



*“I am extremely happy that our work is available online now! I had never imagined this was possible. Knowing that our work is in demand, I want to enhance my skills and make sure more women get work.”*

Heenaben,  
Board member & Artisan,  
Abodana Handicraft Cooperative

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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 newsletter we bring to you our work, stories of grassroots women's collective enterprises, their needs, and their contribution to the economy.

The theme of the fifth volume of our newsletter is digital inclusion to achieve gender equality. Through this volume, we want to focus on the opportunities that digital innovation and technology have for women in the informal economy and their collective businesses.

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

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*Any such technology push must suit the advantages of women's agility, equitability, accountability, transparency and responsibility. These are the virtues of women...”*

Osama Manzar,  
Founder-Director  
Digital Empowerment Foundation  
Ashoka Senior Fellow



We spoke to Osama Manzar about the gender digital divide, opportunities offered by the digital age for women in the formal economy and the role of innovation and technology in equity.

### **Ask the expert :**

Osama Manzar is the founder and director of the Digital Empowerment Foundation (DEF) and Senior Ashoka Fellow. Since 2002, Manzar has made it his mission to teach Indians to use the Internet and create livelihoods by setting up the digital infrastructure roadmap for rural India, one based on community-led ownership and enterprise. He is a leader in eradicating information poverty from India and the Global South using digital tools. Read on to find out his views on the topic.

**Q. What opportunities, according to you, does the digital age present for gender equity? Can going digital bridge the gap?**

The digital age provides an enormous opportunity towards achieving gender equality and equity in India and countries in the Global South. Countries that are otherwise challenged by family, community, social, cultural, economic, and institutional limitations. It provides ‘information and communication power’ to women to ease their living and helps them navigate through their difficult paths. In the digital age, they have easy access to need-based information, self-learning, and tools to strengthen their decision making for the self, family, and larger community.

Going digital is a dependable solution as it is not a technology, it is a medium, a platform – one that is non-compromising and non-alternative. It is a multilingual communication tool that is also orally

available, and widely capable of integrating all kinds of situations that women face on a daily basis.

Like most countries, 50 per cent of the population in India is that of women. There is no reason that this significant number be kept out of the vast digital resources and not be provided with access to it. While many of the digital initiatives of and for women are run informally, what is required is mainstreaming of these efforts. To have specific drives in making digital resources available to women orally, followed by focused drives to integrate digital in the hands of these women. And finally to train them for skillfulness through functional digital and financial literacy.

In India, initiatives such as the ‘Pradhan Mantri Gramin Digital Saksharta Abhiyan’ (PMGDISHA) under the Digital India Programme have focused on bridging the digital divide by targeting specific groups



including women, girls, and others. It is reported that as of December 2022, the percentage of women benefited under PMGDISHA is over 53 per cent of the total enrolled, over 54 per cent of the total trained, and over 56 per cent of the total certified. DEF has been one of the original founder stakeholders and played an instrumental role in the National Digital Literacy Mission (NDLM), the precursor to the PMGDISHA, with focus on women and girls.

At DEF, there are several initiatives to promote gender digital equality such as Soochnapreneurs (rural women as information service providers), Digitally Enabling Rural Women Entrepreneurs (DRWEs), Going Online as Leaders (GOAL for tribal adolescent girls) and many others.

Overall, we can reaffirm that with digital, a democratic opportunity is opened towards greater collaboration for gender equity and access through appropriate, safe and relevant usage of technology and content. With women till the last mile engaged in digital-based processes and benefiting from grassroots digital innovations within the local ecosystem and participating with informed choices.

**Q. Women in the informal economy need technology for the same reasons that men do – to enhance their economic opportunities, promote themselves, network and market their products. India has a massive digital divide. How can this be bridged?**

It's very important to contextualize digital in such a way that every sector of the informal economy feels that technology is part of their culture and need, and not part of an external inclusion or intervention programme. Efforts to achieve this are made but these are not large scale. Special efforts are required on how to digitally, economically integrate women in the informal sector at an individual level and/or as a Self-Help Groups (SHGs) or as a women's cooperative. The effort has to cut across key value chain areas such as handloom and textile, handicrafts, agriculture, dairy, and food processing. Currently there is an inequitable approach in policy design, implementation, schemes and various initiatives that are male centric and appear male dominant leading to women being left behind in this digital ascension.

Policies and programmes must also take into consideration the small gap areas alongside overcoming the larger patriarchal factors evident in all aspects and domains of our society and economy.

Technology has enormous potential and capacity to empower women. For instance, there are around 485 Geographical Indicators (GI) based locations that offer a strong opportunity for technology integration and enhance the scope of tourism based on GI. It can enhance the supply chain of the product/s based on GI, giving that place an identity, and increasing its marketability from a tourism perspective. These are new marketplaces that are waiting to be exploited.

Overall, for women in the informal sector and economy, the digital divide operates on multiple levels – ranging from access (or lack thereof) to ICT, the internet, and electricity to differential capabilities in confidently and meaningfully using the internet. The experiences of women in the informal society and economy, who have found themselves on the other side of the digital

divide, should be incorporated to develop training and policy interventions. There needs to be a collaborative approach towards building and employing technology that addresses the requirements of women in the informal economy. Boundary spaces bridging digital divide by providing internet access like internet cafes need to be modelled and executed to provide digital access and services. There is also a need for curated online spaces providing avenues for skill development and repositories of valuable databases on marketplaces and trends to cut down the role of intermediaries in reaching out to the markets and target customers.

**Q. Does the gender digital divide have an impact on widening economic and social inequalities?**

Yes, it does. Gender based social and economic divide is overpowered by digital divide in all critical sectors including education, health, business that are crucial in the empowerment processes for women. Both together create a huge economic divide. It's a huge opportunity cost that we are losing out to by not including digital and by not giving digital in the hands of women to overcome digital and economic divide. There are vast numbers of women teachers and girl students across the country. Now imagine if the education digital infrastructure is ramped up to its full potential to serve around 1.5 million schools and close to 320 million students while including digital in all the women teachers and all the girls' students, this will revolutionize their social and economic empowerment in years to come.

The MSME sector employs half of the women force in the country. Then there are nano and household enterprises that are run by women mostly from the informal sector. Cottage industries, handloom, handicrafts, and the textile sector are all heavily dependent on women artisans. Empowering women digitally will make a huge change socially and

economically. Just like introducing digital can enable transformation in and through the one million women elected panchayat members, 2 million frontline health workers and the entire SHG women workforce that is boosting the rural economy.

**Q. Tell us about your work at DEF, especially around women and their collective enterprises.**

DEF is making a strong and uncompromising concentration on making each and every of its programmes women centric and women oriented both in terms of beneficiary and in terms of strategic plan. DEF is promoting Rural Women Entrepreneurs (RWEs) especially amongst the SHG groups and exploring women's cooperative enterprises and their enablement with digital technology.

To make women part of health information and services delivery and access at last mile in an increasingly information driven society. DEF has been working on making rural women Health Sochnapreneurs (health information service providers). Imagine the amount of work required to make more than 2 million rural health workers capable of sharing digital health information and services delivery.

One of our biggest programmes that is impacting the whole country is the Sochnapreneur (information entrepreneur) initiative. In this programme we basically empower grassroot young women to become digitally-enabled entrepreneurs with digital infrastructure who then turn facilitators of all information-based services to the other women and local communities around them in villages, small towns and kasbahs. And the beauty of this programme is that it is designed in such a way that each and every Sochnapreneur earns anywhere between INR 5000 to 25000 per month guaranteeing their economic independence and sustenance.

DEF's gender intense Women Sochnapreneur model has been seen as a rural gender digital divide mitigation force and was recognized by the World Bank in 2021 as one of the pioneering works globally. The entire chain of rural business Sochnapreneurs is spread across 2000 locations in 24 states across 140 districts in India. It is impacting thousands of households yearly by providing critical access to information, health, finance, public schemes, entitlements, access to governance, access to education and others.

A major programme that we recently started is the Digital Sarthak programme where we engage with one superwoman in a village. She is trained to become a businesswoman/rural entrepreneur, with sound digital skills who will work to create 100 more women entrepreneurs around her. We just concluded one programme where we empowered about 16,000 digitally-enabled women entrepreneurs in about 8 states. This is now being scaled up in Assam and West Bengal.

Another programme that requires digital intervention is making technology become more oral in nature so that it can be integrated in the hands of the women. This way we can train them for skillfulness and ensure functional digital and financial literacy, functional financial counselling and facilitation. Therefore, it's very important that we contextualize digital technology in such a way that every sector of the informal economy feels that technology is part of their culture and not part of an intrusion or intervention from the outside.

DEF's Samarth Sochnapreneur, is version 2 of the Sochnapreneur programme. Here people with disabilities take responsibility to become digitally-enabled entrepreneurs. The Going Online as Leaders (GOAL) initiative is about using frugal technology of video conferencing or video calling between a woman leader or a

mentor with five other village adolescents and young girls to create aspiring entrepreneurs among them. The success of this programme has been now scaled up by the Ministry of Tribal Affairs in India to create a larger impact on the lives of young tribal girls and their families.



**Q. What role can women's cooperative and collective enterprises play in the digital revolution according to you?**

Cooperatives bring democratically participative members from a larger collective to create an enterprise and work together. They produce together, sell together and serve members of the society at the same time. In the same way, if digital technology and tools are integrated based on context and relevance, the use of digital cooperation will expand and prevent nuclearisation of technology.

The rapidly rising mobile culture and the aspiration to own a smartphone is also turning into a conflicting point within families for women. One way of addressing this huge barrier is by sharing information on the technology, communication, and business digital tools adopted by women's cooperatives to the public at large. Using this knowledge for enhanced efficiency, better transformability to serve cooperatives, dependent communities, societies, and beneficiaries so that they can be served economically and effectively.

**Q. What according to you are some policy changes that can improve and empower informal women workers, their cooperatives and collective enterprises digitally?**

To be precise, the country needs specific digital policies and programmes for the lakhs of women SHGs, women cooperatives and their members. This will significantly contribute to their participation and contribution to the digital society and economy. While policies are envisaged in this regard. We must ensure that any such policy committee must have more women members for gender inclusive design and delivery. There is tremendous value and scope to look at specific schemes, programmes with bank subsidies, loans with minimal or no interests for women to have greater accessibility for devices or policies around internet subsidy plans for women from the informal sector including SHGs and women cooperatives. Measures such as these are relevant to break the digital cultural barriers in communities and send a clear message to the wider society.

Any such technology push must suit the advantages of women's agility, equitability, accountability, transparency and responsibility. These are the virtues of women and if technology is given in the hands of women, we have better accountability, responsibility, transparency, and a better impact on all aspects of the society and community, and a gender-based economy.

Thus, there is room for policy level changes to create boundary spaces where informal women workers and their cooperatives can get technology assistance in coming online and learning to make meaningful use of the internet. Secondly, there is a need for curated repositories of data, content and information, which can aid in networking to find new markets, while catering to existing markets in an effortless manner. There needs to be a recognition of the unequal capacities in operating digitally which can lead one to engage middlemen at a great premium to carry out the processes.



## Understanding the Care Economy : *SEWA Cooperative Federation at the World Economic Forum 2023 Annual Meet*

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*“During the COVID-19 pandemic, women faced a lot of stress because when men could get back to work, women couldn't until much later. Childcare centres were shut, and there was no support for their care work.”*

Mirai Chatterjee,  
Chairperson  
SEWA Cooperative Federation

*“Men work for ten hours a day on the field or as labourers, but women work 24-hours a day on the field and in homes. With an increased burden of unpaid work, even when women go to sleep, they are thinking about children, or the farm or what needs to be done the next day. Yet, when the newspapers cover farmers, they only cover the men. Women do the same work, if not more and we are as capable. Then why is our work not visible?”* asks Hitakshiben, a farmer and board member of the Megha Tribal Women Farmers’ Cooperative in the Tapi district in rural Gujarat.

According to an Oxfam report, women and girls undertake more than three-quarters of unpaid care work in the world and make up two-thirds of the paid care workforce. They carry out 12.5 billion hours of unpaid care work every day. When valued at minimum wage, this would represent a contribution to the global economy of at least \$10.8 trillion a year, more than three times the size of the global tech industry. The International Labour Organisation estimated that unpaid care work is amongst the most critical barriers preventing women from joining and remaining in the workforce. The disproportionate burden of such work creates *“time poverty,”* inhibiting women’s ability to dedicate time to paid work and acquire skills necessary to seek better employment prospects.

The World Economic Forum Annual Meeting convened in January 2023 discussed gender parity through empowering the global south. Currently, the gender parity gap stands at 132 years. During a panel on ‘The \$11 Trillion Opportunity in the Care Economy,’ Mirai Chatterjee, Chairperson of the SEWA Cooperative Federation, highlighted the falling female workforce participation rate as one of the biggest challenges plaguing India. *“Our policymakers are extremely concerned about that and that is one opportunity for promoting [child] care.”* Establishing the critical link

between work and income security, financial services and primary health care, she said, *“If women don’t have basic care services infrastructure, they simply cannot work. During the COVID-19 pandemic, women faced a lot of stress because when men could get back to work, women couldn’t until much later. Childcare centres were shut, and there was no support for their care work. In fact, 85 per cent of the women in a microstudy we did said that they couldn’t go back to work after the pandemic because there simply wasn’t that kind of support.”* She added that women reported peace of mind when they had support. Women’s unpaid care work is valued at 3.1 per cent of India’s Gross Domestic Product (GDP). And so, building a well-functioning care economy is the need of the hour. *“If we want to reduce gender inequality in every country of the globe, then this is the way to go: invest, invest, invest,”* Miraiben added.

Care work makes all other work possible. Without recognition, reduction, redistribution of unpaid care work, rewarding care workers, representation in social dialogue and collective bargaining, the burden of care work will worsen an inherently unequal and gender-segregated workforce in India.





## Bridging the Gap : *Harnessing the Power of Data*

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**Despite the increasing feminisation of agriculture, many women farmers remain unaware of the schemes meant for their benefit. This article explores how data can be harnessed to bridge the knowledge gap amongst women farmers**

*“Whenever I think about growing my income, I’m often left wondering... where will I get more capital from... Neither do I have any assets, nor is this land on which I work in my name. Even if I get some assets, whom can I rely on in the market to get that loan from? There is always a fear of being cheated. Also, getting good quality agri-input is a huge problem. Its accessibility and availability have always been challenging,”* says Sunaben, a member of the Megha Tribal Women Farmers’ Cooperative in the Tapi district in rural Gujarat.

Eighty per cent women working in the agriculture sector in India, akin to Sunaben, have a legal landholding and ownership of as little as 13.95 per cent. Several limitations govern their full participation in the sector. Since modern farming equipment is expensive, it becomes inaccessible, which, in turn, reduces the quality of output. Despite the increasing feminisation of agriculture, according to various agriculture census data points, many women farmers remain unaware of the schemes meant for their benefit. *“I am a resident of a local village. No information would reach us,”* says Sangeetaben, farmer and board member of the Megha Tribal Women Farmers’ Cooperative.

According to an article written for the Observer

Research Foundation by Mitali Nikore, India had the widest gender gap in internet usage in recent years within Asia-Pacific: a gender gap of 40.4 per cent with only 15 per cent of women accessing the internet versus 25 per cent of men. *“Most of our members are farmers and while they continued to work on the farm during the pandemic, there was no market to sell the produce. The few who managed to sell did so for a discounted price. As for the cooperative, we could not carry out activities. We conducted training sessions on WhatsApp. For many women, this was their first time using smartphones and so there were some difficulties,”* says Lataben, president of Megha Tribal Women Farmers’ Cooperative. This divide stemming from a triple disadvantage for women in India intensifies inequalities in earnings, employment, and access to information. Due to a rural-urban categorisation, rural broadband penetration is only 29 per cent against a national average of 51 per cent. Further, income-based digital divide costs low-income households 3 per cent of their monthly income for each GB of data versus 0.2 per cent for middle-income households. And finally, intra-household discrimination widens the gender-based digital divide by preventing women from equitably accessing digital devices within the domestic sphere.



Over the past two years, SEWA Cooperative Federation has piloted a programme called “*e-kheti*” to facilitate digital inclusion for women and their collectives at the grassroots level. The goal is to create women-owned collective business models that practise decentralised governance through Farmer Facilitation Centres. These centres offer service support, sales outlets, and agricultural input marketing facilities. Local women farmers’ participation in providing accessible information to these centres ensures collaborative design and development. Cooperative governance principles steer the e-kheti project, the anticipated outcome of which is a data governance toolkit.

Sangitaben mentions the emergence of the idea of a centre in one of her community meet-ups, *“There was no means of transportation and the cost of procuring any agricultural inputs had peaked post-COVID. One of the female farmer shareholders suggested creating a centre collectively, based on everyone’s needs and future demands, which could reduce the cost of travel and also provide quality products in small quantities. This idea was agreed upon by everyone and was further taken to different villages by other community leaders.”*

Besides the gaps between grassroots communities and digital and data technology, the programme explores the need for gender-data cooperatives in agricultural systems. Through partnerships with Digital Green, Precision Development, IT for Change,

Aapti Institute, and The Centre for Internet and Society, SEWA Cooperative Federation has been studying public and private online platforms such as GeM, Udhyam, and Amazon. This to identify barriers preventing women workers from using them and better understand the challenges and opportunities of sustainably and effectively including informal women workers in the digital economy.



The Canadian Institute for Advanced Research (CIFAR), founded in August 1981, has formed a “*Solution Network*” with a team of interdisciplinary researchers from India, Canada, Finland, Switzerland, and the United Kingdom to develop an inclusive, open-source data infrastructure platform that will enable women agricultural workers in India to access an increasingly digitised market. *“The rapid pace of AI technologies disproportionately benefits some individuals and countries and has the potential to pose harm to groups that are already at a disadvantage due to their race, gender, education and/or economic status. The CIFAR Solution Networks aims to address these challenges to support equity, diversity and inclusion in AI around the world,”* says Dr Elissa Strome, Executive Director of CIFAR Pan-Canadian AI Strategy.

Ravinaben, manager of the cooperative says, *“When a scheme came to our notice, we created some awareness about it through our digital platform. We communicated the eligibility criteria. Through the \*aagewan network*

leaders network), we identified a set of farmers who would benefit from the same. This was followed by helping them to fill out the documentation on government portals. A lot of them did not have the required documentation. With help from our sister cooperative, we got everything in place.”

The hyper-local, “*phygital*” (physical & digital) model of Krishi Suvidha Kendra (KSK) or Farmer Facilitation Centre (FFC), initiated with the Kheda Cooperative and the Megha Tribal Women Farmers’ Cooperative, is a community-based centre run by aagewans and is a bridge between individual members and the

larger cooperative. It shares information on agriculture and other relevant topics between the cooperative and individual members, allowing women without phone or internet access to access resources through the aagewan. The collaboration between SEWA Cooperative Federation, the KSK, and the cooperatives will create a blueprint under the CIFAR project that captures learnings and helps other cooperatives integrate digital technologies into their work at both micro and macro levels.

*\* An aagewan is a grassroots leader who volunteers to represent, lead, and uplift their community.*

## Digital Financial Inclusion : *The Way Forward*

Understanding how women are at a triple disadvantage when it comes to accessing digital financial tools and how that can be mitigated through a cooperative model.

Digital financial services serve as crucial tools for enhancing financial inclusion, especially for women in the informal economy. By overcoming obstacles such as exorbitant costs, geographical limitations, lack of transparency, these innovative services can cater to the unique requirements of vulnerable populations. It gives them an equitable opportunity to save, access small credit and insurance products, make transactions, thereby enabling economic empowerment of marginalized populations.

According to the USAID India Digital Financial Inclusion Journey Map Report 2019, India has embarked on one of the most ambitious financial inclusion initiatives, bringing over 330 million people into the formal financial sector since 2014. Several schemes by the government, such as the Pradhan Mantri Jan



Dhan Yojana (PMJDY), Know Your Customer (KYC), Unique Identification Authority of India (UIDAI), etc. have transformed India's digital financial landscape in recent years. Today, several digital channels such as GooglePay, PhonePe, PayTM etc exist in India, allowing consumers to undertake digital transactions with the click of a button.

However, despite significant progress in the digital financial services in India, data suggests that women in the informal economy still face barriers in accessing and using these services.

The stark gender digital divide is one of the most prominent barriers to digital financial inclusion of women in the country. According to Oxfam's Digital Divide-India Inequality Report 2022, India has the largest gender gap in the Asia-Pacific region when it comes to internet access and that Indian women are 33 per cent less likely than men to use mobile internet services. The situation is worse for women in the informal economy who face several other challenges that prevent them from participating in the digital economy and utilizing digital assets for gainful livelihoods.

Most women in the cooperatives and collectives that the SEWA Cooperative Federation works with still do not have access to a smartphone. Of those who do, usage of digital financial services is meagre on account of the poor network connectivity in rural and peri-urban areas and/or lack of digital literacy to use them. *“Mobile network in most of the villages in Tapi District is very weak. Only in Vyara town, it is good. But the majority of our farmers and aagewans live and work in the villages, which causes them a lot of trouble,”* says Ravinaben, Manager at the Megha Tribal Women Farmers’ Cooperative in Tapi District, South Gujarat. According to a report titled Understanding the Impact of Digital Assets on Women in the Informal Service Sector by UN Women, SEWA Bharat and Sattva, following are some of the major barriers faced by women : low viability of transactions on online platforms, inconsistency in the internet connectivity, lack of access to consistent capital, and lack of digital skills and resources available for effective engagement with online platforms. Further, the interfaces of digital financial platforms are not developed by women, customized to their needs or available in local languages, making it further difficult for women in the informal economy to access them. *“I cannot navigate Gpay because it's in English,”* says Nimishaben, an artisan at the Abodana Handicraft Cooperative. Since

women in the informal economy have not had equal access to smartphones or digital literacy, they fear using digital financial services. *“What if I press the wrong button and my hard earned money vanishes...”* says Sangitaben, Farmer and Board Member at the Megha Tribal Women Farmers’ Cooperative in Tapi District, South Gujarat.

In a study named ‘Informal Workers Harnessing the Power of Digital Platforms in India’ by Salonie Hiriyur, Consultant, SEWA Cooperative Federation, she says that in addition to infrastructural and training barriers, women are faced with patriarchal socio-cultural norms that oppose their access to digital technology. *“During training programmes, women express their inability to keep or use smartphones at home. They also need to seek permission from their families to use digital payment gateways,”* mentions Bhumikaben, a Trainer at the Shri Mahila Sewa Sahakari Bank Ltd. Our conversations with women from across cooperatives and collectives reveal that the generation gap has a role to play around literacy for digital payments. A majority of these women who use digital financial services are in the age group of 20-26 years. Also, unmarried women are more likely to use digital financial services compared to married women. Owing to the predominant patriarchal set up in India, men usually have the final say when it comes to decisions around finance despite women contributing financially to the family unit. And so a lot of women who are married and above 40 years of age tend to depend on their male counterparts or children (18+) to guide them in digital financial matters. Some also believe that their children and husbands have a greater need for smartphones than themselves. *“I don't have a smartphone, but my husband does. He needs the phone more because of the nature of his work,”* says Heenaben, an Artisan and Board Member of Abodana Handicraft Cooperative in Ahmedabad.

A women's cooperative model can effectively be looked at to ensure digital inclusion for all as it is owned and operated by a group of women and is based on the principle of cooperation, collective decision-making, and shared resources. It enhances financial inclusion and independence by ensuring work and income security for women in the informal economy, ensuring that women have their own bank accounts. Additionally, it facilitates training and capacity-building programmes on financial literacy and equipping women with the necessary skills to navigate digital platforms efficiently. *“In this cooperation model, if digital technology and tools are integrated based on context and relevance, it is going to expand digital cooperation through such enterprise examples and prevent nuclearisation of technology”*, states Osama Manzar, Founder and Director of the Digital Empowerment Foundation.

During the pandemic, the SEWA Cooperative Federation organized capacity building training sessions for women's cooperatives and collective enterprises on the use of digital tools like Zoom, Google Meet, WhatsApp, YouTube, KOBO data management, digital marketing etc. to equip women with necessary skills to adapt to an increasingly digital world. These initiatives have resulted in women enterprises embracing digital technologies for their work. The SEWA HomeCare Cooperative, a women-owned, women-run domestic workers cooperative in Ahmedabad uses digital platforms such as JustDial for visibility. The Abodana Handicraft Cooperative has registered its enterprise on the Government e-Marketplace (GeM) and also sells its handmade products on privately owned e-commerce platforms.

SEWA Bank has taken various initiatives to enhance digital financial literacy of its women members, such as training sessions on digital payment gateways, precautions for online

security, and the benefits of digital payment methods. It also partnered with VIVO to launch a mobile loan scheme, encouraging women to purchase smartphones at low interest rates. Recently, the SEWA Bank introduced a cashback scheme, incentivizing women to make loan repayments online and embrace digital payments. The National Insurance VimoSEWA Cooperative Ltd., a women-owned microinsurance cooperative that provides insurance services to poor women working in the informal economy and their families, has also taken several steps to enhance digital literacy of its members. Since 2020, it has been making efforts to entirely shift its operations to an online mode. During the lockdown period, workers of the VimoSEWA office took responsibility to train the network of aagewans and Vimosathis to use digital methods. VimoSEWA also developed a mobile application for its Saral Suraksha Yojana policy, allowing aagewans to issue policies digitally by entering member data on their phones. It also encourages its members to use digital methods to deposit. According to ViMOSEWA, between 2021 and 2022 there has been a 15 per cent increase in payments received digitally.

This integrated approach has ensured that most women's cooperatives that are members of the SEWA Cooperative Federation have embraced digital financial services at the enterprise level, even though their women members themselves are more reluctant about using digital financial services on their own. Each of these women-owned, women-run enterprises use digital modes to accept payments and are comfortable with online transfers. The cooperative model offers a promising pathway towards digital financial inclusion for informal women workers, by increasing their capacity in digital, giving them access to work and income security, financial literacy and ensuring access to social security through digital tools. However, awareness, training, and digital

literacy is only half the battle won, believes Anita Gurumurthy, Director, IT for Change and *“a multifaceted approach at the policy-level is required,” she says. As mentioned in her policy brief, “Making the Digital Economy Work for Informal Sector Women in India,”* this multifaceted approach includes upgrading laws to guarantee the rights of women workers in the digital economy, investing in digital public

goods to promote women's equal participation in the digital economy, public funding for research on gendered patterns of employment in the digital economy. Leveraging these approaches, alongwith awareness and training programmes on digital finance will empower informal women workers to actively participate in the digital economy, promoting their economic empowerment.

## From the Archives



In 1984, Martha Stuart conducted a three-week video production workshop with the assistance of the United Nations University and Video Village Network. Twenty poor, illiterate and semi-literate, working-class women from fields as diverse as vegetable vendors, head loaders, and students attended the workshop. Most had never operated electronic technology or seen a video camera until then. They learnt to use

various tools of filmmaking, shooting, sound recording, lighting, dubbing, and editing. In 2000, “The Gujarat Women’s Video SEWA Information and Communication Cooperative Society Limited” was registered as SEWA’s member cooperative.

Since its inception, Video SEWA has been using video as a development communication tool to

bring technology into the hands of grassroots communities. It has been instrumental in forging the SEWA ideology by capturing various facets of the movement and foregrounding its members' voices. Video SEWA's members are self-employed women workers - vendors, handcart pullers, bidi workers, garment workers, block printers, dye workers, agricultural labourers, homemakers, and childcare workers. Several films of Video SEWA have been screened domestically and

abroad, receiving much critical recognition. The cooperative uses visual media to disseminate information about SEWA, teach new skills, raise awareness about important issues, inform members about government schemes and programmes, create visibility, initiate policy changes, and bridge the gap between women and technology. Video SEWA has proven that sophisticated technology is not meant only for those educated in the formal system.

## Bulletin Board

- Mirai Chatterjee, Chairperson, SEWA Cooperative Federation was part of the World Economic Forum Annual Meeting 2023 at Davos sharing her experience on collectives and the care economy. We received the first collective social innovation award with WIEGO Global on January 18, 2023.
- Priyanka Raja, Communications Manager, SEWA Cooperative Federation & Lata Gamit, Farmer & board member, Megha Tribal Women Farmers' Cooperative conducted a session on cooperatives at IIM Bangalore for the MGNF (Mahatma Gandhi National Fellowship) fellows on January 18, 2023.
- Jaya Vaghela, Consultant, SEWA Cooperative Federation addressed women's cooperatives on the opportunities of the digital age at an International Women's Day celebration organised by the Gujarat State Cooperative Union on March 03, 2023.
- SEWA Cooperative Federation organised digital marketing training sessions for Megha Tribal Women Farmers' Cooperative, Homecare Cooperative, Saundarya Cleaning Cooperative, Abodana Handicraft Cooperative, and Trupti Nashta Cooperative on March 04, 2023.
- The capacity-building team of SEWA Cooperative Federation organised a workshop for the Khadi and Village Industries Commission (KVIC) Shrujan Awareness Programme and Prime Minister's Employment Generation Programme (PMEGP) scheme awareness camp on March 09, 2023.
- SEWA Cooperative Federation hosted a workshop on the occasion of International Women's Day to increase awareness about the G20 summit and the International Year of Millets on March 09, 2023.
- Dr Palak Gadhiya, Research Manager, SEWA Cooperative Federation participated in the First India-Mexico Research Consortium webinar on Socio-economic empowerment of Women Entrepreneurs with focus on developing economies on June 8, 2023.
- In June 2023, Mirai Chatterjee, Chairperson, SEWA Cooperative Federation got elected to the board of CICOPA - The International organisation of industrial and service cooperatives. This is the first time that India is represented on the board at CICOPA.