



International
Labour
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► Strengthening women's cooperatives:

The experience of SEWA Cooperative Federation



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First published 2024



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Strengthening women's cooperatives: The experience of SEWA Cooperative Federation

ISBN 9789220406038 (web PDF)

► Preface

Informal employment is extensive, currently comprising more than half of the global workforce. Workers in the informal economy often face significant decent work deficits, including the denial of rights at work, insufficient opportunities for quality employment, inadequate social protection and the absence of social dialogue. To address these challenges, informal economy workers increasingly rely on cooperatives and other social and solidarity economy (SSE) entities. These entities aim to enhance employment opportunities and livelihoods, promote democratic governance in the workplace and foster solidarity and social dialogue. The contribution of cooperatives and other SSE entities to the transition from the informal to the formal economy is acknowledged in the International Labour Organization's (ILO) Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204) and its resolution concerning decent work and the social and solidarity economy, 2022.

The Gujarat State Women's SEWA Cooperative Federation in India is a notable initiative that has inspired similar efforts around the world. SEWA, or the Self-Employed Women's Association, has adopted a dual strategy: organizing poor women workers in the informal economy in a union and promoting women-owned cooperatives to empower them. These cooperatives offer improved employment and income generation opportunities, along with a range of services such as financial, insurance and social security services, as well as business and leadership training. Recently, the ILO has received requests from its constituents to better understand SEWA's approach for potential adaptation and replication in Asia and beyond.

This report aims to explore the challenges and opportunities for cooperatives and other SSE entities in empowering women workers in the informal economy, with a specific focus on the experience of the SEWA Cooperative Federation. It draws on in-depth interviews with cooperative leaders and members, as well as relevant reports and studies. The report examines why and how SEWA has used the cooperative model and discusses the challenges the Federation faces in incubating and supporting women's cooperatives and collective enterprises. It also features SEWA cooperatives from various sectors, including finance, insurance, childcare, dairy, organic agriculture, healthcare, waste management and cleaning services. Finally, the report identifies lessons learned and good practices that can guide efforts to adapt and replicate similar initiatives in other parts of the world.

We hope the report will stimulate further discussion and inform future actions aimed at promoting decent work and the SSE. The ILO, as the initiator of the study, remains committed to following up with its constituents and cooperative and SSE partners to act on the insights gained. This commitment includes a particular focus on facilitating the transition from the informal to the formal economy, enhancing



► Acknowledgements

We dedicate this report to Ela Bhatt, Founder of Self-Employed Women's Association (SEWA). She continues to be our inspiration, and we hope to advance her vision for the cooperative movement.

This report was prepared by SEWA Cooperative Federation, supported by and in close consultation with the International Labour Organization (ILO)'s Cooperative, Social and Solidarity Economy (COOP/SSE) Unit of the Sustainable Enterprises, Productivity and Just Transition Department, and the ILO Decent Work Technical Support Team (DWT) for South Asia and Country Office (CO) for India. The SEWA team was led by Palak Gadhiya, Lead of Research and Knowledge Management at the SEWA Cooperative Federation. The lead author of the report was Tara Sinha, supported by Salonie Muralidhara, Consultant at the Federation. Mirai Chatterjee, Chairperson of the Federation provided valuable guidance. Semanti Chakladar, Research Associate contributed to putting this report together.

The report was drafted with inputs from the team members of each cooperative and from the SEWA Cooperative Federation board members and staff, including: Mittal Shah, Managing Director of the Federation; Jaya Vaghela, Senior Consultant at the Federation; Ila Shah, CEO of the Gujarat Mahila Lok Swasthya SEWA Sahakari Mandali Ltd; Amisha Darbar, Manager of the Abodana Mahila Chaapkaam SEWA Sahkari Mandali; Ruchi Agrawal, CEO of the National Insurance Vimo SEWA Cooperative Ltd; Padma Dekate, Manager of the Sangini Mahila Childcare Cooperative; Ravina Chaudhari, Assistant Manager of the Tapi District Megha Adivasi Mahila Agriculture Producers' Cooperative; Minakshi Thakor, Manager of the SEWA Homecare Mahila Sahakari Mandali Ltd; Sanjana Mohanty, Programme Coordinator and Advocacy Lead at SEWA Bharat; Shweta Arora, Lead of Women Enterprise Support System at SEWA Bharat; Priya Rathi, General Manager of the Ruaab SEWA Artisans' Producer Company; Siddharth Muthu, General Manager of the Karn Bhumi Krishak Producer Company Limited; and Swati Kumari, General Manager of the Bihar Mahila SEWA Bachat Envam Saakh Swavlambhi Sahkaari Limited.

Our special thanks go to Simel Esim, Head of the ILO COOP/SSE Unit, and Aya Matsuura, Gender Specialist at the ILO DWT/CO New Delhi, for their overall guidance and inputs. Special appreciation is due to Mansour Omeira, Social Innovation Specialist at the COOP/SSE Unit, for his detailed guidance and inputs. Valuable comments were also provided by Bharti Birla, Enterprise Development Specialist at the DWT/CO New Delhi. Appreciation is also due to Satoshi Sasaki, Deputy Director of the DWT/CO New Delhi, for his support of the initiative; to Sangeeta Hasdak, National Project Coordinator of the Care Economy Project at CO New Delhi, for coordinating the work; and to Geetha Chandran, Project Assistant at CO New Delhi, and Susan Bvumbe, Senior Secretary at the COOP/SSE Unit, for their administrative support.



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▶ Glossary

Aagewan	Leaders (SEWA Cooperative Federation uses this term to denote grassroots women leaders)
Ayurveda	A traditional Indian system of medicine
Krishi Sakhi	Frontline workers in the agriculture sector
Krishi Suvidha Kendra	Farmers' facilitation centres
Lok Swasthya SEWA	The SEWA health cooperative, also commonly known as Lok Swasthya Mandali or LSM
Mandali	A cooperative
Swasthya	Health
Swasthya Sakhi	Frontline health workers
VimoSEWA	An insurance cooperative

► Abbreviations

APMC	Agricultural Produce Market Committee
B2B	Business to business
B2C	Business to consumer
BOD	Board of directors
FMCG	Fast-moving consumer goods
FPC	Farmer producer company
FY	Financial year
GeM	Government e-marketplace
ICA-AP	International Cooperative Alliance – Asia Pacific
ILO	International Labour Organization
KSK	Krishi Suvidha Kendra
KVIC	Khadi and Village Industries Commission
KVK	Krishi Vigyan Kendra
LSST	Lok Swasthya SEWA Trust
LSM	Lok Swasthya Mandali
MIS	Management information system
MSME	Micro, small and medium enterprises
NABARD	National Bank for Agriculture and Rural Development
NCDC	National Cooperative Development Corporation
NCUI	National Cooperative Union of India
SE	Social enterprises
SHG	Self-help group
SSE	Social and solidarity economy
SEWA	Self-Employed Women's Association
USP	Unique selling point
WCE	Women's collective enterprise

1. Introduction: The journey of becoming a cooperative federation of informal women workers

Globally, the social and solidarity economy (SSE) is receiving increasing attention for its role in the transition from the informal to the formal economy.¹ About a fifth of the world's 2 billion informal workers live and work in India,² where 99 per cent of agricultural employment and 81.6 per cent of non-agricultural employment is informal.³ Workers in India's informal economy include small and marginal farmers and construction workers; home-based workers like garment workers and kite-makers; street vendors; and small producers like artisans.⁴ Overall, 23 per cent of India's workers in informal employment are self-employed women.⁵

Workers in the informal economy have little to no employment security or income security⁶ and lack access to food security, decent housing and basic amenities.⁷ They have little social protection and their access to child care,⁸ health care, insurance and pension is either minimal or non-existent.⁹ Informal women workers are overrepresented among the poorest and most vulnerable workers in the informal economy.¹⁰

In 1972, Ms Ela Bhatt (also referred to as Elaben) began the Self-Employed Women's Association (SEWA) as a union of informal women workers. Elaben, a lawyer and a labour organizer, was deeply influenced by the values of Mahatma Gandhi, which emphasize inclusion, solidarity and the centrality of the poorest and most vulnerable of workers in all nation-building efforts. She was also influenced by the cooperative movement in India and overseas, and its potential to offer workers an alternative to the exploitation and injustice that they had to face every day. SEWA was founded on these values of inclusion and solidarity, and these values continue to be central to the institution and its members. They are reflected in the cooperatives that SEWA works with – which are owned, managed and used by informal women workers – those who are the poorest and whose work largely remains unaccounted for in national systems of accounts.

¹ ILO, International Labour Conference – 110th session, Resolution concerning decent work and the social and solidarity economy, ILC.110/Resolution II (2022).

² ILO, *Women and Men in the Informal Economy: A Statistical Update*, 7 March 2023.

³ ILOSTAT estimates based on labour force survey data for 2022. See <https://ilostat.ilo.org/data/>.

⁴ Govindan Raveendran and Joann Vanek, *Informal Workers in India: A Statistical Profile*, Statistical Brief No. 24 (WIEGO, 2020).

⁵ ILOSTAT estimates based on labour force survey data for 2022. See <https://ilostat.ilo.org/data/>. Also note that disguised employment, such as women working for global and domestic supply chains, may not be captured in the data.

⁶ OECD and ILO, *Tackling Vulnerability in the Informal Economy*, Development Centre Studies (OECD Publishing, Paris, 2019).

⁷ Sri Wening Handayani, ed, *Social Protection for Informal Workers in Asia* (Asian Development Bank, 2016).

⁸ Rachel Moussié, "Quality Childcare Services for Workers in the Informal Economy", ILO and WIEGO Policy Brief No. 1, 2020.

⁹ OECD and ILO, *Tackling Vulnerability in the Informal Economy*.

¹⁰ OECD and ILO, *Tackling Vulnerability in the Informal Economy*.

The objective of starting SEWA was to get recognition for these women as “workers” and bring to them all the rights and benefits of formal sector workers. However, when SEWA members negotiated for minimum wages and decent working conditions, they stopped receiving work from contractors and other middle agents, forcing them to seek other ways of earning their livelihoods. It was then that the workers suggested setting up their own enterprises, and with SEWA’s support, these enterprises were registered as cooperatives. SEWA’s first cooperative was SEWA Bank, based in Gujarat and registered in 1974. It was established to address the challenges faced by SEWA members in accessing formal banking services. This was followed by a cooperative of quilt makers in 1977, and then others – by 1991, there were 33 cooperatives in several different trades. The cooperatives were formed to generate decent livelihoods for their members and to facilitate the transition of informal economy workers into the formal economy.

To support the growing number of cooperatives, the Gujarat State Women’s SEWA Cooperative Federation was formed on the 31st of December 1992. The objective of the federation, which is a secondary-level cooperative, is to strengthen the primary cooperatives that are its members.

The values and principles of SEWA and SEWA Cooperative Federation are congruent with those specified in the international definition of the SSE as outlined by the ILO Resolution concerning decent work and the SSE. SEWA’s values of integrity, communal harmony, social justice and simplicity are reflected in the Federation’s vision to “work with collectives that are run by, with, and for poor women to help them achieve full employment and self-reliance at the collective and the member level.”¹¹

To ensure that the cooperatives are indeed not only owned by but also managed by their women members, they tend to be localized and small, reaching a desirable standard of a 100-mile radius.¹²

► Box 1.1. The importance of federation for women’s cooperatives

“Women’s individual cooperatives alone have limited collective strength ... most of the cooperatives in the SEWA movement are quite small, and have only between 100–500 members, or even less. To enhance their collective strength and ensure representation, it is important for collectives to federate and form an alliance – which is why SEWA Cooperative Federation was born in the first place.”

– **Mirai Chatterjee**, Chairperson, Gujarat State Women’s SEWA Cooperative Federation

SEWA thus follows a joint strategy of unions and cooperatives, which has been effective in organizing hundreds of thousands of workers to strengthen their employment and income security, food security and social protection. The union is the primary identity for the women, as workers and as SEWA members. As Ramila, who is both a board member of SEWA Cooperative Federation and a leader in her construction cooperative Rachaita,¹³ explains: “Women don’t think of themselves as workers. They do the work but don’t have a self-identity as workers. We at SEWA help to build their identity as workers. This is possible only in a collective.”

The SEWA union and the cooperatives have developed in close collaboration with each other. Each worker is first a union member and then often joins one or more cooperatives. A cooperative member not only earns her livelihood through one cooperative, she also receives a range of services from other cooperatives in which she maintains membership. For instance, a domestic worker may be a member of

¹¹ SEWA, “SEWA’s 11 Questions - Self Employed Women’s Association”; “About Us | SEWA Cooperative Federation”.

¹² Ela Bhatt’s book *Anubandh* describes the 100-mile radius idea in great detail. She built the SEWA movement on these Gandhian principles of local community development.

¹³ Rachaita is a member cooperative of SEWA Cooperative Federation, based in Gujarat and registered in 2005, which provides services in the construction sector. More information can be found in this article in *The Indian Express: SEWA Helps Women Rise High in Construction Sector, Forms Cooperative*.

SEWA Homecare, the domestic workers' cooperative, but may also have a bank account with SEWA Bank, the cooperative bank. At the same time, she may receive health information from the health cooperative or purchase low-cost medicines from the cooperative's medicine shops. Leaders and office bearers of the union may also be leaders and office bearers in the cooperatives and vice versa.

This report presents the experiences of the Gujarat State Women's SEWA Cooperative Federation, known as SEWA Cooperative Federation (also interchangeably referred to as the Federation in this report). It shares the Federation's story through first-hand accounts from members of eleven of SEWA's women's cooperatives in agriculture, handicrafts, services, dairy, labour and finance from different states of India.¹⁴

► **Box 1.2. Empowering women in cooperatives by facilitating decision-making**

"Our work is long and intensive because we want the women workers to become decision-makers in their cooperatives. Our work is to offer them some possible solutions, make resources available, and support them in making these decisions for themselves."

– **Mittal Shah**, Managing Director, SEWA Cooperative Federation

A 2018 publication by the SEWA Cooperative Federation and the International Labour Organization (ILO) shared the stories of 12 different cooperatives promoted by SEWA.¹⁵ The present report focuses on the role of SEWA Cooperative Federation vis-à-vis its member cooperatives. It draws on 42 in-depth interviews with personnel in eleven cooperatives in three states. These 11 cooperatives were selected based on their active engagement with the Federation over the past five years. The interviews were conducted by four researchers over a three-month period (October–December 2023).

The report is divided into four sections. The first describes the evolution and development of SEWA Cooperative Federation. The second section discusses the various services provided by SEWA Cooperative Federation to strengthen its member cooperatives. The third section focuses on the advocacy efforts of the Federation. The report concludes with the learnings of SEWA Cooperative Federation, as well as its challenges and future prospects

¹⁴ See Annex 1 for more details on the cooperatives and collectives studied and mentioned in this report.

¹⁵ ILO, *Advancing Cooperation among Women Workers in the Informal Economy: The SEWA Way*, International Labour Office, Geneva 2018.



Young members of Megha Women Farmers' Cooperative in a cotton field, holding harvested cotton (Tapi District, Gujarat, November 2021). © Meghna Sejpal for SEWA Cooperative Federation

2. SEWA Cooperative Federation: Evolution and role

► 2.1. Evolution of the Federation’s structure and services

The members of SEWA’s cooperatives are women from low-income households, with moderate or low levels of formal education and limited exposure to the business world. SEWA provides a range of inputs to these cooperatives to make them competitive and self-sustaining enterprises. Inputs are provided to members, to directors of the cooperatives, and to the staff who help run these enterprises. Many of SEWA’s cooperatives were the first of their kind – not only because the members were women, but also because of the nature of the businesses that were brought under the umbrella of a cooperative.

SEWA Cooperative Federation’s structure and services have evolved over time, with changing market conditions and shifts in the external environment. For the first ten years (1993–2002), the focus was on helping workers understand what a cooperative was, its values, its structure, and ownership. The focus was on supporting members and leaders to run their cooperatives themselves. Therefore, the Federation worked to build the skills of the workers, enabling them to run their cooperatives effectively and efficiently.

► Table 2.1. List of innovative cooperatives incubated by SEWA between 1986 and 2014¹⁶

Year of registration	Type of innovative cooperative
1986	Childcare cooperative
1986	Cleaning cooperative
1988	Vegetable and fish vendors’ cooperative
1990	Health cooperative
1991	Tree growers’ cooperative
1994	Midwives’ cooperative
1994	Catering cooperative
1995	Stationery producers’ cooperative
1998	Paper pickers’ cooperative

¹⁶ The Gujarat State Women’s SEWA Cooperative Federation was established in 1992. Prior to this, the cooperatives that were formed were supported by SEWA. In 1992, these existing cooperatives became members of SEWA Cooperative Federation. The cooperatives that were formed after 1992 were supported by the Federation, rather than by SEWA.

Year of registration	Type of innovative cooperative
2000	Video cooperative
2005	Construction cooperative
2009	Insurance cooperative
2010	Care workers' cooperative
2011 and 2014	Farmers' cooperatives

In the second decade of its existence (2003–2012), the Federation added a focus on business planning, strategy development and upgrading the skills of cooperative members. For example, Saundarya Cleaning Cooperative,¹⁷ the Gujarat-based cleaning cooperative, which was registered in 1986, obtained support to develop its business plan, with annual plans and targets, customer segmentation and marketing strategies. Members were also trained in new skills like vacuum cleaning, along with using traditional brooms, as the market needs changed. The skills programme helped Saundarya Cleaning Cooperative create its unique selling point (USP) of quality service provision, and the Federation supported the cooperative both in applying for public tenders and in the development of a website to increase its visibility. Two innovative cooperatives registered during this period were the construction workers' cooperative in 2005 (the Rachaita Construction Cooperative) and the domestic workers' cooperative in 2010 (SEWA Homecare), both based and working in Gujarat.

In its third decade (2013–2022), the Federation witnessed several changes in the external world and increased competition. This meant that women's cooperatives had to be more competitive and adapt to the increasing use of technology and digitalization. To support the cooperatives, the Federation hired experts in business development. For example, the government launched its e-marketplace, GeM, for public procurement.¹⁸ While this has been potentially a good opportunity for women's cooperatives, given GeM's focus on procuring from women's enterprises and collectives, the process of onboarding, listing goods and services, and selling them has been difficult for cooperatives to adapt to by themselves. This is where the Federation has stepped in to support the cooperatives.

In 2021, the Federation's board of directors (BOD) decided to expand the work of the Federation beyond Gujarat and beyond SEWA's own cooperatives, to include women's collective enterprises in other states. The Federation has started exploring the needs of these enterprises and offering its support services, thus moving towards a national presence. While some of these other collectives are not registered as cooperatives, but have instead been incorporated under various regulatory mechanisms, members in these collectives belong to the base of the pyramid and function democratically, and these collectives adhere to the values of SEWA. To include all such enterprises in the scope of this discussion, this report will use the term women's collective enterprises (WCEs)¹⁹ and women's cooperatives interchangeably.

In 2022, the Federation began incubating a researchers' collective based in Gujarat, with young women and girls aged 16 to 30 years, again perhaps the first of its kind. Reaching new sectors of work and including young women enables the Federation to keep the cooperative movement growing through innovation.

¹⁷ The Saundarya Cleaning Cooperative is also a member of SEWA Cooperative Federation, which works in the service sector and provides cleaning services.

¹⁸ See the chapter on advocacy for a detailed note on the government e-marketplace.

¹⁹ "Women's collective enterprises" refers to any collective entity, registered or unregistered, that is fully owned, managed and run by women workers, democratically and using the principles of cooperativism.

▶ 2.2. Strategic orientation

The Federation supports over 100 women-owned and women-led cooperatives and WCEs across six sectors – agriculture, dairy, handicrafts, services, finance, and labour-based – with a view to achieving full employment and self-reliance for informal women workers. To that end, it has developed a multi-dimensional strategy to:²⁰

- ▶ enable women to gain ownership of their trade through cooperatives and collectives, and bring them into the mainstream economy;
- ▶ establish a direct relationship between the producers and consumers, thereby eliminating exploitative middle agents;
- ▶ undertake capacity building of cooperative and collective members through skilling, and providing training for good governance;
- ▶ undertake policy action for the rights and interests of workers at the state, national and global levels;
- ▶ bridge the digital gender divide by enabling informal women workers to use digital technologies.

The Federation has identified five priority issues to address, in order to strengthen women’s cooperatives:

- 1. Climate change mitigation:** The effects of climate change have become apparent across all trade groups. In the agriculture sector, the impact is more direct: depleted groundwater, frequent flooding, higher temperatures and unpredictable weather patterns, resulting in higher risk for farmers and often large economic losses. Along the value chain, the impact of climate change is also felt by artisans, such as weavers, who depend on cotton produce. In urban settings, high temperatures have shortened the available working hours for informal workers, as the high heat restricts their ability to work and travel. The work of the Federation, first, has been to capture the existing impacts of climate change, identify the mitigation strategies that are being undertaken by workers, and then equip them to deal with changing climatic conditions – specifically in terms of how climate change impacts workers’ livelihoods.
- 2. Digitalization:** The inevitability and ubiquity of digital technology in our lives and livelihoods has pushed the Federation and WCE members to work towards digital inclusion. The starting point for most workers is access to devices, financial resources to acquire and use these devices, digital literacy, and public infrastructure. Platform cooperatives, which use a digital intermediary platform for delivery of goods/services, have emerged as a potential area of work for the Federation’s membership. Often, “low-tech” solutions – such as using WhatsApp – are more effective for the workers, rather than more complicated and relatively inaccessible applications. The Federation focuses on needs-driven technology and platform solutions, designed around the lived realities of informal women workers.
- 3. Youth inclusion:** Taking the cooperative movement to young people is crucial for the sustainability of WCEs. To this effect, the work of mobilizing and organizing young informal women workers into cooperatives remains a focus area for the Federation. Mobilizing and organizing is done through meetings, trainings, awareness campaigns and sessions conducted by the Federation in different communities, and including young people, their parents and other household members in these sessions.
- 4. Innovation:** For cooperatives/collectives to stay relevant and competitive, there is a constant need for them to innovate – in new types of work and using new business models, in keeping with changing economic conditions and keeping environmental factors in mind. The Federation, through its work,

²⁰ SEWA Cooperative Federation, *SEWA Cooperative Federation Annual Report 2021–2022* (2022).

enables WCEs to experiment, innovate and scale up. It also provides a buffer, in cases where the cooperative falters or fails. For example, the Sangini Childcare Cooperative was the first of its kind, and was incubated and supported by SEWA.

- 5. Financial sustainability:** With the goal of members' employment and income security, financial sustainability of its member cooperatives became a core area of work for the Federation. This includes access to social protection, viability of collectives, and through this, improved individual, household and community well-being. For instance, the Federation facilitates linkages of members to SEWA's healthcare, childcare and insurance cooperatives that provide social protection services and products designed to meet the needs of women workers.

► 2.3. Care work

Throughout its evolution, the Federation has focussed specific attention to women's unpaid care work, which often results in higher levels of time poverty for informal women workers, as compared with men and women in formal employment. WCEs understand and address the need for flexible working hours, childcare facilities and gaps in employment. Several members of SEWA shared their experiences in this regard.

Household responsibilities take precedence over the paid work done by women. If there is any event in the household, the woman is expected to tend to that first. This naturally leads to a loss in her income.

– **Padma**, Manager, SEWA Sangini Childcare Cooperative

The [unpaid] care work of women, like child care or care of an older person in the family, is bound to affect their [paid] work. Their income also falls.

– **Sheetal**, board member, SEWA Abodana Handicrafts Cooperative

Women have a lot of extra work. It is necessary to get the support of their family members, and work should be divided equally among all members of the family. For example, when it comes to rearing cows, the woman has to wake up very early, get their feed, finish her housework after that, and then she collects the dung for fuel, and cooks for the family.

– **Gita**, board member, Bihar Credit Cooperative

This work at [SEWA] Ruaab suits us, because we come here at around 10, after sending the children to school. Then we go at lunchtime to pick them up, and we come back again at around 3 p.m. and work till the evening. If I have guests at home, I may not be able to come – then I can take the work home and do whatever is possible. If I was working in a factory, I would not have this flexibility.

– **Anupama**, member of SEWA Ruaab

SEWA cooperatives and WCEs try to take these constraints into account when designing services and processes. For instance, the Farmers' Facilitation Centres (Krishi Suvidha Kendras) that have been set up in the homes of grassroots women leaders (*aagewans*) by Megha Women Farmers' Cooperative ensure that the women farmers can access seeds, cattle feed and other agricultural inputs within the village itself and do not have to travel long distances to the market, which would increase their time deficit, in addition to that already created by their unpaid care work responsibilities.

Furthermore, SEWA has also promoted cooperatives that provide care services in the market economy, namely the Sangini Childcare Cooperative and SEWA Homecare. Formalizing care work through these cooperatives brings recognition to the sector and underscores care work as being work. Through these cooperatives, childcare and domestic work get recognition as work, and members/workers in these

cooperatives are able to negotiate wages, paid leave, and other employment benefits with customers collectively. The customers who hire care services sign their contracts with the cooperative, with the decided payment and leave policies, thus formalizing the work of care. For example, SEWA Homecare²¹ has been pushing its customers to provide weekly leave to the domestic workers that they employ through the cooperative. From zero days of leave, they have now negotiated two days of paid leave per month. The demand for weekly leave is ongoing: “We get only two days of leave a month. That is very little – that is why it is not easy to get new members. We need four days a month, so that members can attend to their household responsibilities,” explained Pallavi, President of SEWA Homecare. The cooperative is also able to give its worker-owners a higher monthly income than they would get as individual workers. As cooperative members, they also have linkages to social protection through SEWA’s sister cooperatives and a sense of security at work.

SEWA has incubated and established cooperatives such as VimoSEWA and Lok Swasthya SEWA, which provide social protection services – insurance and health care, respectively – to informal women workers. These products and services are developed by informal women workers, for informal women workers, and delivered through the cooperative model.

At a macro level, the SEWA movement has been advocating for better policies for domestic workers, through a national campaign led by the SEWA union, which is a central trade union. Additionally, to bring greater recognition to unpaid care work, the Sangini Childcare Cooperative engages with the fathers of the children using their creches and encourages them to share in the responsibilities of childcare. The fathers attend regular meetings and now play a more active role in parenting.

► 2.4. Demonstrating resilience: Adaptation to the COVID-19 pandemic

The coronavirus disease (COVID-19) pandemic demonstrated the fragility of informal women workers’ lives and livelihoods. In India, self-employed women workers bore the brunt of inadequate social protection and health services, lack of care provisions, and job losses.²² As per the *State of Working India* report, published by Azim Premji University,^{23,24} in terms of employment losses, the difference between men’s experiences and women’s experiences was quite stark, with women facing higher losses and slower recoveries. After the 2020 lockdown all across India, only seven per cent of men followed a no-recovery trajectory after losing their jobs, but for women that figure was 47 per cent. Women were also much more likely to face delayed job losses once the lockdown was lifted, compared to men. Women working in the informal sector fared even worse. Between March and April of 2021, rural Indian women working informal jobs accounted for 80 per cent of job losses.²⁵

²¹ The SEWA Homecare cooperative places its members, all domestic workers, in middle-class homes for housekeeping, child care and elderly care.

²² Mirai Chatterjee, “COVID-19 Has Devastated India’s Self-employed Women. Here’s How to Support Them”, World Economic Forum, 2021.

²³ Azim Premji University, *State of Working India 2021: One Year of Covid-19*, Centre for Sustainable Employment, Azim Premji University, May 2021.

²⁴ Also attested to by Estupiñan, Birla and Sharma in *Impact on Labour Supply Due to COVID-19 Containment Measures in India: An Informal Employment Analysis*, in 2021.

²⁵ “Will India’s Second Wave Shatter Hopes of a V-shaped Economic Recovery?”, *Financial Express*, 11 May 2021.

In India, by December 2020, the gender gap in time spent on unpaid housework was larger than it had been during the same period for 2019. Women's hours spent on domestic chores increased sharply, going significantly above the pre-pandemic average, whereas men's hours saw a decline.²⁶ The pandemic thus exacerbated gender disparities in unpaid care and employment, emphasizing the urgent need for gender-inclusive policies and support systems.

With India's strict lockdown in March 2020 (which eased by June–July 2020) and with the closing of and restriction of markets, women's collective enterprises had to quickly pivot to ensure that employment and income generation for individual members was ensured. The Federation's role was vital, as it worked alongside the WCEs to adapt to the evolving needs of the workers. For instance, there was a great demand for face masks and hand sanitizer at this time. SEWA Cooperative Federation trained women, via video tutorials, to stitch face masks and distributed these to its members as part of its health kits. It also supplied 10,000 face masks to the government and sold them at other outlets. Similarly, the Gujarat-based health cooperative Lok Swasthya Mandali's (LSM) production facility was used to make and sell hand sanitizer.²⁷ When the orders for these products became larger, multiple WCEs associated with the Federation were able to produce and sell these products. In the city of Ahmedabad, Gujarat, mobility was extremely limited during the lockdown. The Federation sought a special pass from the municipal corporation of the city, which allowed its team to travel to its members to distribute health and ration kits.

To revitalize economic activities, the Federation recognized the need for capacity building and skills upgrading of members, particularly in the realm of digital literacy. During the lockdowns, members were therefore trained in using platforms such as Zoom and Google Meet, and also in the use of applications like WhatsApp for marketing. Training was conducted over phones – through phone calls and/or using other digital platforms. These platforms were also utilized for building COVID-19 awareness – in the first phase of the pandemic (2019–2020), 36,000 women were trained by the Federation to identify symptoms of COVID-19, to implement isolation measures, how and when to connect with doctors, and so on.

The WCEs and SEWA's sister organizations worked together to develop goods and services necessitated by the COVID crisis. VimoSEWA, the multi-state insurance cooperative, developed a COVID-specific insurance product, and workers across WCEs were linked to insurance, thereby getting some financial protection during the crisis. This COVID-specific insurance policy offered an annual coverage of US\$315 or 25,000 Indian rupees for COVID-19 treatment to members aged 18 to 65 years, with premiums varying according to age brackets.²⁸

SEWA Cooperative Federation and its member health cooperative LSM also recognized the need for mental health support. Members were faced with immense losses individually, as well as in their households and communities. With widespread fear and uncertainty, it became crucial for the Federation to ensure that adequate support was available to members for their psycho-social needs. Initially, a cadre of 36 women leaders was trained online to identify symptoms of mental distress. LSM and the Federation linked these women leaders with trained professionals in the private sector. Eventually, 185 health *aagewans* or local women leaders were able to provide support to about 270,000 members at the state level within Gujarat. The challenges and hard times faced by the women during and after the pandemic underscored the importance of continued primary-level mental health care and services among this vulnerable population. The work on mental health care has continued to be an important area of work for LSM even after the COVID-19 crisis has passed.

²⁶ Ashwini Deshpande, "The COVID-19 Pandemic and Gendered Division of Paid Work, Domestic Chores and Leisure: Evidence from India's First Wave", *Economia Politica* Volume 39, (2021) 75–100.

²⁷ Saloni Muralidhara Hiriyur and Nikita Chettri, "Women's Cooperatives & COVID-19: Learnings and the Way Forward", SEWA Cooperative Federation, 2020.

²⁸ Ruchi Agarwal and Mirai Chatterjee, "Leveraging Digital Technologies to Enable Women's Co-operatives: Experience of National Insurance VimoSEWA Co-operative Ltd.", *Gender & Development*, 30:3, (2022) 725–745.

SEWA Cooperative Federation raised funds from various sources (including philanthropic sources, private sector funding, and individual donations) to distribute resources like food and health kits to members, their families and communities, all of whom were badly affected. More than 200,000 health and food kits were distributed during the second wave of COVID-19 (2020–2021) to informal women workers, through their cooperatives. The cooperative leaders, being embedded in their communities, were able to identify those most in need.

In rural Gujarat, where there was a lack of access to health information, the Federation developed audio-visual materials on health and hygiene practices. Through a cadre of community health trainers, all of whom were frontline workers trained through the Federation, information on prevention reached thousands of women and their families – via WhatsApp, text messages and phone calls.

The effects of the pandemic and the lockdowns are still being felt by the SEWA collectives and their individual members. However, internal research by the Federation suggests that WCEs served as an important support and buffer, mitigating to some extent the impact of the pandemic on members: 71 per cent of those who sought support (n=260 members) received livelihood opportunities, in the form of either work based on their skills or financial support.²⁹ The cooperatives continue to rebuild and have also embraced digital technologies more than ever before. They are also working to take the cooperative movement to younger women through organizing and mobilizing activities and cooperative awareness programmes.

²⁹ Agarwal and Chatterjee, “Leveraging Digital Technologies to Enable Women’s Co-operatives”.



A member of Sangini Childcare Cooperative with young children in one of Sangini's 11 day care centers (Ahmedabad, Gujarat, September 2019). © Collin McClain for SEWA Cooperative Federation

3. Support services for women's collective enterprises

The services offered by the Federation are designed after discussion with the WCEs' board members, presidents and managers, and take into account their experiences and needs. Thus, all action is taken from the base up, rather than top-down. The inputs to WCEs that are provided by SEWA Cooperative Federation fall into five broad categories:

1. capacity building
2. business strategy and growth support
 - a. marketing services
 - b. financial services
3. research
4. communication
5. incubation and revival

The Federation applies a set of standard operating procedures (SOPs) throughout the process of supporting a WCE. These include understanding the needs of the WCE through conversations with members and leaders (the WCE's board), identifying the various interventions and support needed, co-designing a strategy of work with the WCE (with a clear work timeline), and helping in monitoring the growth of the WCE. Additionally, the Federation helps each WCE develop its own context-specific SOPs to address its unique needs. Based on the needs assessment conducted with the WCE, the support is offered either in an intensive, holistic manner or a "light-touch" one, with a very specific, shorter-duration intervention.³⁰ For example, conducting a market survey for a WCE, creating designs for packaging, or running a training session for a specific skill can be considered to be a "light-touch" approach. Expansion of a new business line, organizing and mobilizing members for service expansion in new areas, building their capacity towards leadership, and making the cooperative financially sustainable are examples of an intensive and holistic approach.

In addition to providing such services, the Federation also builds evidence on WCEs – the nature and contribution of collectives in the local and national economy, the role of collectives in facilitating women's labour force participation and generating decent work, and so forth. Alongside, the Federation engages in advocacy for the recognition and inclusion of WCEs in all development policies.

³⁰ The duration of intensive, holistic support is one to three years, depending on the need of the cooperative, while one to six months is typical for light-touch support.

► 3.1. Capacity building

Capacity building by SEWA Cooperative Federation includes both structured training lasting for two to five days and on-the-job training. Additionally, leaders of the cooperatives are taken on exposure visits to other organizations to enable learning and exchange of ideas. The Federation has a capacity-building team, and structured training modules are developed by this team and tailored to different sectors.

Over the past three decades, the structured trainings have been in two broad categories. One set of trainings relates to empowering women, building their individual capacities, and developing leadership skills. The second set of trainings relates to the running of the collective enterprise.

1. Capacity building for personal growth and leadership development: This helps women to acquire skills to run their collective enterprise. Women members often have low self-esteem and lack belief in their skills and abilities. The Federation enables members to grow and develop their leadership and confidence, to enhance their self-esteem, and to cultivate soft skills such as public speaking, team management and effective communication.

Asha, President of VimoSEWA, explains, "We have got training on personality development and also on how to run our business sustainably. I learned how to interact with members, and this directly impacts my business – it has gone up significantly!"

2. Capacity building to run a collective enterprise: This includes training on what a cooperative model of enterprise is and how new members can engage with cooperatives and collectives. Training is given on effective business planning, marketing, use of digital technologies, and financial literacy. The Federation also provides basic and advanced domain-based training, both of which are given by technical experts. Such training covers specific sector-based skills such as organic farming techniques, craft skills, skills for household cleaning, and using new technology and equipment. The various trainings for strengthening a collective enterprise are discussed in more detail below.

- a. Governance of collective enterprises: Cooperatives and other WCEs are registered organizations and are governed by rules and regulations. Cooperatives have to adhere to the laws of their state, since under the Indian Constitution cooperatives are a subject for states to regulate. Board members and other staff members are trained by the Federation on compliance with the rules that cooperatives need to follow. Directors on the boards of the cooperatives need to learn how to manage their enterprise. Since they are responsible for all the decisions that help the cooperative grow and become sustainable, it is essential for the Federation to build their capacity through leadership and business management training. As a result of such training, they are able to make viable decisions and build up collective ownership. The Federation provides a range of training programmes to different personnel in the WCEs to enable them to effectively carry out their roles and responsibilities.

"Initially, the directors would (not question and) agree with whatever was presented to them in a board meeting. They felt that they could not question more educated persons. But through the training, we told them that they were accountable to the members of the cooperative and should understand how their business was functioning. They should question what they don't understand."

– **Jaya Waghela**, SEWA Cooperative Federation

"I have been part of various organizations that work with WCEs. In my previous organization, I used to work with let's say 10-plus small WCEs. One big difference I noted between Federation-supported WCEs and the other organizations I have worked for is that the board members of the [Federation-supported] WCEs are very vocal. That is not the case in the other organizations. That has not happened overnight – it's probably because of consistent efforts put in for the last couple of years."

– **Siddharth**, Manager, Karn Bhumi Farmer Producer Company

The support provided by SEWA Cooperative Federation to Megha Women Farmers' Cooperative (based in Gujarat) exemplifies the job training and continuous support that the Federation provides. When the cooperative felt the need to strengthen its BOD, SEWA Cooperative Federation offered support in various ways. These included helping to induct new board members, encouraging them to run meetings, and providing necessary feedback to improve governance. The Federation had to work with the boards to change mindsets, especially to help board members develop a business mindset, in addition to setting systems in place. The impact could be seen after some months of continuous dialogue and support, in terms of visible improvement in the functioning of the BOD.

- b. Account keeping: Each WCE is a business and needs to have accurate account keeping as per cooperative regulations. To strengthen the financial systems of each WCE, the Federation organizes special training in account keeping. It has developed accounting formats and helped managers to maintain proper accounts and financial records.
- c. Digital training: Leaders, staff and members of the cooperatives and WCEs have received online training in the use of platforms such as Zoom, Gmail, Kobo ToolBox, GPay and WhatsApp. This training increased during the COVID-19 pandemic, when mobility and physical meetings were severely limited. The training outreach grew over the course of two years, from 460 participants in 2020 to 3,316 participants in 2022.

As a result of the online training, the BOD and the members of the cooperatives and WCEs use these digital platforms more easily for their work, which saves them time and money.

Dhangauri, Director of LSM, shared her experience: "Digital training now saves a lot of our time. We are able to perform our tasks quicker than before, as we share information with the cooperative and its members through these platforms."

While online training may not be as effective as in-person training, since it does not allow as much interaction among training participants, it does offer more convenient ways for women workers to engage with capacity building. Such training has integrated audio-visual materials, including short videos and graphics.

Development of the capacity building curriculum largely follows a *ground-up approach*, with the WCEs informing SEWA Cooperative Federation of their needs³¹ concerning training programmes. For example, over the last few years, LSM, the health cooperative, felt that its Swasthya Sakhis³² needed leadership and entrepreneurship training. The Federation then developed a training programme that covered various aspects like the role of the BOD, by-laws of a cooperative, leadership, soft skills, business plans, entrepreneurship, and sales and marketing. A training impact assessment was conducted by the Federation team, and revealed the development of a cadre of leaders and an increase in the number of Swasthya Sakhis who boosted their Ayurvedic sales after receiving entrepreneurship training.

The method of delivery also takes various forms. The primary consideration here is that training must consider the *lived realities* of informal women workers – whether in terms of limited mobility, childcare needs, time constraints due to unpaid care work performed by women, or any other factor. Training often takes place in the local communities where women live, so that they do not need to travel long distances and may attend to their children during the sessions. However, at other times, training takes place in classroom settings, to encourage women to leave their houses and commute.

Training sessions are followed up by *further engagement with participants*. The review process, starting 2–3 months after the formal training, includes engaging with participants to understand how their learnings are being used at the workplace, what further training is needed, and any need for post-training

³¹ The needs identification is carried out by the WCE manager and/or BOD, based on their interactions with the members.

³² Swasthya Sakhis are the frontline workers and area leaders responsible for executing the cooperative's health activities programmes and for the sales of the Ayurvedic products manufactured by the cooperative.

clarifications that may have arisen. This also allows the capacity building team to improve their own modules, add new modules, and keep up with the needs of women workers.

The *trainers are experts* in their respective fields. This includes members of collectives themselves, who have been trained as trainers, and are able to engage with other cooperatives and members of collectives to pass on their knowledge and skills.

Field trips and interactions with other women-owned collectives or experts in the private sector are another form of capacity-building delivery. Cooperative members and leaders also learn through exposure visits to other organizations. Through these visits, women are able to see different contexts, interact with experts, and gain new ideas to take back to their own work and enterprises. Lata, President of Megha Women Farmers' Cooperative, said, "In the last two years, SEWA Cooperative Federation arranged exposure visits related to our agriculture sector. These visits have changed our perspective of the opportunities available in our region. We are now able to think about what more we can do for the growth of our cooperative. We also share knowledge that we get through these visits with our cooperative members, so that they are also aligned with the collective vision and work that we are aiming to achieve in the future."

Ongoing capacity building is also offered through professionals³³ at the Federation, who work closely with WCEs. The experts sensitize collectives in the identification of challenges and work continuously with managers and leaders to find ways of problem-solving. The managers and leaders, through this continuous and close process, are trained in carrying on this work within the collective enterprise. For example, SEWA Homecare worked closely with the Federation's team to help the cooperative's leaders in identifying the need for a manager. Based on the request raised by the board members, a manager was recruited through the Federation, trained by the Federation team, and also initially paid through the Federation. Once the cooperative was able to increase its surplus (with inputs from the manager and the Federation), it absorbed the manager's costs.

► 3.2. Business strategy and growth support

The Federation drives the long-term viability and sustainability of WCEs through expert services in business planning and analysis, marketing strategies, working capital, and sectoral advice. A few examples are described below:

- 1. Supply chain analysis:** This involves mapping out a collective's chain of processes and stakeholders, both on the input side (for example, farmers), as well as the output side (for example, customers or consumers); identifying bottlenecks within this chain and recommending solutions for more efficient process management.

Priya, a manager at SEWA Ruaab, an artisans' producer company based in Delhi, explains, "Ruaab was started in 2009, and at that time there were many women who had skills and knowledge of embroidery and other crafts, and were selling to contractors, but they were not getting pay that was commensurate with their skill, effort or the time spent on each piece. When these issues with the market were identified, we started Ruaab, out of this need to connect women with the larger market. During the COVID-19 pandemic, SEWA Bharat³⁴ actually helped connect Ruaab with a company that placed an order for 5,000 masks, just at the point when it felt that the work had all but stopped and no orders were coming through. But here, the difficulty was that the members did not know sewing

³³ These professionals are subject experts and have degrees and professional experience in their respective fields, such as agriculture, handicrafts and so on.

³⁴ SEWA Bharat is a national federation of all state-level SEWA chapters. SEWA Bharat also works with women's enterprises, providing business support.

by machine and were more familiar with handcrafted work. We gave them training through videos and online meetings during the pandemic. From 5,000 monthly orders, we eventually started catering to 100,000 orders per month. We had to be constantly on the field, to mobilize people and convince them to join the work ... at that time, there was a lot of fear and mistrust due to COVID-19. After the pandemic, there was no demand for masks, so the market dipped again, but fortunately SEWA Bharat helped us connect with clients who wanted other machine-stitched products – as this skillset was added during the pandemic. These were in the form of gifts and other small items that the clients wanted. The members have learnt how to make a diverse range of products, such as laptop sleeves, sling bags and so on. SEWA Bharat also helps with giving us leads on markets – such as exhibitions that will give us sales or registering on GeM.”

2. **Business planning and analysis:** The Federation conducts multiple discussions on business planning with the WCEs, offering them a way to identify appropriate business channels. For example, the Gujarat-based Megha Women Farmers' Cooperative, registered in 2014, has diversified from seed distribution to poultry farming and organic farming. The Federation also enables enterprises to apply a cost analysis framework for women to identify their most profitable channels and make business decisions to improve income for individual members.
3. **Sector-specific inputs:** The membership base of SEWA Cooperative Federation spans six trade groups, as mentioned above, each with a specific nature of work, and each demanding precise inputs. The Federation provides trade-based, specific advice to collectives, through sectoral experts who work closely with the collective enterprises and offer catered, technical inputs.

“The real change with the Federation was the focus on enterprise development – on developing the cooperatives as sustainable businesses. In the early period when cooperatives were formed, they used to get grant money through the Federation to support their functioning. The new thrust is on turning these cooperatives into thriving business ventures. With the support of the Federation in the next three to five years, most of the cooperatives should reach financial stability and sustainability,” said Mirai Chatterjee, Chairperson of the SEWA Cooperative Federation .

In recent years, the Federation has focused on two sectors for intensive support – agriculture and handicrafts – since these trade groups offer work and employment opportunities to large numbers of informal women workers. Within these trades, the Federation has worked with multiple collectives, with end-to-end support services. The work with the Megha Women Farmers' Cooperative is an example of this work stream.

► **Box 3.1. Megha Women Farmers' Cooperative: A case study of the Federation supporting business development**

SEWA Cooperative Federation began extensive work with Megha Women Farmers' Cooperative in 2019, through a supply chain analysis (farmers to customers and consumers), which helped the cooperative create specific business channels, based on the members' demands. Seasonal crop demand was identified and seed procurement was carried out based on this demand. To help Megha Cooperative procure seeds at competitive prices and of good quality, the Federation supported the cooperative in getting its seed licence and connecting with various vendors. Simultaneously, a focussed marketing strategy was created to help the cooperative increase its visibility among farmers.

The cooperative has also received valuable compliance and legal support, including assistance in obtaining fertilizer and pesticide licences. Diversifying its business activities, Megha Cooperative has successfully become a distributor for seed manufacturing agencies, gaining access to distributor rates and increased profit margins.

Through its work, the Federation has built up the cooperative's capacity to collect, store and analyse data digitally, and use this data for business planning and analysis. There has been a significant augmentation in knowledge acquisition, with a focus on making data-driven decisions. Moreover, the Federation is exploring, with the cooperative and its members, how, through an app, demand estimation and procurement of the agricultural input and output can be done.

During the COVID-19 pandemic period of 2020–2021, Megha Cooperative received US\$9,600 (800,000 rupees) by way of working capital for seed purchases from SEWA Cooperative Federation, which the cooperative used to reach 3,500 women farmers. The capital ensured that the crop cycle was not disrupted due to lack of credit for timely inputs. Megha Cooperative reported almost US\$6,000 (500,000 rupees) in earnings, via the sale of seeds, equipment, masks and dry food.

As of 2023, the cooperative has seen significant improvements in its business model. The impact of the initiatives undertaken has been made evident through a noteworthy increase in both sales and overall business operations. In the first quarter of FY 2022–2023, paddy cultivation yielded sales of almost US\$20,385 (1,700,000 rupees).

The cooperative has honed various business-related skills, encompassing cost-benefit analysis, procurement planning, logistics, and more. There has been a notable shift in the mindset of the cooperative, transitioning from a project-based approach to one grounded in business principles. As part of this evolution, the cooperative is strategically planning to expand its operations into long-term business activities, with a particular focus on seed production and poultry ventures.

► 3.3. Marketing services

SEWA Cooperative Federation's experience has been that WCEs struggle to connect with the market. They are keen to be free from the clutches of intermediaries, who are exploitative and maximize their own profits at the expense of individual workers. Through their cooperatives and other WCEs, informal women workers hope to access markets directly. Here, the Federation plays a crucial role in bridging the gap:

1. Offline market places: The Federation organizes exhibitions and helps WCEs connect with stockists and third-party manufacturers.
2. Online marketplaces: Through social media marketing and digital marketplaces, the Federation supports WCEs in uploading, pricing, and marketing of goods and services.

Finding markets across sectors

Through the Federation, cooperatives and WCEs are supported in identifying local and national markets, creating appropriate products, and finding ways to reach their final customers, whether these are businesses, consumers or government entities. Through its own marketing company, SEWA Saamarth,³⁵ the Federation directly markets goods and services both online and offline. For example, with support from Saamarth, the Abodana Handicrafts Cooperative achieved sales worth US\$18,000 (150,000 rupees) in a day at an exhibition held in 2023. Additionally, the Federation identified the appropriate market for job work, that is, third-party manufacturing, and supported the cooperative in

³⁵ SEWA Saamarth is a private limited company promoted by SEWA Cooperative Federation in 2021. It provides marketing platforms to women's cooperatives and collectives.

negotiating fair prices and ensuring the quality of goods manufactured. The total sales for handicrafts reached US\$15,383 (1,300,000 rupees) in 2022–23.

In the agriculture sector, sales were facilitated through Shop No. 40 at the Agricultural Produce Market Committee (APMC) Market. In addition, the “Farm2Table Initiative”,³⁶ a vegetable delivery service that operates through WhatsApp and is aimed at the local market, was successfully launched and led to total sales of US\$75,000 (6,300,000 rupees) in the financial year 2019–2020.

Sangita, a board member with the Megha Women Farmers’ Cooperative, said, “The needs of the Mandali (cooperative) for selling in the market are examined by the Federation team. The Federation has helped connect us to the market. At the same time, if we need any kind of expert-level help, they are able to provide this, because they offer several services that we need.”

In the manufacturing sector, LSM, SEWA’s health cooperative, utilized the Federation’s business development services in 2022–2023 to access the GeM³⁷ for selling their products.

Siddharth, General Manager of Karn Bhumi Farmer Producer Company, a Bihar-based farmer producer company (FPC), talks about how their collective has been supported in terms of business planning and analysis, and in finding new, profitable revenue streams, with the help of experts who are connected to them through the Federation: “Farmers already know agriculture better than anyone else, but we still have an agricultural expert to support them when it comes to dealing with climate change or the newest techniques and technologies that need to be implemented ... We also ensure that the women get good-quality seeds at their doorstep, saving them time and ensuring that the seeds are also affordable. For example, good-quality wheat seeds in the market are being sold at twice the rate we offer.”

► 3.4. Financial services

To address the barriers faced by WCEs in accessing finance, such as loans that are too large, high rates of interest, and cumbersome processes, the Federation has provided working capital support to WCEs. This functions as a revolving fund, so when WCEs pay the amount back (with or without interest, as mutually decided from case to case), the money goes back to the pool of working capital. Enterprises can apply for working capital loans from the Federation by providing a clear business plan along with an estimate of how many women workers will be reached and how their incomes will be improved through the use of the capital. An in-house committee of the Federation’s board members decides on the proposals received, based on set criteria, which include, in particular, financial track record and governance systems.

With the working capital provided by the Federation, SEWA in Kerala set up a food collective, with women producers making and selling hot lunches and snacks in Thiruvananthapuram;³⁸ SEWA in Nagaland set up a small shop in Kohima selling food and handicrafts products from 80 artisans; the Abodana Handicrafts Cooperative, a Federation member, began to produce masks, ensuring livelihood for 150 artisans during the successive lockdowns; and Karn Bhumi Farmer Producer Company in Bihar diversified and tripled their business in one year. Overall, 12 WCEs have been provided with working capital since 2020. LSM, which had initially accessed the fund for sanitizer production, took another small loan from the Federation in the financial year 2022–2023 to set up solar panelling in their Ayurvedic production

³⁶ Farm2Table is an initiative of SEWA Cooperative Federation that connects fresh fruits and vegetables grown by women farmers’ collectives with consumers through the ease of WhatsApp groups.

³⁷ Subsection 4.1.2 of this report, titled “Public procurement advocacy with the government e-marketplace”, provides more details about the GeM platform.

³⁸ The capital city of the southern state of Kerala.

centre. This helped the cooperative cut down on its recurring electricity costs, apart from shifting to more sustainable sources of energy.

The Federation also provides bookkeeping and legal services for WCEs that need it. In particular, it provides expert advice enabling cooperatives to obtain an A grade in statutory audits. In 2023, LSM, Abodana Handicrafts Cooperative, Megha Women Farmers' Cooperative, Saundarya Cleaning Cooperative, and SEWA Homecare all got A grades as a result of this support during the financial year 2022–2023. In March 2023, LSM faced an issue where auditors in the cooperative department's panel demanded high service charges and the cooperative expressed an inability to meet their demands, leading to delays in the audit process. The Federation facilitated a dialogue with the Registrar of Cooperative Societies of Gujarat to resolve the issue. The audit was eventually completed, with the cooperative obtaining an A grade.

► 3.5. Research

SEWA Cooperative Federation has envisioned itself as a reliable source of knowledge and information on women's collectives and cooperatives. Furthermore, the Federation emphasises research partnerships with various stakeholders to foster growth, innovation and sustainability for cooperatives across various sectors.

Research at the Federation focuses on needs-based, action-oriented primary research, along with macro-level studies. The studies include needs and impact assessments, evaluation studies, resource mapping, market feasibility studies, and development of case studies of collectives and individual women cooperators and entrepreneurs.

Some examples of recent studies that were used as evidence in advocacy by the member cooperatives are presented below:

- During the COVID-19 pandemic, the Federation conducted a quick assessment of ten cooperatives and identified their immediate needs. This informed the direction that the Federation took for relief, rehabilitation and rebuilding work. Additionally, research studies^{39,40} were conducted during both phases of the pandemic, and these revealed the resilience of WCEs and the Federation. As an example, SEWA Homecare was able to negotiate with 46 customers to pay a month's salary to their members during the lockdown period. For the 17 workers whose customers did not agree to pay, the cooperative itself paid them 5,000 rupees each, from its own savings funds, to help compensate for the wages owed to them. In addition, a policy note⁴¹ has been developed on rebuilding an inclusive world through cooperatives in the wake of the pandemic, based on a webinar⁴² that was conducted with international participants.
- Based on a market feasibility study conducted by the Federation, LSM opened two new Ayurvedic clinics and retail stores. Ila, a manager at LSM, shared her experience: "This research helped us understand the demand and the market. The study findings aided us in choosing two feasible locations out of three. Presently, these two stores are performing well and are attracting considerable footfall."
- The Federation conducted a needs assessment study for SEWA Homecare, which operates in the care sector, providing childcare, patient care and elderly care. Based on the findings, the cooperative

³⁹ Hiriyyur and Chettri, "Women's Cooperatives & COVID-19: Learnings and the Way Forward".

⁴⁰ SEWA Cooperative Federation, "Building Resilience and Strengthening our Solidarity: A Study on Women's Collective Enterprises during COVID-19".

⁴¹ SEWA Cooperative Federation, "Rebuilding an Inclusive World in the Wake of the Pandemic: Women's Cooperatives Lead the Way" (policy note).

⁴² ICA-AP, "Webinar: Rebuilding an Inclusive World in the Wake of the Pandemic: Women Cooperatives Lead the Way", November 2020.

adjusted its pricing as per the market rate and also adjusted its employment policies by modifying service hours as per customer needs. It also mobilized and enrolled new members as caregivers. Furthermore, the cooperative initiated the digitization of its data.

The Federation's research also addresses policy reform. With the launch of the Ministry of Cooperation in India, the Federation developed policy notes promoting and supporting women-owned and women-managed cooperatives within the country.⁴³ Recommendations were also made for a national cooperative database,⁴⁴ and for the digital inclusion of women-owned collectives through the GeM⁴⁵ and Udyam portals.⁴⁶

With the increasing use of digital technology, research at the Federation also tries to identify issues affecting the use of digital technology by WCE members and related capacity building needs. The Federation has identified gaps in digital infrastructure and resources for cooperatives, particularly regarding internet and smartphone access for women, and the need for capacity building in digital tools. To bridge these gaps, members received digital training, and management information systems (MIS) were implemented at the cooperative level with the support of the Federation. This enabled easy access to data for decision-making. Minakshi, a manager at SEWA Homecare, noted, "SEWA Cooperative Federation's support in updating our MIS systems made it easy to access payment and service data. We now base our decisions and growth strategies on data analysis."

► 3.6. Communication

The communications team within SEWA Cooperative Federation has two main roles:

Communication for visibility and recognition of WCEs: In 2022–2023, SEWA Cooperative Federation initiated a podcast series titled "In Solidarity," releasing episodes on various topics, including the effects of climate change on informal women workers, the gender digital divide, the social and solidarity economy, gaps in the data on women's work in the informal economy, and unpaid care work and women's labour force participation in India. Concurrently, the Federation re-introduced a bi-monthly digital newsletter, named *Sahakarita*, which brought in external experts on topics such as climate change, featured products marketed by WCEs, and talked about recent achievements and milestones achieved by the Federation.

SEWA Cooperative Federation has also been strengthening its digital presence on social media platforms such as Twitter, Instagram and LinkedIn. The organization has adopted a proactive approach, with regular posts contributing to brand building and fostering engagement with its audience. The Federation also extended support to SEWA Homecare in their communication for marketing their services and mobilizing new members through pamphlets.

Communication for market access: The Federation initiated a comprehensive overhaul of product labelling for LSM, the health cooperative. This effort was aimed at ensuring that the packaging and presentation of their products aligned with contemporary standards, fostering consumer appeal and trust in the quality of the offerings. Ila, a manager at LSM, said, "The new packaging design has changed our brand image. We are now able to cater to the market more effectively, especially through online marketplaces."

⁴³ For more details on this, please see the section on Advocacy.

⁴⁴ SEWA Cooperative Federation, "Recommendations for National Database of Cooperatives".

⁴⁵ SEWA Cooperative Federation, "Enabling Digital Inclusion for Women-Owned Collectives: Recommendations for the MSME Registration through Udyam Portal".

⁴⁶ SEWA Cooperative Federation, "Enabling Digital Inclusion for Women-Owned Collectives: Recommendations for the GeM Portal".

Similarly, the Federation facilitated a catalogue development process for the Abodana Handicrafts Cooperative. The creation of a catalogue was aimed at streamlining and showcasing their range of products effectively, providing potential customers with a clear and attractive product list.

Recognizing the pivotal role of social media in contemporary communication, the Federation extended mentorship and management support to LSM. The objective was to optimize their online presence, particularly on platforms such as Facebook, Instagram and Twitter, with the ultimate goal of increasing sales through digital channels. This mentorship included guidance on content creation, engagement strategies and leveraging the potential of social media for business growth. A dedicated effort in product photography and videography was also implemented to enhance the visual appeal and marketability of handicrafts and Ayurveda products.

► 3.7. Incubation and revival of women's collective enterprises

SEWA Cooperative Federation has played an active role in incubating cooperatives and reviving those WCEs and cooperatives that had become defunct.

3.7.1. Incubation

Young women have been expressing a need for work in non-traditional sectors of the economy, specifically research and communications. In 2022, the Federation started the process of incubating a grassroots research and communication collective by organizing young women into a group and building their skills in technical areas of research and communications, as well as leadership and business management. From January 2022 to September 2023, 522 young women and girls aged 16 to 30 years have been trained by the SEWA Cooperative Federation in research methodologies, conducting surveys, writing case studies and reports, and practising photography and videography. Furthermore, the Federation was able to provide supplemental livelihood opportunities to 12 girls (aged 18–23 years), involving 4–5 hours of work a day, scheduled around their formal coursework hours, as grassroots researchers.

Under the ILO's Work in Freedom project, one of the ILO's implementation partners, Jharkhand Gharelu Kamgar Union (JGKU), a domestic workers' union, was also directed to SEWA to learn about how a union can support the formation of a domestic workers' cooperative. SEWA provided exposure and training to JGKU, and later JGKU, with the support of the ILO, established a domestic workers' cooperative, named Gharelu Kamgar Swavlambi Cooperative Ltd. (Self-Reliant Domestic Workers Cooperative Ltd.). Under this newly formed cooperative, the first ever notarized, written employment contract between a domestic worker, a cooperative and a household employer was signed. The agreement included collectively negotiated wages, a weekly off, paid annual leave of 15 days, one month's bonus salary, and safety at work, among other things.

3.7.2. Revival of cooperatives

"In our experience, market dynamics often pose serious challenges to the survival of cooperatives. Also, when leadership issues arise, along with inactive members, it results in a slowdown, or, in many cases, the closing of the cooperatives."

– Mittal Shah, SEWA Cooperative Federation

Since 1998, the Federation has revived several inactive cooperatives. Some examples from Gujarat are the Abodana Handicrafts Cooperative and the Kheda Women's Fruit and Vegetables Cooperative. These have been revived largely through mobilizing activities – reintroducing the idea of the cooperative

through meetings and community discussions; and providing capacity building support to old and new members for improved governance, market linkages and working capital. The Federation begins reviving cooperatives by engaging with identified leaders, who reach out to potential members in their own communities. The members are then linked with work and income, along with the capacity building activities. Financial systems are slowly reinvigorated. In the initial stages, the Federation generally takes care of accounting directly, before handing this over to the manager of a cooperative, once this person has been recruited by the organization.

► **Box 3.2. Revival of Abodana Handicrafts Cooperative: A case of supply chain management, business planning and marketing**

Abodana Handicrafts Cooperative was registered in 1982 in Gujarat. Its members were mainly involved in block printing. Before registration, individual members had been self-employed and used to work for private traders, who would provide workers with low pay for their work.

Abodana Handicrafts Cooperative then started providing its members with regular work, assuring them of a minimum income. Simultaneously, the Federation's capacity building team worked with members and offered them a variety of craft training opportunities, so that they could learn new skills, refine older skills, and ultimately earn higher incomes. With continuous support from the Federation in mobilizing and organizing members and identifying markets, the cooperative grew. With members participating in exhibitions, the cooperative's financial health improved. Some women became master craftspersons and earned a living by training other artisans. Slowly the cooperative turned into a profitable business, within a period of a year.

However, due to events such as the death of its leaders, challenges with marketing in a competitive environment, and unwillingness of women from the subsequent generation to continue hand-block printing work, the cooperative entered a phase of decline from 2010–2015. Participation by skilled and active members also started declining.

In 2016–2017, some of the old leaders from Abodana, along with younger, interested artisans, felt the need for a revival and approached SEWA Cooperative Federation, which initiated several measures, providing a range of inputs for Abodana's revival, as discussed below:

- **Geographical and product expansion:** SEWA Cooperative Federation helped expand the geographical coverage of the cooperative to mobilize and include artisans from Ahmedabad and Mehsana districts. Initially, the Abodana Handicrafts Cooperative focussed only on hand-block printing, but it then extended its operations to include crafts such as embroidery, applique, badla work, and stitching, broadening the range of its products in response to the market demand.
- **Business strategy:** The Federation undertook enterprise development efforts, marked by meticulous preparation of business and operational plans. Through resource mapping, the Federation helped generate livelihood opportunities for artisans. Support for artisans extended to design inputs and production, along with the preparation of a website, brochures, catalogues, and packaging designs, enhancing the cooperative's social media presence for branding and sales. With the help of the Federation, the Abodana Handicrafts Cooperative also pursued product diversification, which culminated in the cooperative fulfilling the requirements of the "Khadi Mark"⁴⁷ certification process, enabling the production and sale of Khadi products.

⁴⁷ The Khadi Mark certificate is issued by the Khadi and Village Industries Commission (KVIC), authenticating products made from hand-spun and hand-woven khadi fabric. It signifies adherence to traditional methods, quality and rural employment. The certification distinguishes genuine khadi products that promote local employment.

- **Financial support coupled with essential working capital support:** SEWA Cooperative Federation successfully linked members of the cooperative 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 a private partner has provided funds for the product development and marketing of this cluster. To provide infrastructural support, the Federation also oversaw the development of a Common Facility Centre in Kadi, Mehsana (Gujarat), using funds from the scheme. This Centre is equipped with machinery and raw materials for bulk production. Here women artisan members of the Abodana Handicrafts Cooperative can access laser cutting machines, sewing machines, a block-printing unit and a design cell.
- **Capacity building:** In parallel, SEWA Cooperative Federation also launched a robust capacity building initiative, providing training to the BOD and members of the Abodana Handicrafts Cooperative in essential areas such as leadership, governance, marketing, digital literacy and cooperative principles. The cooperative forged linkages with government entities such as the National Cooperative Union of India for capacity building of its board members. Cooperative members also received domain-specific training on various crafts, including embroidery, applique, badla work, stitching, jewellery-making and macrame. In 2023, more than 250 artisans were involved in such training. Exposure visits across Gujarat were organized by the Federation, taking the cooperative's artisans to various clusters, collectives and other cooperatives, and thereby promoting peer learning.
- **Marketing support:** With the Federation's help, the Abodana Handicrafts Cooperative also established linkages to B2B and B2C markets through job work, exhibitions, and e-marketplaces, facilitating business development and increasing turnover.

The outcomes and impact of these concerted efforts were significant. The cooperative successfully revived itself, with 394 artisans across five different crafts. As of 2023, the Federation has established social security linkages for 150 artisans, who have obtained social security entitlements. They have opened accounts under the Atal Pension Yojana and the Jan Dhan Yojana.⁴⁸ Using the funds obtained under the SFURTI scheme, the Federation has also made available 300 craft toolkits among the artisans, according to their craft skills, including 80 sewing machines.

► 3.8. Economics of SEWA Cooperative Federation

As a secondary-level cooperative, the Federation has its own membership fee – the primary cooperatives are shareholders of the Federation and purchase these shares as per the Federation's byelaws. This is a one-time purchase by the primary cooperatives. For its regular income, SEWA Cooperative Federation provides various support services to women's collective enterprises, as has been detailed in this report. For these services, the Federation charges the collectives a subsidized, mutually negotiated fee. Prices are lower for the federation's member enterprises, and services are also provided to non-SEWA collective

⁴⁸ Atal Pension Yojana is a monthly pension scheme for unorganised sector workers, where they are given up to 5,000 rupees per month after the age of 60. The Pradhan Mantri Jan-Dhan Yojana is a national initiative aimed at achieving financial inclusion by providing access to basic financial services such as savings accounts, remittance, credit, insurance and pension, particularly targeting individuals without prior banking access, through the opening of basic savings bank deposit (BSBD) accounts in banks or Business Correspondent (Bank Mitra) outlets.

enterprises, at a slightly higher rate. This is one of the revenue streams of SEWA Cooperative Federation, to make it partly sustainable itself as a federation of cooperatives and collectives.

As an addition to this source of income, the Federation also launched its own marketing platform in 2020. This platform, named SEWA Saamarth, markets and sells products made by and services provided by women's collectives, to both online and offline markets. The platform charges a marginal commission on the sale of these products and services, making this a second revenue stream for the cooperative federation. SEWA Saamarth, as a social enterprise itself, is also owned by WCEs, and is governed democratically, following the principles of cooperativism.

The following table outlines the economics of the Federation, showcasing income, expenses and surpluses, from 2018–19 up to 2023. The variations in the amounts over the years are indications of the effects of the COVID-19 pandemic as well as the launch of SEWA Saamarth.

► **Table 3.1. Income, expenditure and surplus of SEWA Cooperative Federation (2018–2023)**
(figures in rupees⁴⁹)

SEWA Cooperative Federation	2018–2019	2019–2020	2020–2021	2021–2022	2022–2023
Income	7,226,338	13,481,589	11,390,670	2,861,594	5,353,289
Expenditure	6,757,039	9,972,477	10,841,427	2,852,590	4,480,197
Surplus	469,299	3,509,112	549,243	9,004	873,092
SEWA Saamarth	2018–2019	2019–2020	2020–2021	2021–2022	2022–2023
Income				11,630,255	5,685,109
Expenditure				6,643,356	4,675,547
Surplus				4,986,899	1,009,562
Total	2018–2019	2019–2020	2020–2021	2021–2022	2022–2023
Income	7,226,338	13,481,589	11,390,670	14,491,849	11,038,398
Expenditure	6,757,039	9,972,477	10,841,427	9,495,946	9,155,744
Surplus	469,299	3,509,112	549,243	4,995,903	1,882,654

⁴⁹ US\$1 = 83.12 Indian rupees as of 27 January 2024.



A frontline health worker of the Lok Swasthya Cooperative speaking with women in rural Ahmedabad about the importance of healthcare and nutrition (Ahmedabad, Gujarat, June 2019). © Collin McClain for SEWA Cooperative Federation

4. Advocacy and partnerships for a more conducive environment for WCEs

▶ 4.1. Advocacy

“Our cooperatives are a demonstrable model for the state to develop viable solutions for informal women workers, through informal women workers. Through informing policy reform, we scale our work and reach millions of informal women workers across the country.”

– **Mittal Shah**, SEWA Cooperative Federation.

The work of advocacy, which SEWA Cooperative Federation understands as the removal of systemic and structural barriers for the development of WCEs, is an important pillar of the organization’s work.

Since it entails advocating for a better policy landscape for WCEs, the shape that advocacy takes is moulded by the collectives themselves, in a ground-up approach. Over the past three years, the enterprises have implemented a three-pronged agenda for advocacy: access to markets, access to financial resources, and access to capacity-building. Additionally, as explained by Mirai Chatterjee, Chairperson of the Federation, “Having a number of cross-sectoral cooperatives in the Federation results in a lot of cross-learning for the Federation and for SEWA. It enables the Federation to understand the commonalities and differences in the different types of cooperatives, which in turn helps not only in providing cooperative-specific support but also in its advocacy for women’s cooperatives at the national and international levels.”

Through the Federation, this agenda is realized by bringing together research that presents evidence of women’s contributions to the economy via the collective model of enterprise for informal women workers, especially cooperatives, and how best to support these collective enterprises, using SEWA enterprises as illustrative examples. Research findings are communicated at the local, national and international levels by workers themselves through their participation in various conferences and seminars, as well as workers’ audio-visual clips. The Federation also builds networks with similar organizations and potential partners in the development sector as well as the private sector.

4.1.1. Policy advocacy with the Ministry of Cooperation

In July 2021, the Union Ministry of Cooperation was set up by the Government of India. The Ministry was tasked with creating “a separate administrative, legal and policy framework for strengthening the cooperative movement in [the] country.”⁵⁰ This included creating a policy framework for ease of business

⁵⁰ India, Ministry of Cooperation, “About Ministry”.

activities for cooperatives and facilitating the establishment of multi-state cooperative societies. As a federation of women-owned cooperatives, liaising with the Ministry of Cooperation became an important part of the Federation's role. As the Ministry began drafting its policy on working with cooperatives in India, the Federation developed a set of recommendations for the draft policy,^{51,52} based on the needs of its membership. In December 2022, a national workshop was convened by SEWA Cooperative Federation, SEWA Bharat, the International Cooperative Alliance – Asia-Pacific (ICA-AP), and the National Cooperatives Union of India (NCUI). The two-day workshop brought together 100 women cooperators from 18 states of India. They co-designed recommendations to the Ministry's policy document, naming it the "Delhi Declaration". The Delhi Declaration⁵³ was endorsed by all the women cooperators present and was handed over to the Chairperson of the NCUI, who later submitted it to the Ministry of Cooperation's policy drafting committee.

► Box 4.1. The Delhi Declaration of 2022

Following a two-day workshop, in December 2022, 100 women cooperators from 18 states in India put together a recommendation note for the Ministry of Cooperation's policy drafting committee. The note was endorsed by SEWA Cooperative Federation, representing women's collective enterprises, the NCUI, ICA-AP and SEWA Bharat.

The Declaration called for a push to organize informal women workers into cooperatives and link them to appropriate social protection; improve access of WCEs to financial resources, such as working capital, particularly through a women's enterprise development fund, as well as financial management trainings; promote the cooperative model of enterprise through awareness building; create appropriate and adequate capacity building and leadership building fora for women cooperators; collect gender-disaggregated data on collectives/cooperatives; simplify processes of compliance with regulation; include cooperatives in the definition of "start-ups"; and support women in leadership by creating conducive spaces for women on boards.

4.1.2. Public procurement advocacy with the government e-marketplace

Along with the Ministry of Cooperation, the Government of India, through the government e-marketplace (GeM), has remained an important stakeholder for SEWA Cooperative Federation. Over the past four years, the Federation has developed strong advocacy channels with the GeM portal. GeM is a digital platform for public procurement, which offers a portal for government organizations, departments and other public sector units to procure goods and services, through increased "transparency, efficiency and speed in public procurement", as mentioned on their website. Within GeM, the "Womaniya" initiative focuses on inclusion of women entrepreneurs and collectives in public procurement supply chains. According to a Ministry of Commerce and Industry press release⁵⁴ from January 2023, "144,000+ Udyam-verified women micro, small enterprises (MSE) known as 'Womaniya' are registered as sellers and service providers on the GeM portal and have fulfilled 1,476,000+ orders worth [US\$2.55 million or 212,650,000 rupees] in Gross Merchandise Value (GMV)".

⁵¹ SEWA Cooperative Federation, "Promoting and supporting women-owned and women-managed cooperatives in India: Recommendations to the Ministry of Cooperation".

⁵² SEWA Cooperative Federation, "Recommendations for National Database of Cooperatives".

⁵³ SEWA Cooperative Federation, SEWA Bharat, ICA-AP, and the NCUI, "The Delhi Declaration for Women Cooperators", 14 December 2022.

⁵⁴ India, Ministry of Commerce and Industry, Press Release dated 14 January 2023.

In 2021, three organizations of the SEWA movement,⁵⁵ including the Federation itself, signed a memorandum of understanding with GeM to improve its processes for inclusion of women entrepreneurs and collectives. The recommendations from SEWA included:

- convergence and integration with other digital public portals, such as the Udyam portal by the Ministry of MSME;
- recognition of women entrepreneurs and collectives on GeM using a “Womaniya” tag;
- inclusion of regional languages to enable more women (and men) to use the portal;
- waiver of a “caution money” deposit for women entrepreneurs and collectives;⁵⁶
- addition of new categories of goods and services;
- training and capacity building support in using the portal.

Over time, the GeM portal has undergone changes in policy, which benefited those selling through GeM more generally, but also improved women’s access to the portal:

- The portal converged with the Ministry of MSME Udyam portal, and 3 million additional registrations, including those of WCEs,⁵⁷ were made on GeM.
- The caution money deposit was waived for women’s enterprises and women entrepreneurs.
- Women-owned enterprises and entrepreneurs began to be receive the tag of “womaniya MSE entrepreneur” to enable easy identification for procurers.
- The work of integrating local languages into GeM was initiated, and the portal is working with SEWA Cooperative Federation for translation of GeM training modules into a variety of local languages.
- The portal has been conducting training sessions for women-owned enterprises, and is planning to develop a structure for more decentralized trainings, through entities like the Federation.
- A product category for Ayurveda was developed, owing to health enterprise LSM’s experience of incorrect product tagging. The cooperative’s Ayurveda products were initially not recognized and marked as “emporium products”, leading to a lack of sales, as appropriate buyers couldn’t find them. Additionally, the service sector category has been recognized and integrated into the GeM portal.

These points of improvement for GeM were a part of SEWA Cooperative Federation’s advocacy with the government, and these efforts have contributed to the observed changes . Apart from this, the Federation co-authored a research study⁵⁸ to identify the challenges faced by the women collectives in using digital public and private procurement platforms . It was found that the WCEs faced challenges in registration, due to the high documentation burden, the cataloguing process, lack of awareness among the WCEs about the available opportunities for public procurement, inadequate grievance redressal mechanisms, low digital access and literacy, and lack of transparency in cost and pricing.

⁵⁵ This included SEWA Cooperative Federation, SEWA Manager Ni School and SEWA Bharat

⁵⁶ In situations where this deposit is required, vendors are not allowed to post their products without paying the caution money.

⁵⁷ There is currently no gender-disaggregated data on these registrations.

⁵⁸ SEWA Cooperative Federation, “Procurement through Digital Platforms: Including Informal Women Workers & Their Collectives”.

► 4.2. Cross-stakeholder partnerships

Building linkages with both public and private sector entities for women's collectives to leverage has been a key role of SEWA Cooperative Federation. In one case, the Federation brought together private sector financial resources and the government under the KVIC, into a tri-stakeholder intervention with women artisans in the Kadi and Kalol areas in Gujarat.

While developing public-private partnership models with WCEs can be challenging due to the need for increased awareness and understanding among partners, fostering greater awareness and understanding can make these partnerships more effective and mutually beneficial. "Public and private partners often need a lot of sensitization when it comes to working with WCEs, which sometimes makes it challenging to develop public-private partnership (PPP) models. But there is still a huge potential there. You have to give private players the time to learn and absorb from us. There are new formats of PPP slowly emerging, things like blended financing, which could benefit our WCEs," said Sanjana, from SEWA Bharat.

In the childcare sector, SEWA's childcare cooperative – the Sangini Childcare Cooperative, based in Gujarat – also presents an example of leveraging private partnerships. By offering full-day, high-quality childcare to informal women workers, for children in the age group of 0–6 years, Sangini has demonstrated to the government that women-delivered childcare helps in fostering women's labour force participation, girl child education, and increased household income, apart from improving health and nutrition indicators for children of informal women workers. However, this service had been highly subsidized, making Sangini economically unviable as a cooperative in its own right.

To ensure economic viability, Sangini incorporated private partners into its business plan. Consequently, the cooperative established a creche in a bank office in Ahmedabad, specifically for the bank's employees. The bank provides the space for this creche and covers all operational costs associated with the cooperative's service. The rates for childcare services at this creche are comparable to market prices for middle-class families. The revenue generated from these rates helps subsidize the creches run by Sangini for informal women workers. This model exemplifies how a SEWA cooperative can partner with the private sector to enhance the lives and livelihoods of informal women workers.

5. Challenges and prospects

This section captures the current challenges of SEWA Cooperative Federation, its learnings in its 31-year journey and its future prospects. A number of challenges and learnings stem from the fact that these cooperatives and collectives are made up of women who formerly belonged to the informal economy, have limited education and exposure, and belong to economically weaker sections of society. The cultural and socio-economic contexts from where the cooperative members are drawn affect these challenges and learnings.

► 5.1. Challenges

1. Women's cooperatives are a tiny proportion of the cooperatives that exist in the country; and women's cooperatives with members from the bottom of the pyramid are even fewer. They are also small in size. These cooperatives are not visible to policy makers, and there is a lack of understanding about the nature and needs of these cooperatives. The lack of data on these cooperatives makes it a challenge to plan and advocate for them. It is a challenge merely for SEWA Cooperative Federation to be seen and heard, leave alone obtaining representation in policy fora.
2. Like all businesses, WCEs need funds for seed capital and working capital. The financial needs for such collectives are much smaller than larger businesses, but funds are required all the same. Getting finances for these collectives, where the amounts are small but crucial, has been difficult. The procedures involved and the documentation required by formal financial institutions often become a barrier for availing the required funds. The challenge is exacerbated by the nature of these collectives, where members and leaders lack financial literacy. At the other end, there is limited understanding of women's informal work among formal financial institutions.
3. Such women's collectives have grown out of the development efforts of organizations working with people at the bottom of the pyramid. According to Mirai Chatterjee of SEWA Cooperative Federation, "The cooperatives in SEWA's case grew out of the union movement, and the members understood well the value of organizing into solidarity groups like cooperatives. However, the cooperatives are in the end businesses that have to operate in a competitive environment if they are to survive and grow. One of the challenges has been to build a business-mindedness amongst the members." At the same time, it is important to ensure that women's collectives and the federation continue to feel a sense of belonging and ownership along with the emerging professionalism that is required. It is a challenge to strike the right balance between maintaining the sense of ownership and belonging and at the same time running a successful business based on the values of shared entrepreneurship.

► 5.2. Learnings

1. When women's cooperatives and collective enterprises come together under an umbrella organization like the federation, they get the opportunity to learn from each other. This is especially true for WCEs that belong to the base of the pyramid, and for whom competing in the marketplace is an entirely new experience. Members of the more mature and successful enterprises in the federation become role models and mentors for those in newer collectives, and demonstrate the realm of the possible.
2. When becoming a part of SEWA's WCEs, women begin their journey of transitioning from the informal to the formal sector. Women who become cooperative or collective members and who work through these entities now belong to a formal organization, and gradually learn to function in the formal economy. In the beginning, members begin to earn a regular income through the cooperative or collective, and are linked to SEWA's insurance and pension programmes. In the more mature cooperatives and collectives, which have become stable businesses, like the Lok Swasthya Cooperative, which manufactures and markets ayurvedic products and has medicine outlets, the members become formal sector workers with regular salaries and government benefits such as health insurance, Provident Fund and gratuity. Some SEWA members, who formerly were informal economy workers, become staff members in these cooperatives and receive the same benefits as formal sector workers. Joining the cooperative or collective thus marks an important step for the members in their journey from the informal to the formal economy. The Federation plays a key role in supporting young cooperatives and collectives and building the capacities of its members as both the cooperative and its members move towards being stronger and more mature.
3. Several WCEs are small and have limited resources. Often, they are maintained at a small size, so that the ownership and management of the enterprise remains with the members as much as possible. However, these enterprises still have to compete in the market. Having an umbrella organization like a federation to provide the necessary legal support, visibility and linkages to the larger system becomes very valuable in such a situation.
4. The role of cooperative federations is especially crucial during times of crisis, as seen during the COVID pandemic. While a standalone cooperative may find it difficult to withstand such financial shocks, a body like the Federation is able to garner the resources required to tide over the crisis.
5. Cooperatives and collectives of women from the bottom of the pyramid take longer to get established and become profitable than do enterprises set up by educated middle-class entrepreneurs. The objective in the former is not just to get the business enterprise running, but to take forward the members and leaders of the organization on the journey towards being a sustainable enterprise. It takes time to build the capacities and skills of the members to compete in the larger business environment. "For the same reason, these enterprises need patient capital, as the enterprise needs time to get established," according to Nitya, from SEWA Bharat (the Federation's sister organization).
6. Digitalization has made a huge difference to how the collectives and the Federation are run. Having meetings via video conferencing digital platforms, to provide support to distant collectives over digital media, means reduced costs, less time spent, and more timely support. Punam, one of Karn Bhumi FPCs supervisors, says, "After COVID, it is easier to communicate with our Krishi Sakhis [frontline workers in the agriculture sector], because we can communicate online over WhatsApp even if they are on the field." Kanchan, a board member of Karn Bhumi, also added, "If for example we are facing some kind of disease-causing pest or insect, then we can take a picture of the crop and send it to the Federation team's agriculture expert, who can then immediately send information through WhatsApp on what kinds of medicines can be used to treat the disease." Similarly, in the case of Bihar Credit Cooperative, Gita, one of the board members, says, "Previously, women had to come all the way to the bank to create accounts and deposit their savings, or we had to go to the members'

houses for collections, but now many have started doing this online. We could also conduct meetings online during the lockdown period of the pandemic.”

For SEWA Homecare, digitization has been of utmost importance, especially after the pandemic. Minakshi, a manager at SEWA Homecare, says, “For payment or for service delivery, the cooperative’s customers want women with knowledge of smartphones ... they are now required to know how to do video calling, type messages, and get the parent to talk to a child who is abroad. The Federation has helped with training women to make video calls. Video calls have become important for meeting online, as many women can use this to save on transportation costs. Often women do not get leave from work, and so they can watch training through video modules or join sessions through online meetings.”

7. At the same time, the fact is that services required by the members and leaders to establish the enterprise tend to be located close to where the cooperative or collective and its members are living. Soon after its inception, SEWA realized the need for a door-step approach to reach its members. This continues to be an important feature of the services provided by the Federation. For instance, for many years, all the cooperatives supported by the Federation were located in the state of Gujarat, with many being in Ahmedabad. It was easy for members to come to the Federation office for training, or for the cooperative president and treasurer to sit with the accounts office at the Federation to learn how to keep their books. With digitization, virtual meetings and training are becoming more common and acceptable to the members, to some extent. (One challenge is that economically disadvantaged women have little access to smartphones, unlike their male counterparts and those in formal employment.) Also, during the initial period when relationships are being built and trust is being established, physical meetings are irreplaceable.
8. Women’s collectives need strong managerial supervision and professional support to establish themselves and continue to function effectively. However, given the location of these enterprises in smaller towns and the smaller scale of their operations, professionally trained human resources may be difficult to retain. The Federation has learned that if it provides its capacity building support not just to one or two managers but to a management team of 4–5 persons, the management of the organization becomes more sustainable.
9. The Federation and its member collectives are led by a mix of professionals and grassroots leaders. While the professionals bring in knowledge of standard operating procedures, good management practices, and technical expertise in business and finance, the grassroots leadership brings in the experience and understanding of the members and their issues. Ramila, a board member of the Federation, adds: “For a collective and its federation to survive, it is crucial that all the members share the values that SEWA represents, and think not of personal benefits but benefits for the collective and all its members. This mindset needs to be developed and shared as new members join the collectives.” Professionals from middle-class backgrounds who join these enterprises come with a desire to work in this sector and soon imbibe SEWA’s values.
10. Being a multisectoral federation helps in advocacy efforts since it gives the Federation a deeper understanding of different types of women’s collectives. According to Mirai Chatterjee, “We learn a lot from the diversity in the cooperatives in the Federation. The Federation’s knowledge also increases.” For instance, in advocating with GeM for better policies, the Federation was able to leverage learnings both from manufacturing cooperatives (like LSM, manufacturing Ayurveda products) and from the service-sector cooperatives (like SEWA Homecare), and create a holistic advocacy ask, including needs from different trade groups, for GeM.
11. While getting younger people to join the cooperatives and collectives as members or as managerial staff can be a challenge, daughters of SEWA members are often happy to join the organization. Ramila, a board member with the Federation said, “Younger women who are daughters of SEWA members have grown up with the values of SEWA. They have seen what a difference it has made in

the lives of their mothers and are happy to come to the Federation. They are willing to go to the field, unlike many other young people, who only want office jobs." For those who are still unlinked to the SEWA movement, continuous organizing and mobilizing is conducted in rural and urban areas.

12. Once a collective matures and becomes financially sustainable, it becomes self-reliant in its day-to-day operations. However, an umbrella organization like SEWA Cooperative Federation continues to remain an important link for the collective to stay abreast of developments in the wider business and policy arena, where changes keep occurring. "Whatever affects the wider professional and business world will affect these cooperatives. Collectives that stay connected to a federation are more likely to survive," said Jaya Waghela, SEWA Cooperative Federation.

► 5.3. Prospects

The ILO's Resolution concerning decent work and the SSE marked a significant advancement in the global recognition and promotion of the SSE. The subsequent Strategy and Action Plan is grounded in principles such as international labour standards and social dialogue, gender equality and non-discrimination, respect for SSE values and complementarity between SSE entities and other enterprises, context-specificity, and adaptability.⁵⁹ It prioritizes several thematic areas, including decent work for care economy workers, transitions from the informal to the formal economy, a just transition towards environmentally sustainable economies and societies, decent work in supply chains, and decent work in crisis and post-crisis situations. Notably, it seeks to promote partnerships between SSE networks and the most representative employers' and workers' organizations, enabling them to benefit from support services and advice that favour their development and address social and economic issues. The joint strategy of unions and cooperatives adopted by SEWA serves as a valuable model for empowering women and promoting gender equality, showcasing its significant potential for fostering sustainable development and social equity.

The resilience of WCEs is rooted in their prioritization of survival over high rates of return. Given the social objectives of these enterprises, they place a greater emphasis on making sure that members are retained in the enterprise and are also able to earn a living, even if it is less than what they might earn elsewhere. Evidence of this resilience is the fact that more than 60 per cent of enterprises (out of a total of 150) that were created by SEWA members are still active.⁶⁰

However, much is needed to strengthen these collectives and help them grow. This is where there is the need for a body like the Federation, which provides a range of support services to these economic enterprises and provides them with a voice and visibility in an environment dominated by large businesses.

One of the first challenges for the Federation to tackle is youth inclusion. There is little knowledge and understanding among young people about women's cooperatives and collectives and their role in women's economic development and overall empowerment. The Federation can play an important role in carrying this message to the younger generation so that they are motivated to join this sector. As Daxa from the Federation's board says, "Young people do not know about cooperatives. The Federation has a lot of knowledge and understanding about different cooperatives. It should have sessions with young people to educate them in this subject. Also, they must be taught about cooperatives in their studies. The Federation can give holistic information about all cooperatives to young people."

⁵⁹ ILO, "Follow-up to the resolution concerning decent work and the social and solidarity economy", 2022.

⁶⁰ Report developed by IMAGO Global Grassroots for SEWA Cooperative Federation and SEWA Bharat (to be published).

Equally important is the role that cooperatives and WCEs can play in generating livelihoods for young people. According to recent estimates, India has more than 50 per cent of its population below the age of 25 and 65 per cent below the age of 35.⁶¹ Unemployment among youth is a burning issue, and the government and corporate sectors cannot provide jobs to all. Simultaneously, low-income persons cannot invest in start-ups or become entrepreneurs without some support. Promoting the concept of collective entrepreneurship, which is gaining global recognition, is important.⁶² Collective enterprises for youth represent an important initiative, and federations like SEWA Cooperative Federation can play an important role in promoting and supporting such enterprises.

SEWA Cooperative Federation is working in the area of climate change and its damaging effects on women's collective economic enterprises. For example, agricultural cooperatives are adversely affected by sudden climatic changes, global warming is making the work of construction worker collectives even more challenging, and unseasonal rains are causing unexpected flooding in child care centres. The Federation is carrying out research to understand these impacts and to develop strategies to address emerging challenges.

As discussed above, the Federation has been engaging with relevant government departments regarding necessary policy and regulatory actions for WCEs. The Ministry of Cooperation can significantly facilitate the operational environment for cooperatives, ensuring they face fewer regulatory hurdles and have access to necessary support. Promoting cooperatives can enhance broader horizontal solidarity, as they contribute to reducing inequality and fostering a more inclusive economy. Facilitating access to finance, alongside government efforts to review and adjust policies and regulatory constraints, can further support cooperatives. The Ministry of Cooperation can take the lead in this. Institutions similar to SEWA Cooperative Federation play a crucial role in advocating for the realities and needs of women engaged in informal work, particularly from the perspective of the SSE. Additionally, increasing the private sector's understanding of cooperative and collective enterprises presents a significant opportunity.

The approach that SEWA has developed with its members is inherently sensitive to context, natural resources, the environment, and community needs, especially those of women workers. This approach enables women members, who typically have low levels of education and exposure and belong to the bottom of the pyramid, to retain ownership and management of the enterprises to which they belong.

⁶¹ United Nations Department of Economic and Social Affairs, Population Division, "World Population Prospects 2022: Summary of Results", UN DESA/POP/2022/TR/NO, 2022.

⁶² Mario Franco and Heiko Haase, "Collective Entrepreneurship: Employees' Perceptions of the Influence of Leadership Styles", *Journal of Management & Organization*, 23(2), doi:10.1017/jmo.2016.3 (2017) 241-257.

► Annex 1: Cooperatives who were part of the study and contributed to this report

1. Abodana Mahila Chaapkaam SEWA Sahkari Mandali (also referred to as Abodana Handicrafts Cooperative)

Abodana Handicrafts Cooperative is a Gujarat-based women's handicrafts cooperative. Registered in 1982, it was the first cooperative that brought together block printing workers from what was then known as the Chhipawad area of Ahmedabad. This cooperative was formed with a vision to transform the livelihood opportunities of women practising block printing, through collectivization.

2. Bihar Mahila SEWA Bachat Envam Saakh Swavlambhi Sahkaari Samiti Limited (also referred to as Bihar Credit Cooperative)

Bihar Credit Cooperative is a Bihar-based women's finance cooperative supported by SEWA Bharat. In Bihar, it was gauged that a credit cooperative institution was required to serve the financial needs of women as the self-help group (SHG) movement wasn't providing adequate loans and services to women. Bihar Credit Cooperative was therefore started in 2013 as a state-level credit cooperative with the objective of providing better credit and savings facilities to women. It aims to address the need for alternatives to the exorbitant interest rates of moneylenders and support where there is limited access to credit to women in the informal sector (owing to a lack of or no assets).

3. Gujarat Mahila Lok Swasthya SEWA Sahakari Mandali Limited (also referred to as Lok Swasthya Mandali or LSM)

Lok Swasthya Mandali or LSM is a Gujarat-based cooperative working in the service sector, specifically in healthcare services. It was registered in 1990, with a vision of linking work and health security. LSM is a state-level cooperative and it provides comprehensive health coverage to informal women workers and their families, and at the community level.

4. Karn Bhumi Krishak Producer Company Limited (also referred to as Karn Bhumi)

Karn Bhumi is a women's farmer producer company supported by SEWA Bharat. Registered in 2018, it operates out of two districts in Bihar: Bhagalpur and Munger. It has been involved in promoting vegetable farming, inputs sales, agro-advisory and output marketing, and is now trying to diversify into cattle feed sales.

5. Kheda Taluka Mahila Fruit and Shakhaji Utpadak Sahkari Mandli Limited (also referred to as Kheda Women's Fruit and Vegetables Cooperative)

The Kheda Women's Fruit and Vegetables Cooperative is an agricultural women's cooperative based in Gujarat. It was registered in 2011 to provide market linkages to women farmers who were producing vegetables. The cooperative was closed for a period of a few years and was then revived by the Federation in the year 2022. The Federation provided training and marketing support and helped diversify the cooperative's business lines. At present, the cooperative has 62 shareholders and sells agricultural implements, inputs and products, and cattle feed.

6. National Insurance VimoSEWA Cooperative Limited (also referred to as VimoSEWA)

VimoSEWA has been working in the insurance sector since 1992 at the state level and is now a pioneering micro-insurance cooperative at the national level. It operates in Gujarat, Delhi, Rajasthan, Madhya Pradesh and Bihar. It is the first co-operative of its kind in India, where both insurance policy-holders and share-holders are all women. VimoSEWA was formally registered as a national

co-operative in 2009 with the Ministry of Agriculture and Cooperation. It is part of the SEWA movement for the economic empowerment and self-reliance of informal women workers and their families. It has a direct outreach in five states of India and has insurance policy holders across 14 states.

7. Rachaita Bandhkam Mahila Sewa Sahakari Mandli Limited or Racheta Women Construction Workers' Cooperative (also referred to as Rachaita Construction Cooperative)

The Rachaita Construction Cooperative was registered in 2002. It works in the service sector and is a unique cooperative, consisting of women construction workers who offer their services for the construction of government or private buildings and infrastructure development projects. The cooperative was started to upskill women construction workers and break gendered barriers in accessing better paid work, as the construction sector was male-dominated and women faced discrimination in pursuing better opportunities. The Federation connected the women with experts and helped them to obtain training in specialized masonry skills, as well as related employment avenues such as plumbing and carpentry. With the Federation's support, the women became capable of independently taking up building and masonry contracts.

8. Raipur Mahila Dudh Utpadak Sahakari Mandali Limited (also referred to as Raipur Milk Cooperative)

Raipur Milk Cooperative is a women's dairy cooperative based in Gujarat. It was registered in 1993. Established in response to the monopoly of private traders, it aimed to empower women and ensure their financial stability by helping them sell milk and dairy products on their own. Beginning with only five members, it utilized the Federation's training and resources to eventually thrive as an independent dairy enterprise, currently boasting 138 shareholders.

9. Ruaab SEWA Artisans' Producer Company (also referred to as Ruaab)

Ruaab is an artisans' producer company supported by SEWA Bharat. It is based in Delhi and was registered in 2009. This collective was formed by home-based women garment workers and handloom weavers, in order to eliminate the exploitative layers of middlemen in the garment industry and to create a supply chain that is transparent and fair. It provides work and income security to women and involves them as the producers, managers and owners of their own producer company. Over 50 per cent of Ruaab's workers belong to the informal sector. Being a producer company, Ruaab combines the efficiency of a company and the moral spirit of a cooperative.

10. Sangini Mahila Childcare Cooperative (also referred to as Sangini Childcare Cooperative)

Sangini Childcare Cooperative is a Gujarat-based cooperative working in the service sector, specifically providing childcare as a service since its registration in 1986. It runs childcare centres for infants and young children up to six years of age. The childcare centres are set up in urban areas that are largely populated by informal economy workers. All the childcare centres are open during working hours (typically from 10 a.m. to 5 p.m.) and provide basic play-based education and nutrition, along with monitoring of growth and health.

11. Saundarya Safai Utkarsh Mahila Sewa Sahakari Mandali Limited (also referred to as Saundarya Cleaning Cooperative)

Saundarya Cleaning Cooperative was registered in 1986. The members were former paper pickers who used to collect usable and sellable waste; as they had no access to regular waste paper from a defined source, their income was oftentimes erratic. In 1978, with the help of SEWA, a general meeting of paper pickers was organized to look into alternative sources of work, like institutional and domestic cleaning work on a fixed-income basis. The cooperative was thus formed to provide cleaning jobs for the poorest of the paper picker women. The cooperative members were given training by the Federation to use cleaning equipment and techniques. Following this upskilling, the Federation also helped them secure contracts for cleaning a number of buildings and public institutions. At present, they have 445 shareholders.

12. SEWA Homecare Mahila Sahakari Mandali Limited (also referred to as SEWA Homecare)

SEWA Homecare is a Gujarat-based cooperative working in the service sector, registered in the year 2010. It provides four broad categories of services: childcare, elder care, patient care and housekeeping. The clients for these services are typically families from the middle class and upper middle class, and not cooperative members.

13. Shri Mahila Sewa Sahakari Bank Limited (also referred to as SEWA Bank)

Founded in 1974, SEWA Bank is a cooperative bank based out of Gujarat and established in response to the financial needs of Indian women working in the informal sector. SEWA Bank was registered in May 1974 after nearly 4,000 women contributed share capital of 10 rupees each. Operating under the dual control of the Reserve Bank of India and the state government, SEWA Bank provides a platform where women are accepted and empowered financially, embodying SEWA's mission to represent the interests of self-employed women in India.

14. Tapi District Megha Adivasi Mahila Agriculture Producers' Cooperative (also referred to as Megha Women Farmers' Cooperative)

Megha Women Farmers' Cooperative is an agricultural cooperative of Adivasi or indigenous women farmers and is the first of its kind, registered in 2014 in the Tapi district in the South Gujarat region. The cooperative was started with the aim of providing women farmers with fertilizers, seeds and agricultural equipment at affordable rates, along with market linkages and help in diversifying business lines.

15. Trupti Nashta Utpadak Mahila SEWA Sahkari Mandali (also referred to as Trupti Cooperative)

Trupti Cooperative is a Gujarat-based cooperative that works in the service sector, producing and supplying food in institutional cafeterias and events. The cooperative was registered in 1994 with 130 members, most of whom were former waste-pickers. The idea was to make dry snacks for the employees and members of SEWA and its cooperatives at cheap rates, thus creating a catering and snacks-based cooperative that would provide its members with order-based work.

16. Gujarat State SEWA Cooperative Federation (also referred to as SEWA Cooperative Federation)

SEWA Cooperative Federation is a secondary-level cooperative, with women-owned cooperatives from various trades in its membership – currently, 112 primary cooperatives are members of the Federation. It was registered in 1992, as a support system for SEWA's cooperatives, providing expert services in capacity building, marketing, business development and research. The Federation also incubates new, innovative cooperatives, growing the cooperative movement among informal women workers. Research and advocacy for women's cooperatives (and other forms of collective enterprise) are also an important area of work for the Federation.

17. SEWA Bharat

SEWA Bharat is an all-India federation of SEWA institutions that extends direct support to institutions serving SEWA-affiliated women workers in over eight states of India. SEWA Bharat emerged out of a need to address the SEWA movement's challenges with geographical expansion and coordination outside of Gujarat. Based in Delhi, SEWA Bharat directly supports member institutions in states including Jharkhand, Uttarakhand, Rajasthan and Bihar, while connecting members with SEWA institutions in Madhya Pradesh, Gujarat, Uttar Pradesh and Kerala for knowledge exchange, skill-building and resource sharing.



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