

RESEARCH PAPER  
NOVEMBER 2020



# Women's Cooperatives & COVID-19

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LEARNINGS AND THE  
WAY FORWARD



This report has been prepared by the Research Team at [SEWA Cooperative Federation](#).

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# Acknowledgements

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Any errors in this report are our own.

Salonie Muralidhara Hiriyur and Nikita Chettri,  
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# Executive Summary

The effects of the pandemic have been far-reaching—sickness, fatalities, disrupted economies and livelihoods. Women, particularly those working in the informal economy, have been adversely affected by these disruptions. The loss of work (and thereby income) and the increased burden of care work are two main effects on women workers, in addition to the health impact on their lives. The lack of social security has also added to the care work performed by women, and negatively impacted their lives. Additionally, many sectors of work, where women are highly engaged, have been disproportionately affected by the pandemic.

This report summarises how cooperatives owned by informal women workers, associated with SEWA Cooperative Federation, have both been affected by and coped with the crisis. It uses primary-level information, collected through a survey and interviews, as well as financial data from representative cooperatives (in 5 trades of work). This has been supplemented by the effects of larger industry trends seen over the past months, in these trades and sectors of work. The study found:

- A significant decrease in the average monthly household income as it dropped by 65 per cent from INR 18,068 to INR 6,313. Members of the service sector were most affected due to the nature of their work.
- The agriculture sector was impacted in the initial phase of the lockdown but quickly recovered as the lockdown measures were relaxed.
- To cope with livelihood loss, women were looking to adopt alternatives that could be done remotely or from home, however, they lacked the assets and capacity to do so.
- Cooperatives have been successful in providing economic relief to members—71 per cent of those that sought support received employment and business related opportunities.
- 74 per cent of respondents were faced with food security issues. On average, respondents were skipping 4-5 meals per month, with an average of 1.5 days without any meal.



- 80 per cent of the respondents received government-provided ration and 33 per cent of respondents had a Jhan Dhan<sup>1</sup> bank account.

The sectoral-level findings are:

- Agriculture: While the agriculture sector was designated as 'essential' during the lockdown, lockdown measures affected access to markets as well as the functioning of supply chains needed for meeting market demands.
- Manufacturing: Members in manufacturing/production (in our sample, this was the handicraft trade) quickly recovered since they pivoted to mask production. Increasingly, there has been an over-saturation in the market of Personal Protective Equipment, leading also to a decline in mask demand.
- Services: This sector was severely impacted by the lockdown measures as service-sector workers engaged in activities that could not be done remotely. For the purpose of the study, we engaged with domestic workers cooperative, cleaning cooperative and catering cooperative.
- Social Security: Lockdown measures have had a two-fold impact on the social security sector:
  - (i) informal workers' access to social services such as healthcare, child care and insurance was restricted during the lockdown period and;
  - (ii) income of our members working in these cooperatives decreased.
- Finance: Finance institutions saw an increased risk of loan defaults, as their customers saw diminished incomes. Due to strict lockdown measures, the cooperatives were unable to reach those who had taken credit for loan recovery.

Moving forward, there will be a need to revive women-owned cooperatives and other collective enterprises, from the effects of the pandemic and the economic slowdown, pro-active livelihood restoration and related measures and expansion of social protection. We recommend the following action:

**1. Organise:** We need to encourage and enable the organising of more collectives

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<sup>1</sup> The Jan Dhan Scheme was brought into effect by the government in 2014 to increase access to financial services such as: bank accounts, credit, remittances, pension and insurance.



of women, including cooperatives, unions, federations, SHGs and others. We also need to support these decentralised and local collectives, and especially support and enable women's leadership. These cooperatives and collectives respond rapidly to the needs of their members and other local people and must be an integral part of all efforts to build resilience and to restore livelihoods with social security.

- 2. *Inclusive planning with women:*** Women and their collectives, like cooperatives, must be involved in all local and national planning and should be represented at local, national and international levels in various committees and policy discussions, so that their experiences can inform programme planning, implementation and monitoring. All relief and livelihood restoration and social security measures should preferably be implemented by women's cooperatives and collectives.
- 3. *Capacity-building and training:*** Women are quick to adapt, take risk and avail of the new economic opportunities that are available. However, they need continuous and long-term capacity-building, training and skill-building, suited to their needs. This includes both technical training, as well as training in management and leadership.
- 4. *Access to financial services and capital:*** To keep businesses afloat and to ensure livelihoods for their members, cooperatives need financial and working capital support during times when their revenues come to a halt. We learned that by extending even modest amounts of capital support, cooperatives were able to support business activities like procuring raw materials, covering fixed costs, and procuring assets required for product development and continued payment of income support to members. Additionally, access to capital would also enable cooperatives to help diversify income streams for their members. Other support such as tax holidays, and fixed cost and payroll subsidies will also enable women's cooperatives to stabilize and adapt to the uncertain economic climate.
- 5. *Access to Markets:*** Women-owned businesses lack adequate infrastructure,



access to technology and tools to digitise their business, and most importantly, the capacity to sustainably connect to both online and offline marketplaces. To level the playing field, public and private purchasing and procurement must give priority to businesses, products and services run by women's cooperatives. While marketplaces like Government e-Marketplace (GeM) and Amazon (Amazon Saheli) have both introduced initiatives to promote women-owned enterprises, the process and technical know-how required to be able to access these platforms are too complex. Simplifying procedures and processes to access these platforms would enable women-owned enterprises, in both the formal and informal sector, to access the benefits of the new digital economy.

**6. Bridging the digital divide: Access to technology and digital tools for informal workers and their cooperatives:** A large proportion of our respondents did not own smartphones and had to be contacted through male members in the household. Another key issue was the cost of data packs, and a higher proportion did not have sufficient funds to cover data and phone plans. To make digital infrastructure more inclusive at the individual level as well as the enterprise-level, there is a need to:

- Enable digital asset ownership (like smartphones) and undertake capacity-building to use these among women; digital literacy efforts must be increased significantly.
- Extend data coverage through infrastructure expansion to help in bridging the gap and allowing more women to connect to the digital economy, which can help them in several ways, including digital marketing.

**7. Social protection:** There is an urgent need to extend at least basic, universal social protection, including healthcare, childcare, insurance, pension and basic housing for all informal workers, and particularly for women workers. Women cannot go back to earning if they do not have basic services. Child care is one that is urgently required both for women and their young children, and according to their hours of work.





**8. Knowledge and sharing:** We need to ensure that women's voices are heard and documented. There is a gap in research around women's cooperatives, which needs to be filled, particularly what works and what doesn't work, and how the cooperatives and their members can be supported on the long road to self-reliance.

This study was undertaken by SEWA Cooperative Federation to assess the impact of COVID-19 on informal women workers and their collective enterprises, primarily cooperatives and documents effects of lockdown across five sectors: finance, social security, agriculture, services, and manufacturing. Further, the study maps out the financial trajectories from each sector by providing evidence from the respective representative collective enterprises. The study aims to understand the role of collective enterprises, such as cooperatives, as a support mechanism for informal women workers during a crisis.



# Abbreviations & Glossary

APL: Above Poverty Line

APMC: Agricultural Produce Market Committee

APU: Azim Premji University

Arogya Sevika: Community Health workers

BPL: Below Poverty Line

DWRU: Domestic Workers' Rights Union

EPW: Economic and Political Weekly

FAO: Food and Agriculture Organization

FGD: Focus Group Discussion

GDP: Gross Domestic Product

GeM: Government eMarketplace

GSMA: Global System for Mobile Communication Association

ILO: International Labour Organization

LSM: Lok Swasthya Mandali

Mandali: Cooperative

P&L: Profit and Loss

PMJDY: Pradhan Mantri Jan Dhan Yojna

PMGKY: Pradhan Mantri Garib Kalyan Yojna

RBI: Reserve Bank of India

Rabi Crop: Rabi crops are typically sown in the winter and harvested in the summer and spring season

SEWA: Self-Employed Women's Association

WIEGO: Women in Informal Employment: Globalizing and Organizing



# Introduction: effects of COVID on informal women workers

## Background

The COVID-19 pandemic has capsized a number of economies world over, with several health and economic impacts. Announced just a few hours before implementation, India imposed one of the most stringent lockdowns to combat the outbreak<sup>2</sup>. The lockdown severely curtailed the movement of goods and services, disrupted supply chains, operations in factories and warehouses were halted, most establishments and markets were shut down and a rigorous travel ban and curfews restricted movement of individuals. This disrupted the labour market, resulting in income and livelihood loss, which has sent poor households spiralling deeper into poverty.

Owing to the nature of the informal sector<sup>3</sup>, enterprises and workers in this sector faced a higher brunt of this economic fallout as they have less capacity to absorb economic shocks of such magnitude.

In India, informal workers constitute 90 per cent of the total workforce<sup>4</sup> (ILO, 2018) and an estimated



Women workers in the informal economy often work in vulnerable situations with no work or income security, social security or food security.

<sup>2</sup>Lockdown measures imposed in India is on the higher sides of Oxford University's [COVID-19 Government Response Stringency Index](#)

<sup>3</sup>The International Labour Organisation (ILO) defines Informal Economy as all "economic activities by workers and economic units that are—in law or practice—not covered or insufficiently covered by formal arrangements" (ILO, 2020)

<sup>4</sup>We stipulate that the percentage of informal employment has changed in light of the pandemic.



400 million workers are at risk of falling deeper into poverty due to COVID-19 (ILO, 2020). Most of these workers are dependent on daily wages and have limited or no savings, which reduces their capacity to cope with sudden income and livelihood loss.

Women workers are more likely to be engaged in informal work than men: 90 per cent of women, compared to 87.7 per cent men work in informal arrangements (ILO, 2018); moreover, women workers are concentrated in the most low-paying, insecure and temporary work (Horn, 2010). Most informal women work under precarious conditions and without any social protections like child care, insurance, health-care, maternity benefits etc. The intersectionality of gender, poverty, religion and caste, and work arrangements have further disenfranchised women workers in India.

*Effects on care work burden:* Gender disparity in household care work distribution was already disproportionate before the onset of the pandemic<sup>5</sup>, and the outbreak only exacerbated this trend. At best of times, by the status of their employment, informal women workers face higher barriers to accessing markets, securing childcare and other social protections, and exercising bargaining power to improve their work conditions and earnings (Jhabvala et al., 2016). The economic plight of informal women workers was therefore heightened during the lockdown as they were faced with a higher burden of domestic work, household chores, and care work—by nearly 30 per cent in India (Deshpande, 2020).

*Effects on employment and household welfare:* During the lockdown, informal women workers were more disposed to livelihood loss as they were over represented in the most hard-hit sectors (ILO, 2020). Evidence from past crises suggests that change in women's work status during the crisis has negative implications on household welfare (Horn, 2010). Loss of income increases relative poverty of households and decreases consumption, as households exhaust their savings. This further increases their

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<sup>5</sup> As per the latest data available on employment and unemployment by National Survey Scheme (NSS), it was found that women engaged in domestic activity and domestic and allied activity together was 57.4 percent and 60 per cent compared to just 0.5 per cent and 0.6 per cent for men in rural and urban areas, respectively, in 2018–19 (Chakraborty, 2020). Women also engaged more in direct care work (4.27 hours per week) as opposed to men (0.88) (Chakraborty, 2020).



nutrition and food insecurity, and limits their access to health care. Horn (2010), argues that during a crisis, loss of women's income also has a direct long term negative impact on the welfare of poor families women's 'preference' to invest scarce resources on child well-being and, therefore, on future development (Buvinic 2009- as cited in Horn, 2008). Household welfare problems get further compounded when unemployment surges as it creates a spillover effect on the economy, as workers from the formal sector adopt informal work arrangements to compensate for income loss. During the COVID-19 pandemic, unemployment in India was three times higher than last year (Vyas, 2020).

*Effects on income:* Informal women workers are not only more vulnerable to livelihood loss, but they also lack the financial cushion to cope with unemployment due to their engagement in low paying work. Data suggest that a higher percentage of workers earn below the national minimum wage<sup>6</sup> (Kapoor, 2020). Loss of income puts households of informal workers in further financial distress. According to a study conducted by Azim Premji University (APU)<sup>7</sup> earnings for self-employed workers (non-agriculture) declined by 82 per cent and 89 per cent in urban and rural India respectively and 77 per cent of the households were already facing distress and did not have enough money to buy even a week's essential during the lockdown (APU, 2020).

*Access to digital infrastructures and effects of gender digital divide:* According to Global System for Mobile Communication Association (GSMA) Global Survey (2019) women in low- and middle-income countries are 10 per cent less likely than men to own a mobile.

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<sup>6</sup> Data from the Periodic Labour Force Survey (PLFS) shows that 42.2 per cent of workers earned below ₹9750 per month which is the minimum national wage set by the expert committee appointed by the government of India. The Report set a single National Minimum Wage (NMW) for India at ₹ 375 per day (or ₹ 9,750 per month) as of July 2018, irrespective of sectors, skills, occupations and rural-urban locations. (<https://labour.gov.in/whatsnew/report-expert-committee-determination-methodology-fixation-national-minimum-wagewages>)

<sup>7</sup> The study was conducted by Azim Premji University in partnership with various other civil society organisations. They surveyed 4000 workers across 12 states of India to assess the impact of the COVID19 lockdown on employment, livelihoods, and access to government relief schemes. ([https://cse.azimpremjiuniversity.edu.in/wp-content/uploads/2020/06/Compilation-of-findings-APU-COVID-19-Livelihoods-Survey\\_Final.pdf](https://cse.azimpremjiuniversity.edu.in/wp-content/uploads/2020/06/Compilation-of-findings-APU-COVID-19-Livelihoods-Survey_Final.pdf))



The study further highlighted that affordability of assets, literacy and digital skills are the main factors limiting the use and ownership of digital assets (GSMA, 2019). The digital transition of key economic sectors – manufacturing, home-based services (mostly care work), agriculture, and retail trade – is relegating the large majority of women workers to an economic future marked by precarity (IT for Change, 2019). However, informal women workers are largely excluded from mainstream financial systems and access to digital technology, which can otherwise help facilitate organizing, increase ease of communication with suppliers and customers, and offer unprecedented access to information (Jhabvala et al., 2016). Work is increasingly being digitised (intermediated through online platforms), which is likely to exacerbate gendered labour market inequalities (Shah et al., 2020), including access to markets.

### Purpose of the report and methodology

The study was conducted in Gujarat, between April and June 2020, when the lockdown was still in place. It aimed to understand the effect on informal women workers, and therefore the entire representative sample were women workers engaged in informal employment. Study respondents were members of cooperatives that are supported by the SEWA Cooperative Federation.

Data was collected by local enumerators through one-on-one interviews and surveys of workers, over audio calls. 10 one-on-one interviews were conducted and 260 survey questionnaires were filled out. The sample was selected randomly. The initial sample size for the survey was higher but due to various limitations of conducting phone interviews, we could only reach out to 260 members, out of which 2 did not consent to the survey. Other key informants like cooperative managers and staff, as well as staff members from the Federation, contributed to the study.

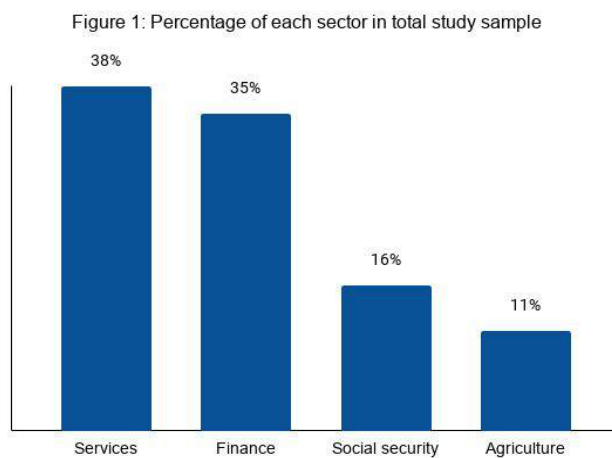
The analysis of the study is based on the survey and was further substantiated by findings from the one-on-one interviews. The ten interviews discussions conducted were of members from two cooperatives: Abodana cooperative and Sangini child care cooperative, engaged in the handicraft and social security sectors respectively.



For the survey, members were from the following cooperatives<sup>8</sup>:

1. Surat Credit Cooperative
2. Baroda Credit Cooperative
3. SEWA Homecare Cooperative
4. Lok Swasthya Health Cooperative
5. Saundarya Cleaning Cooperative
6. Trupti Catering Cooperative
7. Megha Farmers' Cooperative

The cooperatives are a representative of the following sectors: finance, social security, agriculture and services. In the sample, members of the service sector were the highest representatives (38 per cent), followed by finance, social security, and agriculture (Figure 1).



It is important to note that membership is defined as shareholders of a cooperative. The finance sector cooperatives are unique as the share capital is deducted from the loan amount, when availed of by members (automatically making those with credit from the cooperative into shareholders or members). In most sectors, they also provide work and employment

opportunities, although this may not be to all shareholders. Also, by law, cooperatives pay a dividend to members from the surplus<sup>9</sup> generated after all expenses are deducted from income.

<sup>8</sup> Refer to Table 1 in the Appendix for detailed information on the cooperatives and sectoral bifurcation.

<sup>9</sup> In cooperative language, the term surplus denotes income, after expenses are deducted. We have used the term 'profit' in the report, which signifies surplus.



# Main Findings

## Sectoral effects

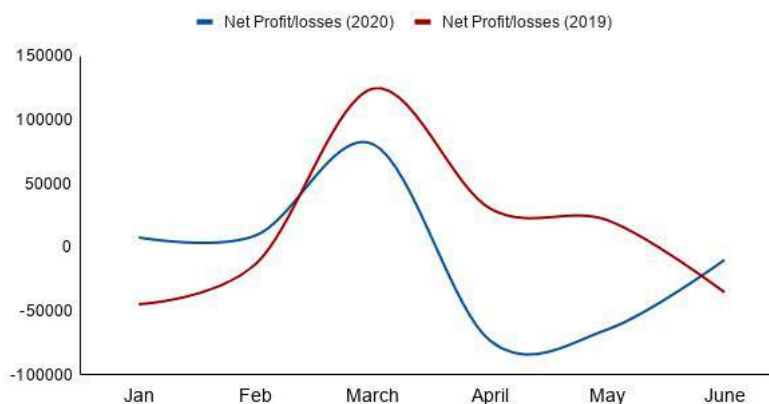
### Agriculture

While the agriculture sector was designated as 'essential' during the lockdown, social distancing measures affected access to markets as well as the functioning of supply chains needed for meeting market demands. Agricultural Producers' Market Committees (APMC) yards were closed in several states, which disrupted food supply from production to consumption centres (Dev et al., 2020). In other instances, farmers did not receive the desired prices for their produce and had to resort to distress sales. Additionally, migrant workers moved back home causing a shortage of agricultural labourers during the peak harvest period of rabi crops. This led to a high risk of unemployment and underemployment, especially for women since in India, women account for a higher proportion of landless labourers (Chakraborty, 2020). These shocks to their income are likely to have negative long-term effects on the farmers' yields and are likely to increase indebtedness amongst farmers, as they struggle to recover the costs they have incurred over the last few months (Kapoor, 2020).

Much like the national picture, the women farmers' cooperative Megha Mandali, documented a huge revenue loss as the cooperative had procured grain from the farmers which were distributed for free since the produce

could not be processed and sold. The lockdown also coincided with peak season of

Figure 2: Megha cooperative's profit and loss for 2020 and 2019 (INR)





sales as the cooperative usually sells winter harvested crops from March to June. In April alone, the cooperative saw a decline in profit by 340 per cent from last year (Figure 2)<sup>10</sup>. Some of the grains were procured by SEWA Cooperative Federation from the cooperative and distributed for free through ration kits in March. The members also faced huge income loss as they were unable to sell their produce since the main market was shut down and our estimates also show that the farmers were earning half of what they used to make normally.

**Lataben Gamit, President, Megha Mandali**

“Most of our members are farmers and while they continued to work on the farm during the lockdown, there was no market to sell the produce. Even the few who did manage to sell, do so for a discounted price. As for the cooperative, we could not carry our activities. However, we conducted WhatsApp training sessions for our members on: what is COVID-19, precautions and do’s and don’ts, mental health, sexual and reproductive health, and gender-based violence. For many women, this was the first time using smartphones and so there was some difficulty initially. But this was the best way to keep our members updated and engaged during the lockdown.

Now that the lockdown is over, the focus is to help members and the cooperative recover losses incurred during the lockdown. The cooperative is now adopting activities to diversify income sources, including a catering service. We are also supporting our members by enabling access to credit for seed purchase. These measures have put them on the slow path to recovery.”

### Manufacturing/Production

The ILO framework (2020) placed the manufacturing industry at high risk. Due to containment measures factories and warehouses were closed, supply chains were disrupted, retail spaces were closed, and workers were compelled to stay home. This brought the manufacturing sector, which employs over 83.5 per cent of informal

<sup>10</sup> In figure 2 the trendline for 2019 has a sharp incline in surplus for March and a gradual decrease as that is the peak season of sale for crops harvested in winter.



workers, to a complete standstill making them more susceptible to income loss (Kapoor, 2020).

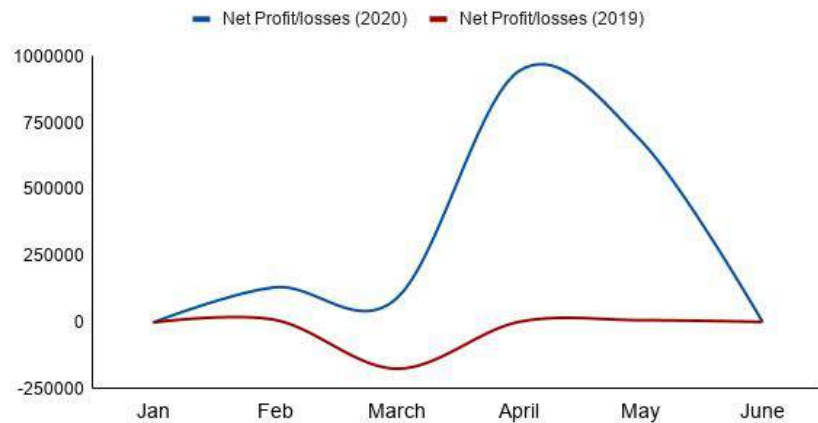
Our manufacturing cooperatives—Abodana (handicraft) and Lok Swasthya (health) Mandali (LSM)—cooperatives saw a decline in sales at the start of lockdown. The cooperatives were able to quickly shift focus to

the production of essential items—masks and low-cost hand sanitizers respectively. Our handicraft cooperative was severely affected as artisans faced a decline in demand due to the general slowdown in the economy. To help members cope, the cooperative



Those with stitching machines were able to pivot to mask production during the lockdown, ensuring some income for their households

Figure 3: Abodana cooperative's profit and loss for 2020 and 2019 (INR)



initiated production of fabric masks, with 45-50 women artisans. While activities and sales of other products came to a complete standstill, production of masks helped the cooperative recover some costs. In the profit and loss (P&L) trends, (Figure 3) we see that the cooperative made the highest profit in April when the lockdown was at its peak, due to high sales from mask production. This declined April onwards, as the market for masks became increasingly saturated. However, in 2019 the P&L trendline was not very interactive because the cooperative was at a revival stage and did not engage in revenue-generating activities. In later phases of



the lockdown, the cooperative employed over 100 women artisans.



A member from Lok Swasthya Mandali packs bottles of certified sanitiser produced by the cooperative in their Ayurveda production centre.

Likewise LSM<sup>11</sup>, developed and started production of certified low-cost hand sanitisers. During the pandemic, the shortage of basic hygiene products spiked the prices in the market making essential products inaccessible to low-income households. LSM's sanitisers were low-cost, and distributed by SEWA Cooperative Federation for free to vulnerable households.

With support from the SEWA Cooperative Federation, LSM and Abodana secured working capital that was utilised to support business activities like procuring raw materials, covering fixed costs, and procuring assets required for product development during the lockdown. The funds allowed the

enterprises to adapt their product strategy and design as per the needs of the market.

## Services

Service sector faced a massive hit during the lockdown due to its unique composition of work. In India, only 4.7 per cent of workers in this sector fall in the category of regular formal employment, with a disproportionately large proportion in low-paying and unprotected employment (Kapoor, 2020).

The service cooperatives including the domestic workers' cooperative, cleaning cooperative and catering cooperative were highly impacted by the pandemic.

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<sup>11</sup>LSM's main activities include the running of 3 low-cost pharmacies in Ahmedabad city, and the manufacture and sale of Ayurvedic products. It has been classified in the social security sector as members are also community health workers, involved in developing and implementing health programmes in both urban and rural parts of Gujarat.



SEWA Homecare—domestic worker cooperative, recorded a fall in employment of members by 29 per cent<sup>12</sup> and decline of 33 per cent<sup>13</sup> in revenue for the period of April to September in 2019 compared to the same period in 2020. Similarly, the cleaning cooperative, SEWA Saundarya, recorded a loss of employment and the cooperative's income by 50 per cent. Members from both the cooperatives engage in household service work including domestic work<sup>14</sup> and cleaning work<sup>15</sup>.

During the pandemic, the workers faced high precarity as much work provided by them shifted from the paid to the unpaid economy that resulted in severe income declines for domestic workers and cleaners. Using Neetha N's (EPW, 2008) classification of domestic workers, extending it to cleaners, this occupation is a representative of the service sector and highly feminised. According to the latest data available, there are 10.6 million domestic workers in the country who receive wages lower than national minimum wages as of 2019 and 82 per cent are employed in urban households (Chakraborty, 2020). Despite huge contributions by domestic workers and cleaners, their contribution remains invisible and the employee-employer relationship is most unique as all work matters are looked at as a private contract (unspoken and unwritten) between employers and employees (Domestic Workers Rights Union et, al., 2020). The lockdown further precipitated their situation as most workers were laid-off indefinitely without any protection or support.

Cooperative members were not guaranteed paid leave by their employers during the lockdown. While few members of SEWA Homecare received their salary for March after negotiation, members of the cleaning cooperative SEWA Saundarya did not receive any remuneration for the lockdown period.

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<sup>12</sup> Total SEWA Homecare members employed for April-Sept 2019 was 343. For the same period in 2020, 242 members were employed.

<sup>13</sup> Total revenue for months for April-Sept 2019 was INR 2,956,310 and for the same period in 2020 was INR 198,581

<sup>14</sup> WIEGO classifies domestic workers as providing a range of services in private homes: they sweep and clean; wash clothes and dishes; shop and cook; care for children, the elderly, and the disabled; they provide gardening, driving, and security services. ( <https://www.wiego.org/informal-economy/occupational-groups/domestic-workers> )

<sup>15</sup> The nature of work of our members in the cleaning cooperatives is the same as that of domestic workers except that the former provides these services in public and private institutions and not private homes.



**Bhartiben Parman, Manager, SEWA Homecare**

“The lockdown was imposed so suddenly and our members were not prepared for this. Most of our members were laid off without any pay, and naturally this became a huge concern since they did not know if the employer would take them back. I was in constant touch with members, particularly those who lived alone, since loss of income resulted in a lot of mental stress.

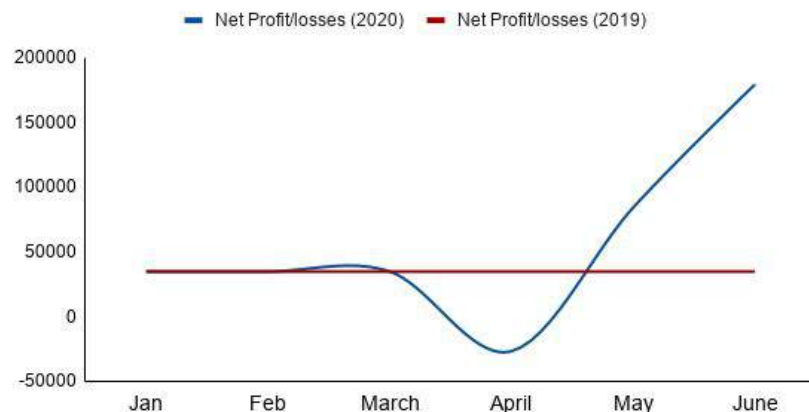
The cooperative’s first priority was to ensure that the workers were getting paid, and for the first month, we were successful in negotiating salaries for a few of them. However, many members were left unpaid, so the cooperative collectively decided to pay the members from their savings. During the lockdown, all of our members that were part-time workers were laid off, and only those that were working round the clock (live-in workers) with the employers had jobs. Some of our part time members looked for alternative sources of livelihood such as mask production.

Even when the lockdown was relaxed, not many employers were willing to hire part -time workers and we saw a surge in the demand for round-the-clock workers. However, the cooperative was unable to meet this sudden change in the demand as the women were unable to commit to this since it interfered with their household responsibilities.

Our priority now is to restore livelihood for our members and with support from the SEWA Cooperative Federation, we have been able to convince potential employers for 8-10 hours shifts instead of 24 hours shifts. The cooperative is also looking at alternative livelihoods for members and a possible venture could be vegetable vending in housing complexes.”

The experience of our food and catering cooperative—Trupti Nashta Mandali was similar. Trupti faced a huge revenue loss as the offices where Trupti ran its catering service was shut down, and also because the food

Figure 4: Trupti cooperative's profit and loss for 2020 and 2019 (INR)



industry saw a general decline (Figure 4). Even when the lockdown eased, only limited members were able to travel to the offices and to the cooperative's production unit. The cooperative responded by opening small, local food stalls where members were present, but these too did not see a huge demand. Since the relaxation of the lockdown, the cooperative has prioritised on restoring the lost livelihood and income of members, and has identified ways to generate income by exploring beyond canteen services.



Pre-COVID image of members from Trupti food cooperative, preparing for the food service at the institutional cafeteria run by the cooperative. As offices remained shut, many co-op members saw a decline in their income

## Finance

In India, one of the threats emerging from this pandemic for the microfinance institutions is the increased risk of loan defaults, as their customers are faced with income loss. This imposes a great risk for microfinance institutions, particularly small credit and saving cooperatives and Self-Help Groups (SHGs) as they face higher liquidity crises.

Consequently, the negative impact on the microfinance sector also affects the services availed of by the informal workers. Members associated with our credit and savings cooperatives are engaged in income generating activities without social protection. Unlike cooperatives in other sectors, members of Surat and Baroda Credit cooperative do not receive direct employment from the cooperative. Given the nature of microfinance cooperatives, anyone that avails loans becomes a shareholder of the cooperative, and the share capital is deducted from the loan amount.





During the lockdown, members from our credit and saving cooperatives were faced with income and livelihood losses given the nature of their employment activities<sup>16</sup>. The cooperative provided ration relief to their members and also reached out asking if the household was in need of monetary assistance. Many of the members had reached out to the cooperative manager seeking help for business related purposes.

**Manglaben, Leader, Surat Credit Cooperative Society**

“Many of our members had not had any income since March and the household was finding it difficult to even have one meal on table. Many of our members are young women, many are the sole earners in the family. During the lockdown, many of these women lost their livelihoods. A few approached us for work, and expressed a need to carry out home-based work.

We also realised that there were many who were not being able to access the government’s food rations due to lack of transportation, proper documents and inadequate information. This was mostly the case for the elderly and widows. In order to support women, we distributed ration kits (food grains) to our members and other vulnerable households. One kit was enough to sustain a family of five for at least eight days. Many claimed that through the crisis, they have realised the difference between the SEWA credit cooperatives and other micro-finance institutions.”

**Social Security**

Community health workers, micro-insurance agents and childcare workers play a pivotal role in linking poor and informal households with basic social security. Lockdown measures had a two-fold impact on this sector: limited or no access to social security services and loss of employment and income for workers in this sector.

In the current situation, informal workers are at high risk of contracting the virus due to the nature of their work. However, many workers are not able to take the required precautions such as social distancing and frequent hand washing due to the nature of

<sup>16</sup> See Table 2 in appendix for detailed classification of members' employment activities.



their work and their lives. They also could not afford masks and sanitisers. They are not only exposed to the risk of contracting the virus, but also the loss of livelihood as a result of social distancing and closure of services can add to the mental and psychological stress on them. Additionally, workers had to take up the responsibility of childcare as the Integrated Child Development Services (ICDS) centres were closed during the lockdown.

Lok Swasthya Mandali (LSM), the health cooperative, provides health education and other primary health care activities to informal women workers. Members of the cooperative are mainly community health workers (Arogya Sevikas). Some are Vimo aagewans or insurance agents. Arogya Sevikas fill the existing gap in the health care system by creating community health awareness and education and link women and their families with both public and private affordable health-care of good quality. They also carry out door-to-door sales of affordable Ayurvedic products produced by LSM. Their primary activity also includes conducting sessions to disseminate information on maternal and child health, hygiene, communicable and non-communicable diseases—their causes, prevention and cure. Additionally, the Arogya Sevikas sell insurance products and link informal workers to VimoSEWA's<sup>17</sup> micro-insurance services and products. During the lockdown, the community health leaders used digital media (Whatsapp, voice messaging, audio conferencing) and disseminated information on Do's and Don'ts during COVID-19.



While the childcare centres run by SEWA Sangini remained closed, the cooperative workers continued distributing meals for the children. This image was taken before the pandemic.

<sup>17</sup> VimoSEWA is a multi-state micro- insurance cooperative ( <https://www.sewainsurance.org/> )





However, when the lockdown was imposed, community health workers could not carry out their activities. Not only did this impact workers' incomes but it also affected access to affordable health care for informal workers.

Similarly, the child care cooperative—Sangini—which provides childcare facilities for low-income households remained closed during the lockdown. The cooperative did not have any income during the lockdown period. However, the childcare workers continued to provide nutritious meals to children from extremely vulnerable families and continued to pay the child care workers despite the cooperative incurring losses. With support from the SEWA Cooperative Federation, the cooperative also distributed food and health kits to over 450 families of children that are associated with the cooperative.

**Padmaben, Manager, Sangini Childcare Cooperative**

“All our income generating activities had come to a standstill during the lockdown, and this put a lot of stress on our workers as the salary they draw from the child care centres are their only source of income. Our priority was to provide wages to workers and ensure that the children receive their daily nutrition. We managed to garner some support to give wages to our workers. During such a stressful time, our members showed excellent resilience and continued to distribute meals to children and their families. With help from SEWA Cooperative Federation, we were able to reach over 450 households whose children come to our centres. ”

### Socio-demographic description of the respondents

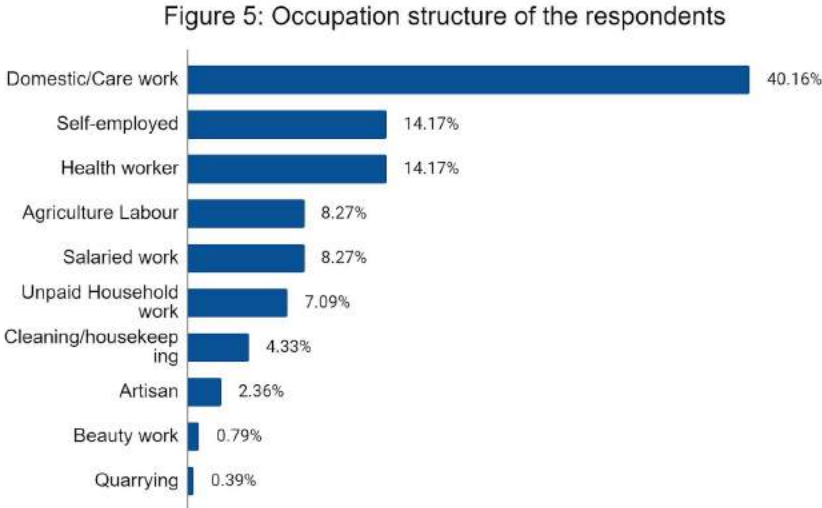
Of the sample, 51 per cent were Above Poverty Line (APL) card holders, and 32 per cent were Below Poverty Line (BPL) card holders; 12 per cent did not have the needed documentation, and 5 per cent of the respondents were not aware of their household status.

The average number of members in the household was 5, and on average 2 members



from the household were economically active, i.e. generating an income before lockdown. However, during the lockdown, there was a significant decrease in the number of earning members per household by 60 per cent, as we documented less than 1 (0.8) members were economically active.

In our sample, 40 per cent were engaged in domestic or care work, followed by self-employed (14 per cent). The occupation structure of the respondents is detailed in Figure 5.



Other socio-demographic variables captured by the study are presented in Table 1.



Table 1: Socio-demographic Description of the Respondents

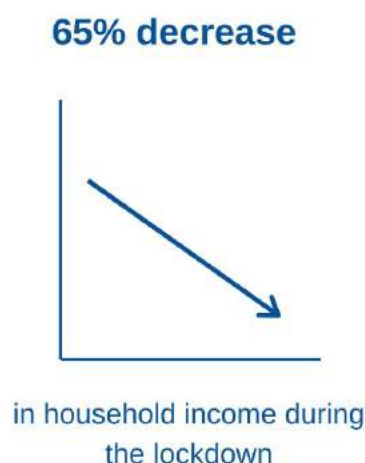
Variable Name	Group	Average number and percentage
Education Level	No education	10.08%
	Class 1-4	10.08%
	Class 5-9	43.02%
	Class 10	21.71%
	Class 12	7.36%
	Graduate	6.59%
	Diploma	1.16%
Religion	Hinduism	97%
	Christianity	2%
	Islam	1%
Occupation	Domestic/Care work	40.16%
	Self-employed	14.17%
	Health work	14.17%
	Agriculture Labour	8.27%
	Salaried work	8.27%
	Unpaid Household work	7.09%
	Cleaning/housekeeping (institutional)	4.33%
	Artisan	2.36%
	Beauty work	0.79%
	Quarrying	0.39%
Average Age		42 years
Average number of people per household		5
Earning members per household prior lockdown, earning members per household during lockdown		2, 0.8



## Economic effects of lockdown on the respondents

The survey revealed the significant impact of the lockdown and other containment measures on household income and employment status of informal workers and their families. The study recorded a significant decrease in the average monthly household income as it dropped by 65 per cent from INR 18,068 to INR 6313. The average monthly salary of the respondents prior to lockdown was INR 7480. Loss of income further increased financial vulnerability of poor households—82 per cent of the respondents faced financial hardships and did not have enough money for food and other basic necessities due to the pandemic/lockdown.

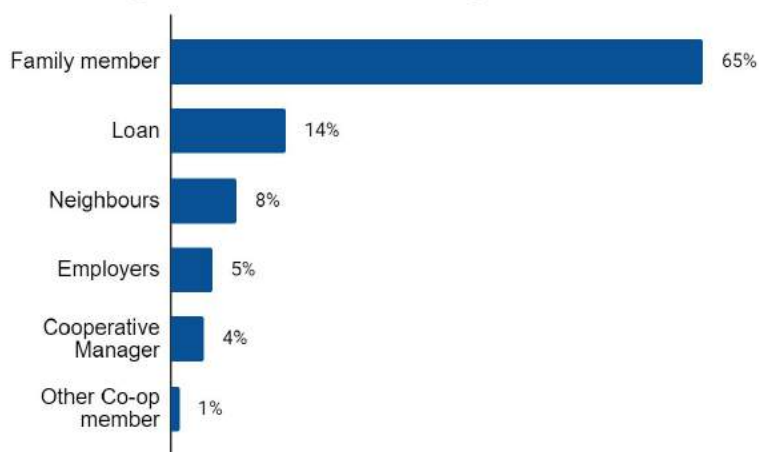
Figure 6: Effect of lockdown on household income



When in need of financial assistance, the last resort for women was to borrow from

family or take private loans. Out of those surveyed, it was found that when in need of financial assistance, 68 per cent of them borrowed from family members, 14 per cent took loans from private financial institutions and money lenders, 5 per

Figure 7: How are women meeting their financial needs



cent asked for assistance from employers and 5 per cent from cooperative managers. One respondent pointed out that seeking help from family members would be difficult because family members would be in a similar financial situation. The interviewed participants mentioned that they had to borrow money because the limited savings they had were in the bank and could not withdraw due to the lockdown.

Figure 8: Percentage of women receiving full salary decreased as the lockdown progressed



Financial hardship: not having enough money for food and basic needs, was experienced by members in the service sector as 94 per cent of respondents from this sector said that they did not have enough money for food, and other basic needs due to the pandemic. The service sector was followed by the finance sector (91 per cent), agriculture sector (79 per cent) and social security (35 per cent).

During the time in which the survey was conducted, we saw a significant rise in the number of members without access to a paid work and among those that did continue to work, they received only partial wages<sup>18</sup>. 59 per cent of the respondents did not receive their salary in the week leading up to the day of their interview. Only 34 per cent of the entire sample had received full salary in the last week from the day of the interview, 4 per cent were paid partially, 2 per cent were not paid despite going to work and, 2 per cent of the respondents continued to be paid by their employer despite not going in to work. Subsequently, the percentage of women that received any income declined as the lockdown was extended. In March, 40 per cent reported that they received their full payments; in April, the figure was 23 per cent, and in May it dropped to

<sup>18</sup> Survey period: April to June



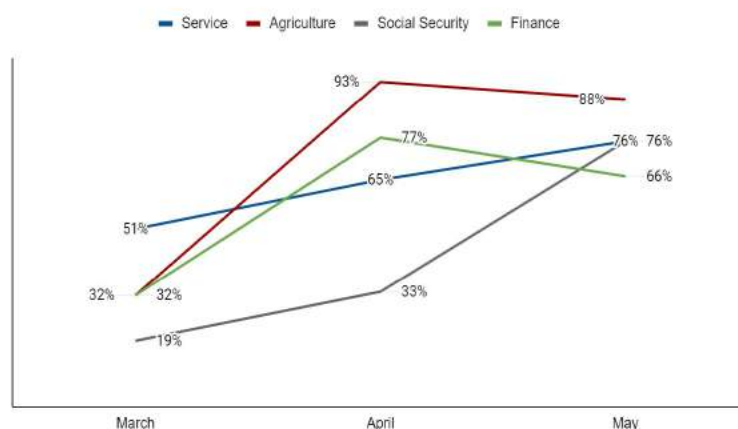
19 per cent<sup>19</sup>.

There was noticeable sector variation in access to paid work or payment during the lockdown (Figure 9). As the lockdown progressed, we see an almost a linear growth among those that did not receive any payments in the service sector (Figure 9). Social security workers reported a similar result. Members in social security cooperatives were either health workers or insurance agents whose work pertains to household visits. Due to lockdown measures, their work came to a standstill. Similarly in the handicraft sector, the artisans during the interview mentioned that during the lockdown period there was no sector-related work since the handicraft sector was deemed “non-essential”. This severely impacted their income. Most of them switched to production of masks but due

to disruption in supply chains and limited access to working capital, accessing raw materials proved difficult.

On the other hand, in the agriculture sector, there was a steep hike among those that did not receive any income in

Figure 9: Percentage of women in each sector that did not receive salary during the month of lockdown



April (Figure 9) and a slight decline in May. In the first month, lockdown measures were stringent, which restricted market access for farmers. The results for the finance sector were similar where we see a rise in April and a decline in May. Members of the finance sector were engaged in varied livelihoods and are mainly self-employed micro-entrepreneurs.

During the lockdown, the cooperative leaders and the SEWA Cooperative Federation mobilised resources to provide relief by way of food and health kits to members. The

<sup>19</sup> See Table 3 in appendix for a detailed breakdown of salary received by women from March to May.

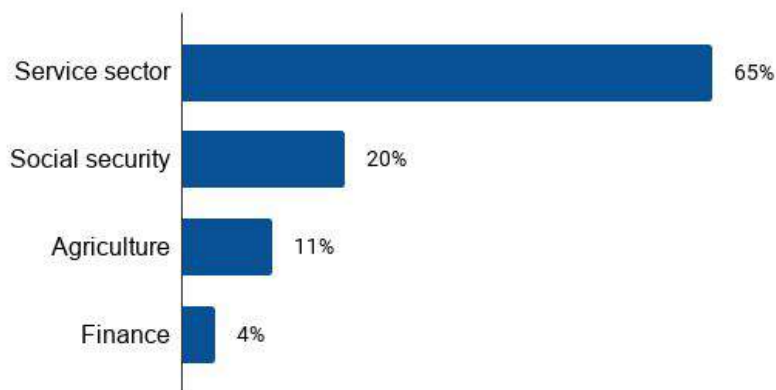


study pointed out that the cooperatives were quick in adapting to the crisis and efficiently generated alternative livelihood opportunities for members during the lockdown. A higher proportion of the respondents—60 per cent—had contacted their cooperative manager for work and business purposes, 41 per cent for social linkages, 6 per cent for negotiating their salaries, 2 per cent for help with problems at home and 1 per cent for health-related reasons<sup>20</sup>.

When the respondents were asked if they thought their cooperative was helping them or not, 44 per cent said that they had received support from their cooperative. Out of those that reported to receive assistance from their cooperative, 71 per cent received help with employment and business and work-related purposes, 16 per cent received ration (food kits), 7 per cent obtained financial support, 5 per cent were contacted by the cooperative manager asking if they needed any financial support, and 1 per cent received support for other problems at home .

Those that received help for employment and business and work purposes were domestic workers from SEWA Homecare cooperative (84 per cent) and social security workers from LSM (16 per cent).

Figure 10: Percentage of women in each sector that communicated with cooperative manager once a week



23 per cent of the entire sample said that their communication with the cooperative manager had increased since the lockdown—29 per cent of the respondents said they talked to their cooperative manager at least once a week and 32 per cent of the total respondents said

<sup>20</sup> This was a multiple select question



they talked to other cooperative members at least twice a week.

Furthermore, member engagement with cooperative managers and other members significantly increased in certain sectors—the service sector respondents had higher engagement between cooperative managers and with other members. 76 per cent of service sector cooperative members said they talked to the cooperative manager at least once a week and 65 per cent said they talked to other cooperative members.

With further disaggregation of the service sector, it was found that SEWA Homecare (domestic workers) had the highest engagement with the cooperative manager (71 per cent) and with other members (54 per cent). On the other hand, respondents of the finance sector, who do not get direct employment from the cooperative, had the least interaction with cooperative managers and with other members.

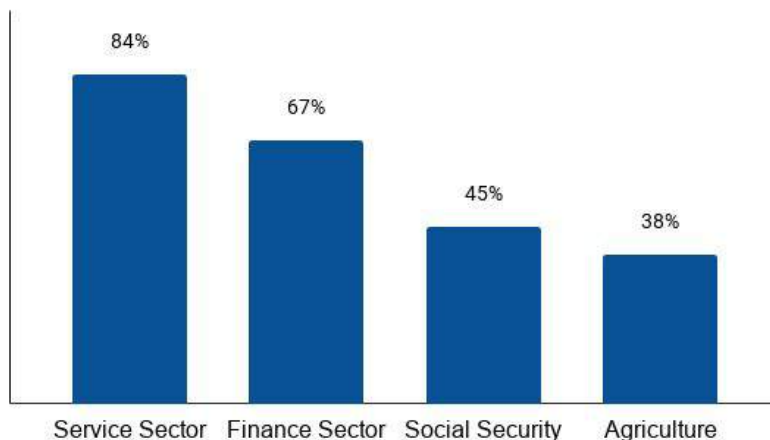
### Effects on Food Security

As COVID-19 crisis unfolded, disruption in food supply and loss of income and livelihood created the risk of food insecurity among the respondents.

The study pointed out that as the lockdown period extended, the panic of food security among respondents increased. 67 per cent stated that worry of

not having enough food during the start of lockdown had increased. 74 per cent of the respondents felt that they did not have enough to eat in the past two weeks from the

Figure 11: Issues of food security faced by women's household in each sector





time of their interview. 11 per cent of respondents stated that they had to skip eating food for a whole day because of food shortage at home. On average, those respondents were skipping 4-5 meals per month, with an average of 1.5 days without any meal.

Issues of food insecurity among the service sector respondents were highest at 84 per cent, followed by finance (67 per cent), social security (45 per cent), and agriculture (38 per cent) (Figure 11).

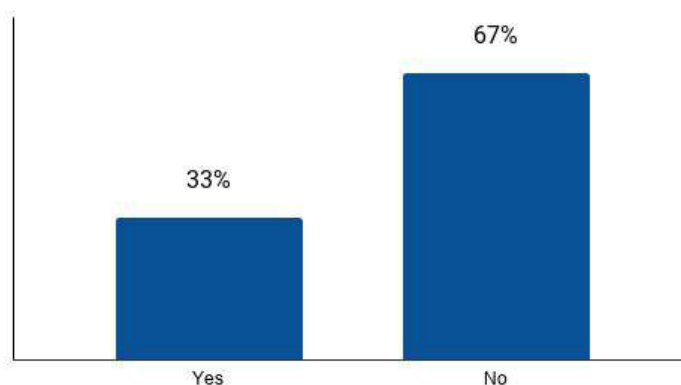
Within the cooperatives, the members of SEWA Homecare faced the highest risk of food insecurity as 92 per cent claimed that the worry of not having enough to eat had increased since the lockdown and 28 per cent of the members skipped eating for an entire day. Members of the agriculture cooperative were also affected, as 36 per cent of the membership (which was higher than other sectors) felt that in the past 2 weeks, they did not have enough to eat.

### Access to government schemes during the lockdown

The Government of India announced a relief scheme under the Pradhan Mantri Garib Kalyan Yojana (PMGKY) to overcome the impact of imposed lockdown. Under this scheme, rations were distributed to BPL and APL card holders. The scheme also extended the ex-gratia of INR

500 to women holding Pradhan Mantri Jan Dan Yojana (PMJDY) bank accounts. Within our sample set, 80 per cent received ration as a part of the PMGKY scheme. 20 per cent of the respondents could not avail ration due various reasons. 50 per cent of those that could not avail rations did not have ration cards, 44 per cent had ration cards from different places so could not avail rations in their current place of residence and 6 per

Figure 12: Percentage of respondents with Jhan Dhan Account



cent had outdated ration cards.

Similarly, with the PMJDY, there seem to be a lot of ambiguities among the respondents. Only 33 per cent had a Jan Dhan Account (Figure 12), out of which only 60 per cent confirmed receiving the amount. 19 per cent were yet to receive payment and 21 per cent were not aware of this at all.



## Case Studies

In this chapter, we will present three selected case studies, that help substantiate the main findings of the report. We have selected these from two sectors of work: manufacturing and production, and social security.

### Case #1: Reshmaben

*Age 40, Patch-work artisan, Abodana Cooperative*

Reshmaben's household is categorised as BPL. When the lockdown announcement was made, she had no idea about what was going to happen. She expected things to open up after the one day of curfew, but to her surprise, a longer term lockdown was announced. While they had no problem in availing of the government-provided rations, they faced financial constraints. This was because all three earning members in the household lost their work and income during the lockdown. In the first few weeks of the lockdown, the family exhausted their savings and borrowed money on interest. Reshmaben said that borrowings were also limited to meagre amounts as there was no steady income in the family to be able to pay back the installments. Expressing her feelings about the pandemic she said, "Because of this lockdown and COVID, our lives have changed drastically. All of us in our family, including my husband and son have lost our livelihoods. I am now looking for other kinds of work apart from handicrafts, such as domestic work, as my patch-work orders have stopped completely. But, I am finding it difficult. I am worried about the future."

### Case #2: Bhagwatiben

*Age 46, Balsevika, Sangini Childcare cooperative*

When the lockdown was announced, Bhagwatiben did not have a lot of rations at home and had to buy them at high prices. Her husband, a security guard, and one son lost their jobs. She, and her older son who works in construction, continued working during



the lockdown. She prepared and distributed meals in the neighbourhood near her childcare centre.

While she received her full salary from the cooperative, her son only got half his salary. Her Jan Dhan Bank Account was de-activated and she was asked to pay INR 1200 to activate her account. Despite paying this amount, her account remained inactive. As a result she did not receive the Rs. 500 that had been announced by the government as a relief measure. The family had no cash savings at home and had to resort to informal borrowing by providing her gold jewellery as collateral. “Loss of income and the additional pressure of loans have made me anxious and I even fell sick. We took a loan of INR 10,000 with my jewellery as collateral and will only get it back when we repay the loan. Nothing feels normal anymore”, she said.

### Case #3: Bhavnaben

*Age 38, Health worker, Lok Swasthya Mandali*

“I had never stepped out of the house before joining Lok Swasthya Mandali,” said Bhavnaben. A worker in the Ayurveda production centre run by Lok Swasthya, Bhavnaben joined the cooperative in 2019, right before the pandemic broke out. She was compelled to find work when her husband lost his job and couldn’t find another one. She needed some income to support their two young sons, aged 5 and 9 years old. “I also had a daughter, but she had heart problems and died young. The hospital bills took most of our savings,” she said.

During the pandemic, her income became even more necessary as other members in their extended family also lost their livelihoods. Despite the atmosphere of fear during the lockdown, she continued to go to the production centre and work every day.

“I was trained in making immunity-boosting capsules. The first few times, it was difficult, but I quickly got the hang of it. Now, I make many hundreds of capsules



everyday. I can also make other products like the *Kwath* and *Churan*,” she added. Her work has given her a sense of identity and she is more confident now, than before. ‘Even if my husband finds a job, I will never quit this work,” she said.

The cooperative began production of hand sanitisers, making close to 5000 litres a day during the lockdown period. The Ayurvedic production centre is run entirely by women workers, who are trained in production techniques by the in-house Ayurvedic doctors.



# Conclusion and Recommendations

Informal workers' lives are characterized by insecurity of work and income, insufficient levels of food and nutrition security and lack of even basic social security like child care and health care. The devastating impact of COVID-19 on different employment and livelihood sectors provides evidence of growing inequality in India's dualistic labour market. Informal women workers have no cushion of financial and social protection and during the pandemic are struggling to meet minimum basic necessities, a situation that has only worsened since the lockdowns. Members of our cooperatives faced significant income and livelihood losses. The cooperatives' capacity to help members cope was limited due to inadequate access to financial and capital resources, digital infrastructure and market access. Our study pointed out that service sector workers were highly impacted due to the nature of their work. Informal workers in the service sectors are more susceptible to taking low paid work and often belong to marginalised communities. Our study has highlighted that collective models are a sustainable means of providing social and economic security to informal workers, especially during the crisis.

There is a need for government and policy intervention now more than ever. Women tend to be the least visible and most vulnerable in the informal economy, and, yet, are often the most powerful economic and social agents in their households and communities (Horn, 2008). Women can play a powerful role as an agent for re-building resilience and change. Therefore, necessary policy measures must be taken to address the gendered impact of the pandemic.

Based on the results from our study, we are outlining some key recommendations to enable the restoration of workers' livelihoods and some measures of security in their precarious lives.

1. **Organise:** We need to encourage and enable the organising of more collectives of women, including cooperatives, unions, federations, SHGs and others. We also need to support these decentralised and local collectives, and especially support



and enable women's leadership. These cooperatives and collectives respond rapidly to the needs of their members and other local people and must be an integral part of all efforts to build resilience and to restore livelihoods with social security.

2. ***Inclusive planning with women:*** Women and their collectives, like cooperatives, must be involved in all local and national planning and should be represented at local, national and international levels in various committees and policy discussions, so that their experiences can inform programme planning, implementation and monitoring. All relief and livelihood restoration and social security measures should preferably be implemented by women's cooperatives and collectives.
3. ***Capacity-building and training:*** Women are quick to adapt, take risk and avail of the new economic opportunities that are available. However, they need continuous and long-term capacity-building, training and skill-building, suited to their needs. This includes both technical training, as well as training in management and leadership.
4. ***Access to financial services and capital:*** To keep businesses afloat and to ensure livelihoods for their members, cooperatives need financial and working capital support during times when their revenues come to a halt. We learned that by extending even modest amounts of capital support, cooperatives were able to support business activities like procuring raw materials, covering fixed costs, and procuring assets required for product development and continued payment of income support to members. Additionally, access to capital would also enable cooperatives to help diversify income streams for their members. Other support such as tax holidays, and fixed cost and payroll subsidies will also enable women's cooperatives to stabilize and adapt to the uncertain economic climate.
5. ***Access to Markets:*** Women-owned businesses lack adequate infrastructure, access to technology and tools to digitise their business, and most importantly, the capacity to sustainably connect to both online and offline marketplaces. To



level the playing field, public and private purchasing and procurement must give priority to businesses, products and services run by women's cooperatives. While marketplaces like Government e-Marketplace (GeM) and Amazon (Amazon Saheli) have both introduced initiatives to promote women-owned enterprises, the process and technical know-how required to be able to access these platforms are too complex. Simplifying procedures and processes to access these platforms would enable women-owned enterprises, in both the formal and informal sector, to access the benefits of the new digital economy.

**6. Bridging the digital divide: Access to technology and digital tools for informal workers and their cooperatives:** A large proportion of our respondents did not own smartphones and had to be contacted through male members in the household. Another key issue was the cost of data packs, and a higher proportion did not have sufficient funds to cover data and phone plans. To make digital infrastructure more inclusive at the individual level as well as the enterprise-level, there is a need to:

- Enable digital asset ownership (like smartphones) and undertake capacity-building to use these among women; digital literacy efforts must be increased significantly.
- Extend data coverage through infrastructure expansion to help in bridging the gap and allowing more women to connect to the digital economy, which can help them in several ways, including digital marketing.

**7. Social protection:** There is an urgent need to extend at least basic, universal social protection, including healthcare, childcare, insurance, pension and basic housing for all informal workers, and particularly for women workers. Women cannot go back to earning if they do not have basic services. Child care is one that is urgently required both for women and their young children, and according to their hours of work.

**8. Knowledge and sharing:** We need to ensure that women's voices are heard and





documented. There is a gap in research around women's cooperatives, which needs to be filled, particularly what works and what doesn't work, and how the cooperatives and their members can be supported on the long road to self-reliance.



# Appendix

Information on cooperatives that were part of the study

Name of Cooperative	Trade	Urban/Rural	Brief	# Members	Percent in the total sample
Shree SEWA Homecare Mahila Sahakari Mandali Ltd.	Services	Urban	SEWA Homecare Cooperative 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 are not cooperative members. The childcare may be for an individual child or in a childcare centre. The four types of services are available for different blocks of time ranging from six hours a day to round-the-clock care. The cooperative is registered as an urban cooperative since most of the members and the customers are in Ahmedabad city.	164	33 per cent
Shree Surat Mahila SEWA Nagrik Dhiran Sahakari Mandali	Finance	Urban	The cooperative works with slum dwellers in and around the city of Surat in Gujarat. It supports loans for home-based workers, vendors, and as well as for housing.	15,000	19 per cent
Shree Baroda Mahila SEWA Nagrik Dhiran Sahakari Mandali	Finance	Urban	The cooperative gives loans to home-based workers, vendors, and other informal women workers. The average loan size is Rs. 45,000 (minimum ranges from Rs. 15,000-25,000), used by members to set up their businesses, purchase raw materials, etc and as well as for housing.	30,000	15 per cent
Shree Gujarat Mahila Lok Swasthya SEWA Sahakari Mandali Ltd.	Social Security/ Manufacturing	Urban and rural	LSM was initiated by SEWA for informal women workers, with the vision of linking work and health security. LSM is a state-level cooperative and provides	1825	17 per cent



			comprehensive health coverage to almost 150,000.		
Tapi District Megha Adivasi Mahila Agriculture Producers' Cooperative	Agriculture and Allied Activities	Rural	Megha Cooperative is a cooperative of Adivasi or indigenous women farmers and first of its kind in the district. This agriculture producers' cooperative is located in Tapi district in South Gujarat region.	1001	11 per cent
Shree Saundarya Safai Utkarsh Mahila SEWA Sahakari Mandali Ltd.	Services	Urban	Saundarya Cleaning Cooperative or Saundarya Cooperative provides cleaning services to institutions and building complexes. The cooperative enters into a formal agreement with the client institution or building complex and a team of cooperative members is assigned to provide cleaning services to the client.	300	3 per cent
Trupti Nashta Utpadak Mahila SEWA Sahkari Mandali	Services	Urban	Trupti Cooperative works in the F&B industry - producing and supplying food in institutional cafeterias, events. The cooperative started with 130 members, most of whom are former waste pickers.	90	2 per cent
Abodana Mahila Chaapkaam SEWA Sahkari Mandali	Handicrafts (Manufacturing)	Urban	Abodana is a women's handicrafts' cooperative and 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 livelihood opportunities of women practising block printing, through collectivisation.	169	Focus-group
Sangini Mahila Childcare Cooperative	Social Security	Urban	The (Sangini Cooperative or Sangini) was registered in 1986 in Ahmedabad city and runs childcare centres for infants and young children up to six years of age. The childcare centres are set up in urban areas largely populated by informal economy workers. All childcare centres are open during working	628	Focus-group



			hours (typically from 10 am to 5 pm) and have basic facilities. They provide childcare for the full day, allowing mothers to be fully functional at work without having to worry about their children. Each centre is staffed by two childcare workers.		
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Table 2: Occupation of members who availed credit from the finance sector cooperatives

Occupation	Percentage
Self-employed	30.23 per cent
Domestic/Care work	22.09 per cent
Unpaid Household work	16.28 per cent
Salaried work (trade apprentices in hospitals, railway stations and offices)	15.12 per cent
Artisan	5.81 per cent
Agriculture Labour	5.81 per cent
Beauty work	2.33 per cent
Quarrying	1.16 per cent
Cleaning/housekeeping (Institutional)	1.16 per cent

Table 3: Detailed break-down of salary received by respondents during the lockdown period from March to May.

Months	Received Salary- Full amount	Received salary- Half amount	No	Not sure
March	40 per cent	16 per cent	41 per cent	3 per cent
April	23 per cent	9 per cent	69 per cent	-
May	19 per cent	6 per cent	69 per cent	6 per cent



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Figure 3	Abodana Cooperative's profit and loss for the years 2020 and 2019 for period January- June (values in INR)
Figure 4	Trupti Cooperative's profit and loss for the years 2020 and 2019 for period January- June (values in INR)
Figure 5	Graph showing occupation structure of the respondents
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Figure 8	Figure showing percentage of women that received full salary for March, April, and May
Figure 9	Graph showing percentage of women in each sector that did not receive salary for March, April, and May
Figure 10	Graph showing percentage of women in each sector that communicated with the cooperative manager at least once a week
Figure 11	Graph showing percentage of women's household in each sector that faced food security issues during the lockdown
Figure 12	Graph showing percentage of respondents that were Jhan Dhan account holders

Figure 2: Megha Cooperative's Net Profit and Loss for 2020 and 2019

Month	Net Profit & Loss- 2020 (INR)	Net Profit & Loss- 2019 (INR)
January	7827	-44583
February	9447	-12894
March	80991	124630
April	-73275	30497
May	-64482	21425
June	-9833	-35219



Figure 3: Abodana Cooperative's Net Profit and Loss for 2020 and 2019

Month	Net Profit & Loss- 2020 (INR)	Net Profit & Loss- 2019 (INR)
January	-2111	-2002
February	130487	7640
March	89552	-176317
April	944322	0
May	683851	6623
June	451	0

Figure 4: Trupti Cooperative's Net Profit and Loss for 2020 and 2019

Month	Net Profit & Loss- 2020 (INR)	Net Profit & Loss- 2019 (INR)
January	34631	34631
February	34631	34631
March	34631	34631
April	-26995	34631
May	84145	34631
June	179383	34631



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