	44,000	-
41,001	Purchase Trading	-	-	-	Export Sales	-	-
8,13,789		-	-	3,81,831	Exhibition Sales	-	-
620	Labour Charges	28,018	-	-	APMC Income	-	44,000.00
28,260	APMC Market Fees	-	-	-			
2,250	Local Conveyance	14,160	-	-			
14,160	Rent	-	42,178.00	-			
45,290		-	-	-			
-	Gross profit Carried down	-	1,822.00	4,77,248	Gross Loss Carried down	-	-
8,59,079		-	44,000.00	8,59,079	TOTAL	-	44,000.00



*Mirai Chatterjee*

**GUJARAT STATE WOMEN'S SEWA CO-OP FEDERATION LTD.**  
**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31<sup>ST</sup> MARCH, 2024**

2022-23 AMOUNT (RS.)	EXPENDITURE	AMOUNT (RS.)	2023-24 AMOUNT (RS.)	2022-23 AMOUNT (RS.)	INCOME	AMOUNT (RS.)	2023-24 AMOUNT (RS.)
4,77,248	Gross Loss Brought down	-	-	-	Gross profit Brought down	-	1,822.00
7,72,600	Salaries & Allowances (Net of Recovery)	5,90,950.00	2,82,908	2,82,908	Interest on F.D. with Co-Operative Banks	2,61,066	-
1,80,348	Electricity Expenses	1,36,665.00	9,289	9,289	Interest on Savings Accounts	39,765	-
49,525	Fuel Charges	-	6,770	6,770	Interest Income from Farmers/Mandal	-	-
12,778	Internet Expenses	19,550.00	6,865	6,865	Interest on Income Tax Refund	-	-
29,764	Telephone Expenses	19,921.00	-	-	Scrap Income	5,360	-
-	Advertisement Expenses	2,48,116.00	39,494	39,494	GST Refund	-	-
140,553	Administration Charges	1,63,232.00	9,84,097	9,84,097	Grant Income	-	-
11,388	Printing & Stationery Expenses	2,917.00	4,62,398	4,62,398	Service Charges Income	13,94,798	-
73,680	Professional Charges	2,36,429.00	17,95,559	17,95,559	Donation	1,46,626	-
39,825	Rates & Tax	22,084.00	1,88,116	1,88,116	Profit on sale of assets	-	-
10,298	Travelling Expenses	37,505.00	2,32,653	2,32,653	Administrative Charges Income	-	-
49,072	Repairs & Maintenance Expenses	1,54,376.00	19,636	19,636	Other Income	-	-
6,03,517	Sundry Balances written off	7,455.00	1,52,076	1,52,076	Rent Income	2,93,500	-
3,827	Conveyance Expenses	4,713.00	11,73,426	11,73,426	Administrative Support Service	1,87,740	-
3,000	Audit Fees	-	53,53,289	53,53,289			23,28,855.00
15,79,040	Contribution for Project Activities	-	-	-			
-	Training Expenses	1,51,105.00	-	-			
-	Service Charges	19,720.00	-	-			
-	Rent Expenses	24,910.00	-	-			
4,43,729	Depreciation	1,73,154.00	-	-			
8,73,092	Net Profit transferred to Balance Sheet	3,17,875.00	-	-			
53,53,289	TOTAL	23,30,677.00	53,53,289	53,53,289	TOTAL	-	23,30,677.00

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

4th September, 2024, Ahmedabad



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

*Mirai Chatterjee*  
Miraben Chatterjee  
Chair Person



**SEWA  
COOPERATIVE  
FEDERATION**

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**Capacity-building • Business Development • Policy Action**



**Gujarat State Women's SEWA Cooperative Federation Limited**

21-22. Goyal Tower, Near Jhanvi Restaurant, University Road, University Area, Ahmedabad, Gujarat, 380015



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