COVID-19 lockdowns in India adversely and disproportionately impacted women-owned small businesses and micro enterprises. Women experienced losses in revenue and market access, challenges with credit and finance, and added burdens of unpaid domestic chores, caring for out of school children and tending to the sick. The 1.7 million members of Self-Employed Women’s Association (SEWA), a trade-union for low-income, independently employed women, faced unique business challenges that threatened their survival in a global pandemic. These otherwise successful businesses struggled with inaccessible markets, disrupted supply chains, depleted savings and family healthcare challenges.

Through the Building Resilient Women Entrepreneurs activity, USAID/India works with SEWA Bharat to help women entrepreneurs and women-led cooperatives thrive and sustain themselves in a post-COVID-19 economy. The activity links vulnerable women to networks, resources, social support programs, health information and childcare services, enabling them to participate in market-based activities. By fostering the self-reliance of low-income women, the activity supports women’s economic freedom and contributes to better economic and health outcomes for women and their families.
PURPOSE AND OBJECTIVES

To address the needs of women-owned collective social enterprises and women micro-entrepreneurs as part of COVID-19 preparedness and response programming.

- To help women nano- and micro-entrepreneurs understand their rights and entitlements; identify opportunities to diversify or expand their businesses in the COVID-19 context; and access resources to improve their lives.
- To strengthen social enterprises promoted by SEWA Bharat to help members prepare for and respond to COVID-19 through market-based approaches.
- To create an enabling environment that allows micro-entrepreneurs and enterprises to thrive.
KEY PROGRAM COMPONENTS

SEWA Shakti Kendras (SSKs): SSKs are grassroot centers supported by SEWA's local team members and community women leaders called agewans. They provide holistic support to nano and micro women entrepreneurs to understand their rights and entitlements, access government programs, reach health and childcare facilities, obtain social security, and diversify and expand their businesses. They create a safe space for women to talk about difficulties they face (including gender-based violence, stigma and discrimination) and help bridge the information gap in low-income rural and urban communities largely underserved in terms of public infrastructure, civic amenities, statutory social security entitlements, health and welfare schemes. Through the project, 24 SSKs receive technology and infrastructure upgrades to support community members in locations most accessible to the women.

Building Capacity: The health component increases awareness of health schemes and provides referrals for women to access these services, which have been lifesaving in the COVID-19 context. Digital and Financial Literacy Training (DFLT) activities are utilized to empower micro entrepreneurs for improved access and use of digital technology and to create linkages with government social security schemes. Entrepreneurship Development training programs (EDP) develop entrepreneurial skills, motivate and guide members to revive enterprises lost during the COVID-19 pandemic.

Increased Access to Credit: The project provides participating women access to institutional credit facilities, a key component of micro-entrepreneur resilience.

Increased Market Access: SEWA Anubandh, an e-commerce platform where women microentrepreneurs and women-led collective social enterprises can sell their products directly to customers, provides business opportunities, market linkages, and financial stability, ensuring the livelihoods of women working in the informal economy.

Ensuring Improved Productivity and Working Conditions: SEWA Cooperatives support model Childcare Centers to allow women more time for productive activity.
EXPECTED RESULTS AND ACHIEVEMENTS TO DATE

- Reach 135,000 women with training or technical assistance and increased empowerment /decision making abilities - **96,389 supported with training and technical assistance to date**

- Expand/diversify 40,000 women owned businesses and support them with technical assistance or training (including training on COVID-19) - **8,110 received training on EDP and DFL**

- Reach 80,000 women to increase their access to government support programs - **23,334 linked to government schemes**

- Ensure that 50,000 women have access to finance and other productive assets - **3,843 women linked to credit**

- Create 4,000 new women owned businesses

**Leverage:** The activity collaborates closely with other initiatives to leverage technical and financial resources to strengthen health and GBV support, to mobilize loans and open market access for micro entrepreneurs. Collaborations include USAID supported activities working on returnable grants and vaccine hesitancy as well as leveraged work of other donors such as the Bill and Melinda Gates Foundation, UNICEF, Azim Prem Philanthropic Initiative (APPI) and UN Women.