



"In the thirty years of the SEWA Cooperative Federation, we have proven that the cooperative model can not only economically & socially empower women in the informal sector, but also build resilience in communities and sustain crises like the pandemic. Looking forward, we want to increase our reach to more women's collectives, create global platforms for knowledge and experience exchange, and continue to focus on doosri azadi - economic freedom for all informal women workers through the cooperative model."

- Mittalben
Managing Director
SEWA Cooperative Federation

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Hello!

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

We lost our beloved founder, Elaben, in November. This volume is dedicated to celebrating her and the rich legacy she has left the world. SEWA Cooperative Federation also celebrates 30 years since its inception and we look back at our journey and our learnings.

We hope you enjoy reading it as much as we have enjoyed putting it together!

If you would like to partner with or support us, do get in touch. And if you find this volume valuable, please share it on social media.



We mourn the passing of our beloved founder and visionary leader of the SEWA movement, Elaben Bhatt.

A 'gentle revolutionary,' Elaben led the movement for women's economic empowerment in India, inspiring many across sectors, governments, and borders. A firm believer in Gandhian values, she had unwavering faith in the power of organising, uniting women, and building sisterhood and solidarity.

She was a powerhouse, an institution builder, and a visionary for the world. For us, simply our 'ben,' who showed us the way forward with gentle persuasion. Her rich legacy will live through every grassroots woman leader she nurtured, the women's cooperatives she nourished, and the institutions and movements she built.

SEWA Cooperative Federation is committed to and strives to take forward her unfinished work and achieve our collective dream of a world free of poverty and inequality.



“Elaben brought visibility to the invisible. She encouraged the powerless to recognise their potential power. These were great, even astonishing, accomplishments for the women she served and led and for the society that she was transforming.”

-Dr.Howard Spodek

Dr. Howard Spodek writes an article about his friend, Elaben Bhatt.

Born in America, Howard Spodek is a professor of history, geography, and urban studies at Temple University and a world historian who specialises in Indian history, particularly that of Ahmedabad. His 2011 book, "Ahmedabad: Shock City of Twentieth Century India," represents his careful study of the city's recent history. In 2016, he was honoured with the "Pioneer in World History" Award from the World History Association.

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I met Elaben during 1974-75 while I was in Ahmedabad, researching its history. SEWA had just been established in 1972 as a unit within the Textile Labour Association, and Elaben was its leader. As the daughter of educated, established professionals, working with poor women had not come naturally to her. Like her father, she earned a law degree, and like her mother, she chose to work with women. But, unlike her parents, she worked with poor, working-class women. She credited two people with that inspiration.

At sixteen years, she joined the young economics professor, Ramesh Bhatt, in his research for the census commission into the lives of poor women in the slums of their native Surat. At the age of twenty-three, she married him. Within the TLA, which she joined in 1955, Anasuyaben Sarabhai became her mentor. On her return from studies in England, Anasuyaben found her life's work in serving and organising poor women in the slums of Ahmedabad. With Gandhiji, she founded the Textile Labour Association in 1920. Elaben followed Anasuyaben's model in departing from the usual occupations of upper class and caste professional life to serve and organise poor, working women.

SEWA was formed in 1972 as a separate women's wing of the Textile Labour Association. In 1981,

the TLA objected to SEWA's stand on behalf of Dalits during the riots. This is when SEWA separated from the TLA and became an independent organisation. Others in Ahmedabad also objected to Elaben's stand on behalf of Dalits and attacked her home. She and Ramesh had to flee to a safer refuge. As SEWA's membership included large proportions of Dalits, Muslims, and Adivasis, it became a force for social integration and harmony over the years within an often turbulent Ahmedabad.

I learned much more about these events, Elaben, and SEWA, during a series of visits in the early 1980s. Elaben's power, wisdom, and courage as the leader of SEWA were becoming known throughout India and the world. In 1977, she won the Ramon Magsaysay Award, funded by the Rockefeller Foundation, recognising young leaders throughout Asia.

I urged Elaben to write her autobiography and offered to help through a continuing series of interviews that could serve as its framework. I had the privilege of interviewing her extensively on many occasions spread over several years. In the end, she saw more value in telling the stories of the women she worked with and the organisation they built together. Instead of her autobiography, she wrote the brilliant, pathbreaking, inspirational, "We Are Poor but So Many," published by Oxford University Press in 2006. She wanted the world to know about the lives, struggles, and resilience of rag pickers, chindi and garment stitchers, street vendors, embroiderers, and rural agricultural labourers. They were ready to fight for access to markets, changes in government policies, and bargaining power with their employers. It was a novel strategy since these "self-employed" women had no single employer to bargain with when they

worked for others. Often they campaigned for the government to set minimum wages and conditions of labour. Most of all, Elaben taught the world that these invisible women workers, though poor and uneducated, could undertake bold initiatives and organise to achieve them.

SEWA's accomplishments drew in not only poor, illiterate, and enterprising working class women, but also brilliant, dedicated leaders from India and the world. Jayashree Vyas took charge of SEWA Bank, the first ever women-owned, women-led bank; Mirai Chatterjee pioneered new health and insurance programmes; Renana Jhabvala stressed the need for research and data to support program creation and economic demands; Namrata Bali led the SEWA Academy, a new kind of educational institution to serve new kinds of learners; Manali Shah, leader of the vendors' union, pressed internationally for recognition of "unorganised" labour; Bijal Brahmhatt found new ways of creating and sustaining housing for SEWA members. SEWA was a magnet attracting new leaders inwards, and an engine providing models and inspiration outward for several new global initiatives, including Women's World Banking and WIEGO (Women in the Informal Economy Globalizing and Organizing).

Ahmedabad has been my "Karma Bhoomi," where I have researched and learned much about how economics, politics, social organisation, ideology, and the human spirit interact. I have friends and guides who represent many perspectives. Some believe that the future of India is in its cities, and they should be encouraged to grow. Some believe its future is in globalisation and developing links worldwide in economics, politics, and education. Some believe its future lies in the hands of the rich and powerful. All of these beliefs have at least some truth in them.

By temperament and education, I tend to believe that there are many truths, many ways of approaching reality, and ways of living a good life – individually and collectively. For me, personally, Elaben has argued effectively for a different set of truths - an extension of Gandhi's truths. There is the power of growth in each person, no matter how humble, if only the power is encouraged. Life at the village level can be at least as fruitful and satisfying as that of the city – and since the majority of India's people live in villages, that life, too, must be encouraged. Local, small-scale communities in which people know and interact with their neighbours may produce the finest quality of life. An important goal of education is to provide learners with a sense of their capacities and inspiration to achieve them.

At the base of Elaben's extraordinary capacity, genius, and power in inspiring and building organisations, she taught the worth and potential of each individual – if only we pay attention. Elaben advised me one day: "Listen carefully to each person at each encounter; be alert to the changes constantly taking place within them." Grounded in her experience of inspiring change in hundreds of thousands of people, Elaben gave excellent advice!



Building a Cooperative Identity

The story of how SEWA Cooperative Federation's cooperatives came to be

"Do deewane sheher mein, raat mein ya dopahar mein, abodana, dhoondte hai ek aashiyana." This line from a song in the Hindi drama film, *Gharaonda* (The Nest, 1977), translates to "two lovers in the city, in the afternoon and the night, search for subsistence, and a place to belong." It beautifully encapsulates the feeling that brought together the women of the Abodana Chhapkaam Mandali (Abodana Block Print Cooperative) in 1982.

Women artisans of the Muslim communities in Raikhad and Jamalpur in Ahmedabad were engaged in home-based work that included textile printing and stitching. These women hardly stepped out of their homes, and worked for big traders, often men in their families and communities. The earliest and simplest form of textile printing, block printing, was hard work and required a fair amount of skill, yet the women artisans were not paid minimum wage for their complex handiwork. They had no say in the finances, and often men, who practised the same work, got paid more for their labour. When the SEWA movement reached their communities in the 80s, the women artisans became more aware of their rights. They demanded higher wages for their work and a higher piece rate from the traders. SEWA organised these women artisans into a women-owned, women-run block print cooperative. "The idea was collective production and collective marketing. Entrepreneurship with social justice," says Lalita Krishnaswamy,



co-founder of SEWA Cooperative Federation, who was part of organising women artisans into the Abodana Cooperative. The artisans knew to mix the colours, create designs, bleach and print. What they did not know was how to negotiate and sell. They were given several trainings to understand the cooperative business model and collective ownership. Besides, SEWA supported them in finding a space where they could work collectively. When they were about to register their cooperatives, 'Abodana' was one of the names that the women artisans themselves suggested. '*Abodana*,' an Urdu word, translates to water and food, or means of subsistence - the things that you need in life to get by. For the women artisans, Abodana became a sisterhood, a place to dream, belong to, and earn their livelihood with dignity. Today, forty years later, Abodana does more than just block printing, and women artisans practising various traditional crafts have joined the cooperative. Abodana offers the possibility of

sustained livelihood to these women artisans in Ahmedabad, giving them voice, visibility, and bargaining power.

In the early 1980s, as mills in Ahmedabad closed down, mill workers were left to fend for themselves. The onus of feeding the family was on the women. Women were ready to take up any job and venture into any businesses that came their way. With the cooking skills the women possessed, a food-production cooperative seemed fit. Fifteen women visited Annapurna Mahila Mandal in Mumbai to understand the workings of a cooperative that prepared and sold food and snacks. They returned confident of forming a similar cooperative in Ahmedabad. In the Gujarati language, the word '*trupti*' describes the feeling of satisfaction after eating good food. One of the oldest cooperatives born out of the SEWA movement, the Trupti Snacks and Catering Cooperative has stayed true to its name, offering continued livelihood to women workers while producing high-quality, delicious food. During the pandemic, the Trupti Cooperative made 4,276 tiffins for COVID-affected families and 10,162 dry snack packets for distribution as part of relief work.

untouchable castes. During meetings, many expressed wanting to discontinue work due to poor working conditions, health risks, caste prejudice, low work status, and low income.



One of the alternative employment avenues that emerged in these discussions was providing cleaning services to various institutions in the city. The first break came when a highly reputed government design institute approached SEWA for cleaning services for its campus in Ahmedabad in 1980. The institute entered into a one-year agreement for 31 women to provide regular cleaning services to the campus. Soon after this first agreement was signed, the members decided to register a cooperative providing cleaning service. There was a lot of resistance from the registrar's office, who felt that cleaning did not fit into any of their categories and had no precedence in government programmes and schemes. They asked "What is the product you will sell?" SEWA persisted in its efforts, and after five years in 1986, the Shree Saundarya Safai Utkarsh Mahila SEWA Sahakari Mandli Limited was registered with 40 members. 'Saundarya' means beauty in Hindi, and the women members who came together to form the cooperative felt that cleaning is also the act of making something beautiful. The word '*sundar*,' meaning beautiful, turned into '*saundarya*' or beauty, which eventually became the name of the cooperative.



In the late 1970s, SEWA started organising women waste pickers and recyclers in Ahmedabad, most of whom were from disadvantaged Dalit or



Fifteen years ago, on her visit to Vyara, a town in the Tapi district of Gujarat, Mirai Chatterjee, Chairperson, SEWA Cooperative Federation, noticed that all the women, either farmers or agricultural labourers, were skinny and severely underweight due to the widespread prevalence of sickle cell anaemia. With Miraiben's significant experience in the health sector, SEWA Cooperative Federation began working in Vyara with a focus on health. However, subsequent issues related to livelihoods and income surfaced. While talking about their lives, the women discussed their work, family, and financial situation. Schemes like Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) did not provide enough work or pay. There was a lack of minimum wage, access to good quality seeds, and information about new farming techniques and technologies. Women's participation in the decision-making processes related to farm matters was negligible. Hence, SEWA Cooperative Federation organised them into a women farmer's cooperative. They understood the workings of a collective agribusiness through the trainings provided by SEWA Cooperative Federation. A collective business model ensured procurement of seeds at reasonable prices and access to the latest information on farming technology. Dependent on and skilled in agriculture, the women formed an agriculture cooperative. To name their cooperative, they asked "What is the one thing

without which our work and farms cannot prosper?" "Rain. Without rain, we have nothing." The women finally decided upon 'Megha,' meaning clouds, in Hindi, from where rain comes. For a farmer, land is nothing without Megha.

The name for each of our women's cooperatives came from the women members themselves. It signified not just their trade or service but also what the cooperative meant to them. Over the years, these cooperatives have helped women access livelihood, deal with precarious situations, and discover the endless possibilities that women-led, women-owned collective enterprises offer. Elaben, our founder, firmly believed that women are leaders in change and the women's cooperative movement is the way forward. Without women's participation, poverty can never be removed. As we mourn the passing of Elaben, our women's cooperatives and their collective leadership will strive to build on her legacy.



Strengthening Solidarity

Enabling Women's Cooperatives & Collective Enterprises to Thrive



SEWA Cooperative Federation in partnership with SEWA Bharat, National Cooperative Union of India, and International Cooperative Alliance - Asia Pacific, hosted a national workshop titled, "Strengthening Solidarity: Enabling Women's Cooperatives and Collective Enterprises to Thrive," on December 13 & 14, 2022, in Delhi. An illustrious panel of expert speakers and grassroots women explored four key themes over the two days.

Ease of doing business - Marketing: **Dr. Sudhir Mahajan**, IAS (Retd.) Chief Executive, NCUI | **Mr. Anurag Awasthi**, Chief Manager, Social Impact and Inclusive Seller Growth, GeM | **Mr. Saroj Mahapatra**, Executive Director, PRADAN | **Ms. Ila Shah** CEO, Lok Swasthya Mandali | **Ms. Etwari Devi**, Torpa Mahila Krishi Bagwani Swablambi Sahakari Samiti Ltd., PRADAN

Access to Financial Services: **Ms. Renana Jhabvala**, President, SEWA Bharat | **Mr. S. S. Bhat**, Executive Director, FWWB | **Ms. Vanitha R.**, Chief Director, National Cooperative Development Corporation | **Ms. Khyati Shah**, EVP, Marketing & Social Governance, Kinara Capital | **Ms. Kanchan Devi**, Board member, Karnabhumi Farmer Producer Company Limited | **Ms. Tshering Doma Bhutia**, Cooperator, Sikkim State Cooperative Union

Governance & Capacity-building: **Mr. Balasubramanian Iyer**, Regional Director, ICA-AP | **Ms. Savitri Singh**, Deputy Chief Executive, NCUI | **Dr. Hema Yadav**, Director, VAMNICOM | **Ms. Sudesh Khanna**, Chairperson & Board Member, Delhi Credit Cooperative | **Ms. Dhangauri Solanki**, Board member, Lok Swasthya Mandali

Digital Inclusion: **Mr. Osama Manzar**, Founding Member, Digital Empowerment Foundation | **Ms. Srimayi Laddagiri**, General Manager, SEWA Anubandh | **Ms. Prerna Seth**, Fellow, JustJobs Network | **Ms. Asha Ajmeri**, Chairperson, VimoSEWA Insurance Cooperative | **Ms. Anita Patel**, Nari Ekta CLF & Raigarh Mahila Sangh

The Delhi Declaration for Women Cooperators



"Beheno ke sahakari samitiyo ke liye ek durghatna fund ki zaroorat hain," says Poonamben.

"We need a crisis fund for women's cooperatives and collective enterprises."

Her firm voice resonated in a room of 140 people - other women's enterprise representatives like her, researchers, policymakers, civil society organisations, and the press at the NCUI conference room in Delhi. Poonamben, a farmer from Amba Bagh, Bhagalpur in Bihar, has travelled 1300 km to reach Delhi to participate in a National Workshop for Women Cooperators hosted by SEWA Cooperative Federation, in partnership with SEWA Bharat, National Cooperative Union of India and International Cooperative Alliance, Asia Pacific. Poonamben, a farmer, supervises Munger district under Karn Bhumi Women's Farmer Producer company in Bihar. "Not just that, during crises, the government should waive off interest on insurance for women's cooperatives and collective enterprises or reduce it by half," she says. Despite being an essential sector, agriculture workers and small and marginal farmers faced losses due to the severity of the pandemic. Several supply chain disruptions due to the lockdowns forced farmers to borrow from private moneylenders and sell their produce to local traders at low rates. She estimates that almost 50 per cent of their members suffered from COVID-19, bringing their work to a complete standstill for months.

SEWA Cooperative Federation's 30-year experience in supporting grassroots women's cooperatives in agriculture and allied activities, handicraft, manufacturing, services, credit, and labour, and the learnings and on-ground experiences of women's collective enterprises have together informed the **Delhi Declaration for Women Cooperators 2022**. The Delhi Declaration was the outcome of the two-day National Workshop for Women Cooperators held on 13-14 December at NCUI in Delhi and has policy recommendations to strengthen and create an enabling environment for women's cooperatives and collective enterprises.



According to a study by International Finance Corporation, women-owned enterprises face a financing gap of close to 70 per cent. Women's cooperatives don't have necessary collateral to get loans from financial institutions, including the National Cooperative Development Corporation, a government body instituted to finance primary and secondary cooperative societies. Besides, high-interest rates, inflated value of loans, and lack of subsidies make access to capital a challenge for women's cooperatives. "With a little bit of working capital from SEWA Cooperative Federation, we were able to pivot our business, procure from farmers, process their produce into pickles and dried masalas, and sell their products. We were also able to work on output marketing - picking up produce from the farmers from their doorstep and selling it in the market even in the middle of the pandemic," says Poonamben. Karn Bhumi Women's Farmer Producer Company increased their business 3 times with this working capital.

The Delhi Declaration for Women Cooperators advocates for a 'Women's Enterprise Development Fund' for women's cooperatives and collective enterprises. Accessing this fund should be easy and made in consultation with women's cooperatives and their Federations. "Working capital is important for our business so that we can invest in new lines of business and ensure more livelihood for women in our cooperative. Through SEWA Cooperative Federation, we get easy access to working capital, so we never had to approach any place else. We have invested this working capital in different business activities including procurement and sales of okra seeds, paddy seeds, etc.," says Raveenaben, manager of Tapi District Megha Tribal Women Farmer's Cooperative, which has a membership of 1002 women farmers.

Apart from access to capital, digital marketing is another challenge. "The Lok Swasthya Health Cooperative is listed on GeM, Amazon, Trade India, and Indiamart," says Ilaben Shah, CEO of

Lok Swasthya Health Cooperative. The marketing cost on private platforms like Amazon and Indiamart is high, due to which women's cooperatives cannot afford to advertise on these platforms. On GeM, a public procurement platform, the registration process is complicated. Due to constant updates, it is hard to keep track of the changes and remain visible. "Why should reservations for women's cooperatives on GeM be only 3 per cent if women are 50 per cent of the population?" asks Ilaben, CEO of Lok Swasthya Health Cooperative in Ahmedabad. She knows that few women's cooperatives like hers have visibility on digital platforms, public and private. "Marketing is important for women's cooperatives, and our business has increased because of our efforts in digital marketing, but it has not been easy," Ilaben acknowledges. "Not just digital technologies that women have not had access to, but even language is a barrier!" Mr. Anurag Awasthi, the Chief Manager of Social Impact & Inclusive Seller Growth at Government e-Marketplace (GeM), said that the portal actively focused on women. With 1,40,000 women members selling products on different platforms, GeM is open and wants to work to promote and support women's collectives. India's year-long presidency over the largest G20 summit with 43 Heads of Delegations participating in Delhi is an opportunity for women's cooperatives and collective enterprises to be included in the process. The Delhi Declaration advocates for preferential procurement for the G-20 summit from these grassroots women's collective businesses.



During the COVID-19 pandemic, while there was a digital transformation happening in the world with a structural shift towards e-commerce and digital payments in India touching 100 million payments per day, women in the informal economy were left behind. "There was fear among members about fraud through online payments. English was a barrier, too. Yet, despite being forced to be physically distant during the pandemic, the digital medium brought us closer," mentions Asha Ajmeri, Chairperson, VimoSEWA Cooperative. Sharing the challenges faced by the cooperative in digital inclusion, she adds, "We want to reach more people across states through our insurance application. It will be beneficial for our cooperative."

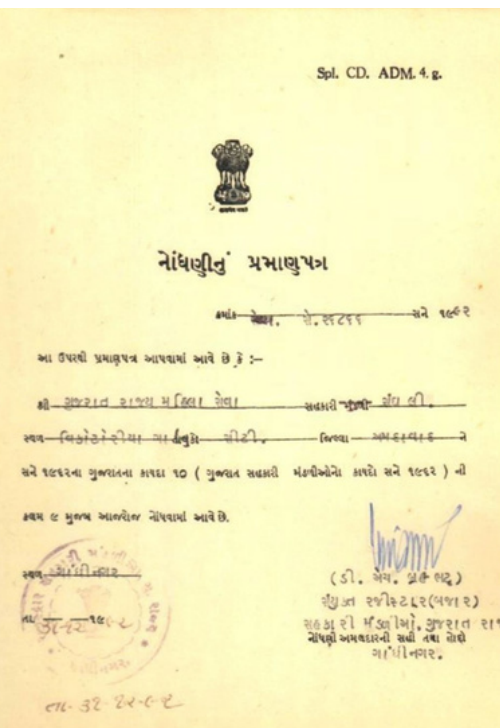
The women cooperators listened keenly to the final Declaration and added recommendations that they felt were relevant. "It was so affirming and moving to see women putting forth their policy recommendations with so much clarity. This is truly a base-up approach to policy-advocacy," says Mittal Shah, Managing Director of the SEWA Cooperative Federation. "It was a good initiative to include hundreds of women cooperators to create the declaration," says Geetika Tyagi, Assistant WESS Associate, SEWA Bharat. From her experience working with grassroots farmer producer companies, she adds, "There is government relief for certain vulnerable groups, like farmers during emergencies and natural disasters. Having a separate budget for similar relief funds for cooperatives would provide a cushion and ensure security to grassroots women. They would not have to worry about slipping into poverty. Financial help, if implemented from the recommendations, would be a step in the right direction. And, capacity-building through digital inclusion will take women's cooperatives on a national and international level instead of restricting them to regions and states."

At the end of the two days, the Delhi Declaration was presented to Mr. Dileep Sanghani, President, NCUI and Dr. Hema Yadav, Director of VAMNICOM, who are members of a national committee constituted to work on a new National Cooperative Policy. Other members of the committee were also present. They have further presented the Delhi Declaration to the Chair of the committee, Mr. Suresh Prabhu and the Ministry of Cooperation.



These recommendations have come from the women's enterprises and are for the women enterprises. Policies formulated from them would take us one step closer to an equitable society. While we look forward to a positive outcome, our work in strengthening women's cooperatives continues.





The Gujarat State Women's SEWA Cooperative Federation, India's first women's federation was formally established and registered on December 31, 1992 in Ahmedabad. The first Annual General Meeting of SEWA Cooperative Federation was held on February 18, 1993 at Thakorbbhai Desai Auditorium, Ahmedabad. In attendance were 1,000 women and the then cooperative minister Thakorbbhai Patel, along with founders Elaben Bhatt and Lalitaben Krishnaswamy.

Bulletin Board

- SEWA leaders and members, including Miraiben Chatterjee, Chairperson, SEWA Cooperative Federation, Renanaben Jhabvala, President, SEWA Bharat, Jayashreeben Vyas, Managing Director, SEWA Bank, Mittalben Shah, Managing Director, SEWA Cooperative Federation, and Namratiben Bali, Director, SEWA Academy met with Sandhya Purecha, Chairperson of Women 20 (W20) India on December 28, 2022 to discuss how SEWA can contribute to the goals of G20 India & W20. Purecha remarked how W20 priorities are aligned with SEWA's integrated approach and multi-sectoral work. Based on this meeting, SEWA will share its learnings at the upcoming events of G20 India & W20.
- Salonie Muralidhara Hiriyur, Consultant, SEWA Cooperative Federation, was an expert speaker for 'Platform Predicament - Making Sense of a Datafied Future of Work,' a podcast series produced by IT for Change and supported by Friedrich-Ebert-Stiftung, India office and Fair Green Global.

She talks about alternatives to the neoliberal platform-based work model in the final episode titled '[Making Platforms Work for Workers - Data Commons and Platform Cooperatives.](#)'

- Ayushi Arora, Senior Research Associate, SEWA Cooperative Federation, presented a paper on "Building robust local economies through decentralisation: a case study of women-owned agriculture cooperatives in India" at the 16th International Cooperative Alliance - Asia Pacific Research Conference themed 'Rebuilding a resilient global society through cooperative identity' held on December 15-17, 2022, at Ikopin University, Bandung, Indonesia.
- SEWA Cooperative Federation hosted a national workshop titled 'Strengthening Solidarity: Enabling Women's Cooperatives and Collective Enterprises to Thrive' with SEWA Bharat, National Cooperative Union of India, and International Cooperative Alliance - Asia Pacific on December 13 & 14, 2022, in New Delhi. The recommendations of the workshop were presented as the '[Delhi Declaration for Women's Cooperators 2022](#)' to the newly established committee framing a new cooperative policy chaired by Mr. Suresh Prabhu.
- Mirai Chatterjee, Chairperson, SEWA Cooperative Federation, attended a World Bank meeting on their new gender strategy on December 05, 2022.
- Mirai Chatterjee, Chairperson, SEWA Cooperative Federation, presented the SEWA Cooperative Federation's work at a panel on 'Building Economic Independence for Women Empowerment' conducted by the department of Mission Shakti, Government of Orissa on December 03, 2022.
- Mirai Chatterjee, Chairperson, SEWA Cooperative Federation was elected Chairperson at the General Assembly of Women in Informal Employment: Globalizing and Organizing (WIEGO) during November 10-16, 2022.

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