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SEWA Bharat
All India Federation of Self-Employed Women's Association

W-GDP: Building Resilient Women Entrepreneurs

QUARTERLY PROGRESS REPORT

1 OCTOBER, 2020 TO 31 DECEMBER, 2020

[Contract/Agreement] Number: No. 72038620CA00011

Activity Start Date and End Date: JULY 15, 2020 to JULY 14, 2023

Reporting Period: 1 October, 2020 to 31 December, 2020

Implemented by: SEWA Bharat

W-GDP: Building Resilient Women Entrepreneurs

QUARTERLY PROGRESS REPORT

Date: 18 January 2020



ACRONYMS

FCRA	Foreign Contribution (Regulation) Act
MEL	Monitoring, Evaluation and Learning
MIS	Monitoring Information System
PMU	Project Management Unit
SEWA	Self Employed Women's Association
SSK	SEWA Shakti Kendras
ToC	Theory of Change
W-GDP	Women's Global Development and Prosperity Initiative

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I. INTRODUCTION

The **W-GDP: Building Resilient Women Entrepreneurs** program by SEWA, under the USAID grant, is a large-scale project aimed at advancing the rights and capacities of women-owned nano, micro and collective social enterprises and increasing their access to finance, infrastructure, markets, assets and digital literacy, during and beyond the COVID period. The program is especially focused on supporting women-owned nano and micro enterprises, such as home-based workers, street vendors, domestic workers, artisans, agri-farmers etc. as well as collective social enterprises by women in different sectors such as food production, garments, finance etc.

The program envisions, ***to have better enabled and resilient women-owned nano, micro and social enterprises, during and beyond the COVID period.***

The specific objectives of the program are:

- To help women nano and micro entrepreneurs identify opportunities to diversify or expand businesses in the current COVID-19 context, understand their rights and entitlements and access avenues 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 support the creation of an enabling environment that allows micro entrepreneurs and enterprises to thrive

The program aims to bring about large scale, sustainable impact in the lives of these women affected by the pandemic and help them restart and grow their small business, and move the needle on the following outcomes that are key for economic empowerment of women in India:

1. Access to finance and financial literacy
2. Access to markets
3. Entrepreneur skills training and mentorship
4. Digital literacy and infrastructure
5. Promoting healthcare and childcare for better productivity

The program aims to reach 1,35,000 women nano and micro-entrepreneurs through linkages to social security entitlements and capacity building and training on financial and digital literacy, entrepreneurship and healthcare. And specifically, 40,000 women entrepreneurs will be supported with market-linkages to strengthen their businesses. The program will be implemented across 10 Indian states namely Uttarakhand, Delhi, Punjab, Rajasthan, Gujarat, Madhya Pradesh, Jharkhand, West Bengal, Bihar, and Nagaland, over a period of three years.

The program design is based on key principles that are core to SEWA's work. These principles are as follows:

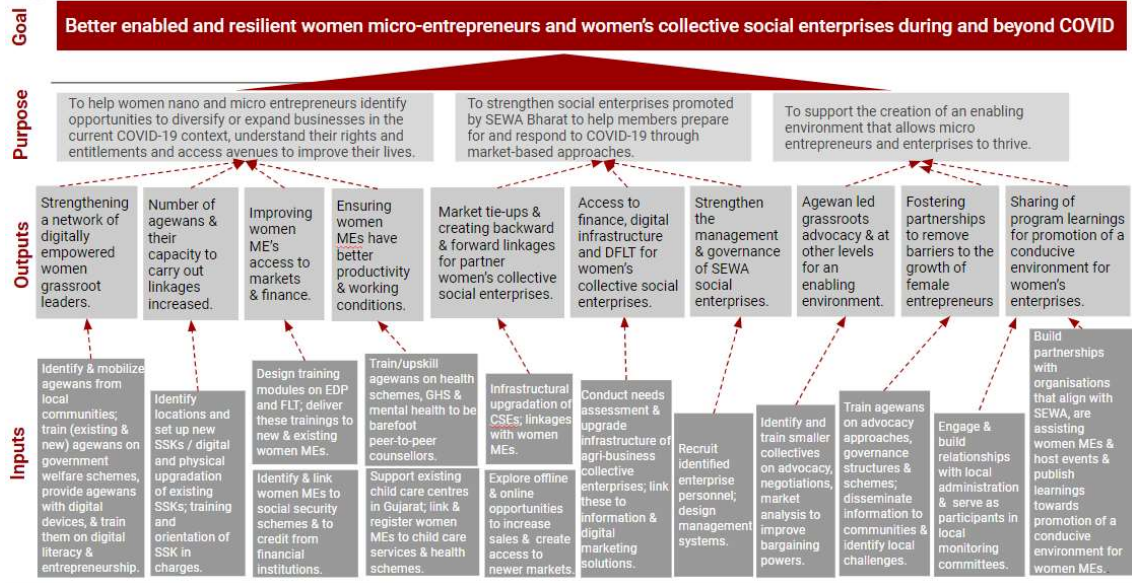
- The women nano entrepreneurs are at the centre of all SEWA Bharat activities
- Moving towards economic security, social security, self-reliance and sustainability
- Bottoms-up approach/decentralized approach and decentralized leadership
- Following a Gandhian path, truth, non-violence and developing local economy and women's leadership

II. HIGHLIGHTS OF THE QUARTER

The USAID grant was awarded on 15 July, 2020 to SEWA Bharat, and the months between 1 October 2020 to 31 December 2020 were dedicated to setting up core processes and systems for the project and initiating implementation.

Some of the key activities undertaken during this period were:

- 1. Completion of reworking nature of agreements with new partner organisations:** All implementation partners of the project had received orientation sessions in July 2020 on the program on the vision, objectives, scope of work, targets and the requisites for on-boarding. However, owing to the FCRA Amendment Act, both the nature of the agreements with the partners organisations and the organisations themselves had to be revisited. To comply with the laws, SEWA Bharat was successfully able to draft a new 'services agreement' for each of the eight 'service providers' under the project who are due to start activities from Year 1. These service providers comprised of a combination of older implementation partners, with some new additions in the states of Gujarat, Madhya Pradesh and Bihar and Nagaland holding the same expertise.
- 2. Identifying and setting up the Project Management Unit:** The six member PMU comprising of a designated Project Coordinator, MEL Coordinator, Communications Coordinator, Chief Finance Officer, Assistant Project Coordinator and National SSK Coordinator had been identified in the inception phase of the project. As of December 2020, the recruitment process of Project Coordinator and the Communications Coordinator is complete. Ms Sonal Sharma and Ms Rekha Rathode have been recruited for the positions, respectively. Recruitment for other national level positions have already been initiated. Personnel requirements for different states for the program have been filled and the rest are in the process of being recruited.
- 3. Implementation initiated in a set of SEWA Bharat states:** A total of eight SEWA Bharat states will be undertaking activities under the project – orientation calls were held with the states to formulate plans to set up SSKs; identify and train agewans – both activities key to spearheading the on-ground mobilisation in the project. Many key personnel have been identified in each state and the central team has created an effective, robust online tracker to capture these activities and their progress.
- 4. Finalised theory of change:** We finalised the theory of change in the last quarter. In this, we incorporated the inputs, outputs, purpose and our goal. We have organised these diagrammatically with causal pathways between the inputs, activities, outputs and the outcomes of the program indicating inputs that feed into outputs, outputs feeding into purpose and the purpose finally helping us reach the goal of better enabled and resilient women micro-entrepreneurs and women's collective social enterprises during and beyond COVID. The diagram below presents the final theory of change developed by the MEL team of SEWA Bharat.



- Finalised MEL plan:** In the last quarter, SEWA Bharat also finalised the monitoring, evaluation and learning plan for the project. We finalised the eight service providers in this across ten states who would play a critical role in implementing the program activities and providing specific support to the program. The performance monitoring framework, evaluation, and learning plan was firmed up. SEWA Bharat laid out the definitions of some of the terminologies being used extensively in the project; concretised the indicators, data source, frequency of reporting and data collection methods and tools. The targets, key questions for evaluation and learning, and MEL role and responsibilities were also solidified.
- Gender plan:** Over the last quarter, SEWA Bharat carried out the gender and inclusive development analysis and finalised it. A multi-state gender analysis to inform policy, programmatic, and advocacy strategies and decisions was conducted. The overall gender situational analysis deep dived into the following:

 - General and COVID-specific barriers to initiation and growth of women-run enterprises
 - Root causes for the barriers and their impact
 - Dependency on male members for crucial business decisions
 - Asset ownership, usage, and control
 - Time use and role and responsibilities at home
 - Trade-Wise COVID impact on women entrepreneurs
 - Best practices addressing the barriers women face in their entrepreneurial journey
- Annual work plan:** SEWA Bharat put together the detailed annual work plan for the project, breaking down each objective into activities, tasks, timelines and deliverables. The objective and activities were clearly laid out including the plan to operationalise the objectives. The reporting timelines have been finalised as well. Additionally, SEWA Bharat put together a list of schemes and entitlements, categorizing them into basic entitlements, livelihood entitlements and health and childcare entitlements. The annual plan will be the reference point for any needed strategic direction in the project and will guide the implementation of project activities.

8. **Environmental Mitigation and Monitoring Plan (EMMP):** SEWA Bharat finalised the Environmental Mitigation and Monitoring Plan [EMMP] which includes the organisation’s commitment to program environment compliance; environmental mitigation and monitoring roles and responsibilities; and environmental review of program activities. The activities that might have potential environmental impact along with a plan to mitigate the same have also been highlighted in the EMMP.
9. **Exploring collaborations with external partners:** SEWA Bharat explored partnerships with other actors in the USAID network such as REVIVE (finance for micro-entrepreneurs and collective social enterprises) and UMC (WASH entrepreneurs). Several health partnerships were also explored such as with SMRC (digital literacy and other skill upgradation training plus linkages to social security entitlements for women with disabilities) and CAC (SEWA – specific health packages) to expand the reach of health-related interventions in the project.

III. MAJOR ACHIEVEMENTS

The major achievement of the quarter was successfully recalibrating the project design and operations in light of the FCRA amendments and their impact on the original plan. In addition, the following activities can be regarded as accomplishments for the project:

- *Completion of Gender and inclusive development analysis of 10 states:* The gender and inclusive development analysis not only resulted in some useful insights but will also from the base to go deeper into the 5 thematics identified in the study. The objective here is to lend to the project’s learning outputs and and break these down into smaller policy briefs to publish them in the public domain.
- Finalisation of MEL Plan and work plan in collaboration with key stakeholders in 10 states.
- Initiating the setting up of new SSKs and upgrading the existing SSKs across ten states.
- SEWA Bharat has begun to leverage on its existing partnerships as well as within USAID’s network to optimise the project’s impact.

IV. KEY CHALLENGES IN Q2

While most training sessions will be delivered via digital platforms, COVID-19 continues to pose a major risk to the project’s planned activities. However, all activities have been planned keeping in mind the pandemic and its implications on the project.

Further, the FCRA amendments had a significant impact on the USAID grant, budgets, timelines, targets and deliverables. The challenge lies in capturing the same number of deliverables in a relatively trimmed timeline.

V. MAJOR PLAN (FOR NEXT QUARTER)

Output	Activities	Deliverables

<p>1.1 Strengthening a network of digitally empowered women grassroots leaders, called agewans</p>	<p>A. Identify and mobilize agewans from the local communities</p> <p>B. Train (existing and new) agewans on government welfare schemes (including leadership, rehabilitation etc.) to link women to social security schemes.</p> <p>C. Provide agewans with digital devices</p> <p>D. Train agewans on digital literacy and basics of entrepreneurship</p>	<p>Agewan capacity building planned and conducted across states on various topics, additionally digitally empowered network of agewans</p>
<p>1.2 Setting up new and strengthening existing local resource centres called SEWA Shakti Kendras</p>	<p>A. Identify locations and set up new SSKs</p> <p>B. Digital and infrastructural upgradation of existing SSKs</p> <p>C. Train and orient SSK in-charges (new and existing) on roles and responsibilities with respect to SSKs.</p>	<p>SSKs (new and existing) strengthened and upgraded</p>
<p>1.3. Improving women entrepreneurs' access to markets and finance</p>	<p>A. Design EDP and FLT modules for training</p> <p>B. Train new and existing women entrepreneurs' on EDP and FLT.</p>	<p>Training curriculum on EDP and FLT designed and delivered</p>
	<p>D. Enable access to credit for women entrepreneurs.</p>	<p>Financial linkages established for micro and nano entrepreneurs</p>
<p>1.4 Ensuring women micro entrepreneurs have better productivity and working conditions</p>	<p>A. Train/upskill agewans on health schemes, GHS, and mental health to be barefoot peer-to-peer counsellors.</p>	<p>Training on health, hygiene and childcare developed and delivered</p>
	<p>B. Support and upgrade existing childcare centres in Gujarat.</p>	<p>Children enrolled in childcare centres and women have additional working hours in hand</p>
	<p>C. Link micro and nano-entrepreneurs to childcare services.</p>	<p>Women entrepreneurs are accessing ICDS services in their respective areas</p>

2.1 Market tie-ups and creating backward and forward linkages for the partner women's collective social enterprises	A. Explore opportunities to increase sales and enable access to markets	Social enterprises registered on various offline marketing events
	B. Technical assistance to set up an online platform to promote sales, enable access to markets and e-commerce for artisanal social enterprises	Social enterprises registered on online marketplaces
	C. Link micro and nano-entrepreneurs with social enterprises	Micro and nano entrepreneurs are able to access more market opportunities
2.2 Access to finance, digital infrastructure and digital and financial literacy training [DFLT] for women's collective social enterprises	A. Link agri-business collective enterprises to information and digital marketing solutions	Partnerships and linkages built for the social enterprises to explore new opportunities and markets
	B. Conduct needs assessment to identify digital readiness of existing enterprises	Upgraded social enterprises
	C. Upgrade infrastructure (digital and physical) of collective enterprises	
2.3 Strengthen the management and governance of SEWA social enterprises	A. Hire new talent in enterprises, where needed	Strengthened governance and management structures set up
	B. Design procedures and systems of management	
3.1 Agewan- led grassroots advocacy and advocacy at other levels for an enabling environment	A. Train and inform agewans on approaches to advocacy, government schemes and governance structures.	Advocacy training for agewans designed and delivered
3.3 Sharing of program learnings for promotion of a conducive environment for women's enterprises	D. Publish articles, research papers and other learning outputs.	Detailed outreach plan designed and implemented

VI. ANTICIPATED CHALLENGES AND MITIGATION STRATEGIES

- **FCRA Amendments:** Given the uncertainty around the FCRA changes, some changes in the contracts with new partners will have an impact on the overall programme outcomes and the budgets.

Mitigation Strategy: SEWA Bharat will work with the partner organisations and the USAID team to rework the targets and the budget heads. SEWA Bharat is renegotiating with its internal teams to ensure that the targets are met as per the agreement. SEWA Bharat is also consulting the CA to ensure legal compliance. The project implementation will only be initiated after budget and target approvals from USAID.

Update: Having met all compliances, the new agreements have been drafts for all service providers and due approved by the USAID in Q3.

- **The COVID-19 pandemic:** The delay in implementation of the program is also impacting the on-ground support to our SEWA members and new women entrepreneurs who are currently in dire need of support, given the devastating impact of COVID on their businesses.

Mitigation Strategy: SEWA Bharat is using their leverage from other projects to currently support these women. The field teams are also currently virtually supporting as many members as possible. Once the implementation for USAID program activities is initiated, our attempt would be to extend support to as many women micro entrepreneurs as possible.

Update: Other projects that aim to advance women micro-entrepreneurs such as the Facebook funded Digital Beti project and the BMGF funded MOVE project continued to support women MEs.

VII. FINANCIAL UPDATES

Description	Cumulative Expenses until December 2020 (INR)	Balance available budget (INR)
Personnel	686,643	27,257,537
Fringe Benefits	94,448	3,603,587
Travel	14,608	62,83,923
Contractual	2,242,082	120,789,061
Total Direct Costs	3,098,738	194,130,529
Indirect Costs	309,874	15,460,575
Totals	3,408,612	209,591,104
GST	0	81,18,224
Leverage Cost	2,353,225	210,646,797