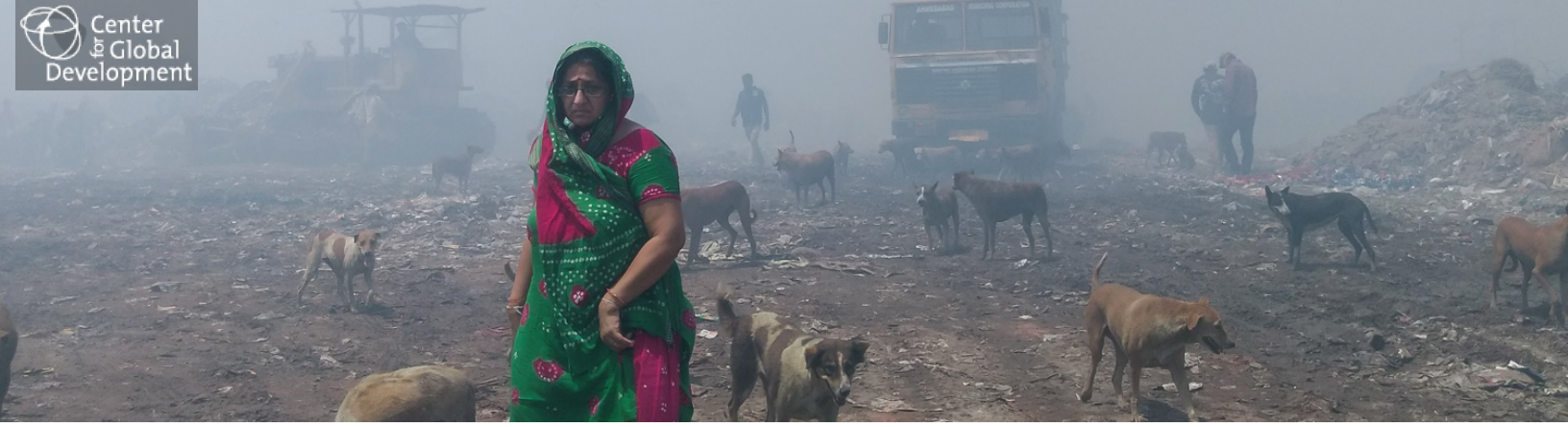


REPORTS

SEWA Gitanjali Cooperative

A Social Enterprise in the Making

Mayra Buvinic, Tanvi Jaluka, and Megan O'Donnell

October 23, 2017

Summary

In 1995 India's Self-Employed Women's Association (SEWA) organized women waste pickers in Ahmedabad into a cooperative to improve their working conditions and livelihoods. When the waste recycling industry collapsed eight years later, eroding waste pickers' already vulnerable income, the cooperative began to manufacture stationery products from recycled waste. Over time, this informal arrangement evolved into Gitanjali—a women-owned and -run social enterprise. With support from key partners, Gitanjali has generated social value, providing its members with safe and dignified work while increasing their earnings. While Gitanjali faces challenges in becoming a fully self-sufficient social enterprise, its experience offers insights for other initiatives seeking to provide opportunities for women to transition from informal to formal work.

This study was funded by a grant from WEConnect International to CGD. CGD is grateful for contributions from its board and funders in support of this work. The authors are grateful to WEConnect International for its support of this study. We wish to thank colleagues from Gitanjali, SEWA, Accenture, and WEConnect International for providing much of the background information and data for this report through interviews and financial records. Special thanks also to Elizabeth Vazquez, WEConnect International, Reema Nanavaty, SEWA, and Amanda Ellis, East-West Center, for their interest in and valuable insights on this work, and to Deepika Padmanabhan for her financial analysis and other substantive contributions to the report. Lastly, our admiration and deep gratitude goes to all the Gitanjali sisters, including especially the eight sisters who kindly answered our questionnaire. All photos are by Tanvi Jaluka. All financial information was provided by Gitanjali.

Mayra Buvinic, Tanvi Jaluka, and Megan O'Donnell. *SEWA Gitanjali Cooperative: A Social Enterprise in the Making*. Washington: Center for Global Development, 2017.

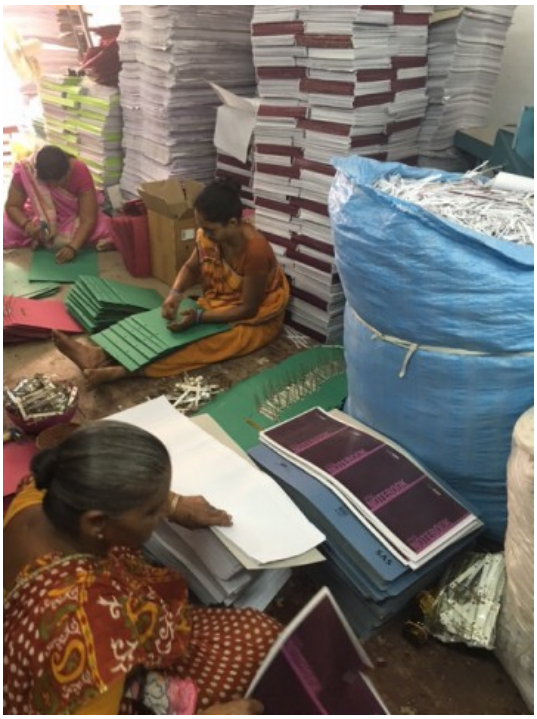
Contents

Introduction

In 1995 the Self-Employed Women's Association (SEWA) organized women waste pickers in the city of Ahmedabad into a cooperative to improve their working conditions and livelihoods. In 2008 the waste recycling industry crashed internationally (a direct consequence of the global financial crisis) and prices of scrap dropped drastically, by almost half. Waste pickers' incomes shrank as result of the crash, and the city's decision to privatize door-to-door waste collection further deteriorated their income earning options. In response, the cooperative decided to set up a production unit to manufacture value-added products made from recycled waste. This is a case study of the growth and evolution of this informal producers' unit into a women-owned and -run social enterprise, including the role of members ("sisters") and external partners. The case study also explores the social value that this enterprise—Gitanjali—appears to have generated, as well as the business bottom line. It concludes by identifying challenges and lessons learned, and provides recommendations for the cooperative's future.

Background

Improving Informal Work



Gitanjali sisters assemble notebooks and folders

India has the highest percentage of informal workers in the economies of the Asia region. Informal employment accounts for 84 percent of total nonagricultural employment, with roughly equal numbers of female (85 percent) and male workers (83 percent). The majority of these workers are employed in highly vulnerable jobs with variable and low pay, limited access to social protection, denial of labor rights, and lack of organization and representation (Vanek et al. 2013). Many are self-employed (home-based producers, street vendors, and waste pickers), while others are domestic workers or casual day laborers, or work for piece-rate under subcontracts. Women are overrepresented in the lowest paid, most vulnerable jobs, including waste picking. In urban India, 0.2 percent of women informal workers and 0.1 percent of men informal workers are waste pickers (Vanek et al. op cit).

Attempted solutions to improve informal employment include, first, organizing informal sector workers by occupation/trade to enable collective bargaining and improve work conditions; second, integrating informal workers into formal sector jobs with expansion of wage and salary work; and, third, transforming the occupational choices of informal workers by enabling access to capital, resources, and technology.

> **Women are overrepresented in the lowest paid, most vulnerable jobs, including waste picking**

SEWA's core work addresses the first set of solutions and is described in more detail later in this case study. The second set presupposes the growth of wage employment in industries linked to global markets that can absorb women workers, especially in low-skilled jobs in light manufacturing. Until recently, this has been cited as a preferred solution for women in informal jobs. The common view has been that female subsistence-level producers and entrepreneurs in particular will be better off when they can integrate into jobs generated by mass hiring, as the industrial sector grows. Partly, this is because a large proportion of poor women are "necessity" rather than "opportunity" entrepreneurs, who turn to self-employment to provide subsistence income for themselves or their families because no other jobs are available (Schoar 2010; Calderon et al. 2016). Growth of the export-oriented apparel industry in Bangladesh is often cited as an example of expansion of job opportunities for women through wage work that can result in virtuous cycles where enhanced labor earnings for women stimulate increased schooling for girls, increased age at marriage, and reduced fertility (World Bank 2013). But overall improvement in women's employment depends on the work conditions in these industries, as noted in numerous recent media reports that have exposed hazardous work conditions in some apparel factories in Bangladesh (Kamat 2016; Bain and Avins 2015).

New evidence from Ethiopia, which is undergoing rapid industrial sector growth, suggests that encouraging self-employment with cash grants and promoting entrepreneurship may lead to better economic outcomes for poor women when compared with jobs in manufacturing, at least jobs that do not offer higher wages and can expose workers to health risks. The study contrasted the results a year later of applicants who obtained low-skilled entry-level jobs in export-oriented light industries with applicants who were offered business training (five-day class training plus individual mentoring) and a cash grant (US$300) to stimulate self-employment and with a control group, and found that wages were significantly higher only for those in self-employment. Workers who took industrial jobs did not earn higher wages than controls, were exposed to health risks at the workplace, and frequently quit their jobs. Eighty percent of applicants were female (Blattman and Dercon 2016).

> **New evidence suggests that encouraging self-employment with cash grants and promoting entrepreneurship may lead to better economic outcomes for poor women when compared with jobs in manufacturing**

Additional evidence supports the Ethiopia findings, suggesting that promoting entrepreneurship may be a viable solution to improve the situation of women in low-paid informal jobs, provided that investments are adequate (more than just token cash grants or loans and other inputs) and address the constraints women face. For instance, a relatively large capital transfer paired with training and technical visits upgraded the occupational choices of very poor women in rural Bangladesh and was cost-effective and sustained (Bandiera et al. 2013). Similarly, sizeable cash grants for young adults working in groups in conflict-affected northern Uganda increased business assets and incomes, and four years later, income growth was greater for young women (who started from lower incomes) than for young men (Blattman, Fiala and Martinez 2014). More generally, the new evidence suggests that adequate injections of capital can stimulate self-employment and increase earnings of poor women (and men) when paired with low-cost complementary interventions, even in poor and fragile states (Blattman and Ralston 2015).

The Potential of Social Enterprises

While most of the above findings on transforming subsistence-level enterprises examine impacts on individual entrepreneurs, collective social enterprises, where a business venture with a social objective is built on collective work and ownership (and is worker-centric, worker-owned, and democratic), are a potentially powerful alternative solution to upgrade the employment options available to women working in low-paid informal jobs.

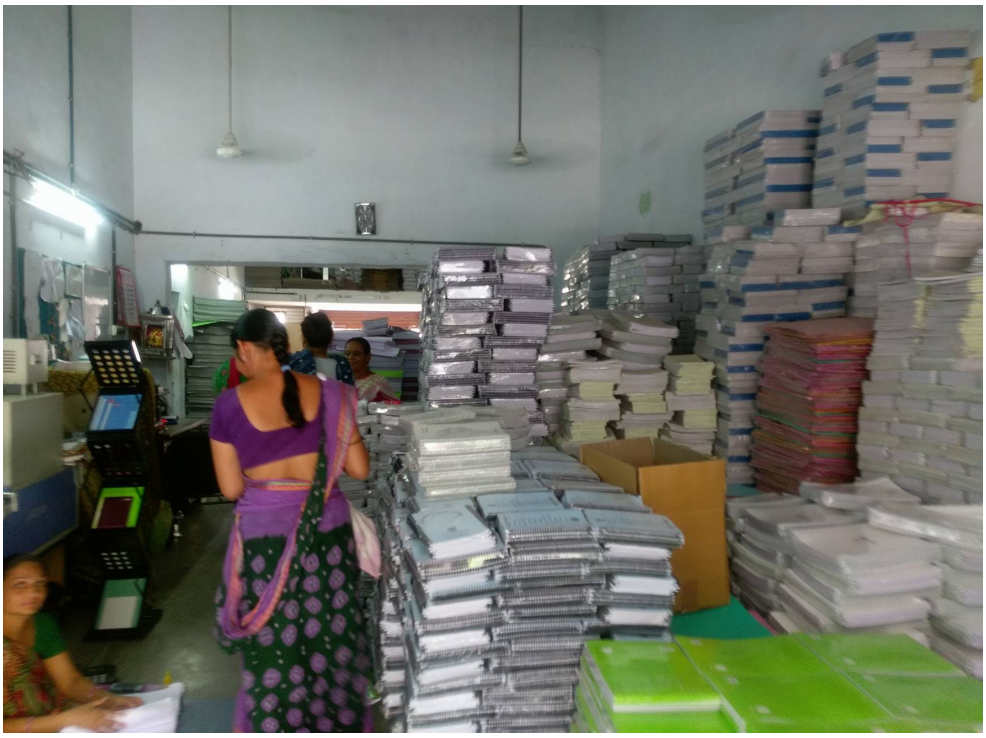
Social enterprise ventures combine social goals and social value creation with stiff financial constraints, and reduce dependence on philanthropic support as they grow. Successful social enterprises change two features of existing systems: economic actors and enabling technology. They introduce certification systems to attract a customer base and enhanced technical solutions to build sustainable businesses (Osberg and Martin 2015).

Women's self-help collectives and cooperatives have been popular in India since the 1950s, but with noted exceptions, have not been successful at transforming social aims into sustainable business ventures. One such exception is Shri Mahila Griha Udyog Lijjat Papad (Lijjat), a social enterprise where women home-based producers of *papad*, a savory snack, are organized as a for-profit cooperative (Datta and Gailey 2012). Another exception is the collective enterprises SEWA has established, including Gitanjali, the subject of this study.

A unique advantage of a collective model for poor women, especially in resource-constrained and socially conservative environments, is the added self-confidence or self-reliance that women obtain, contributing to their overall "empowerment," in addition to increased voice, collective strength, and bargaining power with authorities and employers. A study of SEWA members

showed that the presence of and social support from a peer raised women's work aspirations, resulting in higher business income when they were trained in business skills alongside a friend; this was especially the case for women subject to conservative social norms (Field et al. 2015).

Case Study Objective, Questions, and Method



Stacks of finished Gitanjali products

The remainder of this case study explores the evolution of SEWA Gitanjali from an informal producer collective to a social enterprise venture. Gitanjali's production of stationery goods was facilitated by a collaboration with WEConnect International, a corporate-led global nonprofit focused on educating and certifying women's business enterprises and then connecting them with qualified buyers, and by a one-time US$30,000 grant from the World Bank to help Gitanjali access new markets. WEConnect International also connected Gitanjali to Accenture. Accenture has, in turn, opened access to corporate social responsibility (CSR) markets (with Staples as the main buyer) and has provided continuous financial and technical support. Finally, Gitanjali received support and technical guidance from Gopi Stationery, a local stationery company in Ahmedabad.

The case study explores, first, the origins and transition of Gitanjali from an informal women's collective with various products to a formal cooperative certified as a women's business enterprise with a defined product line and market. Guiding questions include: What was the process for establishing the cooperative? How does the cooperative function? What have been the roles of external partners?

Gitanjali shares the main hallmarks of all SEWA initiatives—full employment and economic self-reliance (empowerment) for its members—but it differs from other SEWA groups (and cooperatives more generally) in that members (known as sisters) work in a factory setting rather than produce goods for the cooperative individually from home or farm. This arrangement has benefits (including the social support mentioned above), but it also imposes additional demands

for SEWA sisters; they need to function in a more formal business setting, away from home with regular hours, and must learn to collaborate in work teams for jointly produced goods. Of particular interest was to understand women's transition from their working conditions as waste pickers in the informal sector to their working conditions in the formal sector.

Second, we explore the transformative social value that Gitanjali seems to have produced: What impact has it had on women's lives (employment and self-reliance) and that of their families? And, third, we explore the current business model, with an eye toward Gitanjali's profitability and its challenges ahead in increasing markets and profits, creating sustained economic value, and consolidating as a successful social enterprise that both generates social value and operates with the financial discipline of a private sector business. Questions include: How many women work on a regular basis? What are their earnings? What is the technology used to make products? What are the revenues and expenses, the grant subsidy, and the business bottom line? The study concludes with lessons learned for creating/expanding economic opportunities for poor women in similar situations.

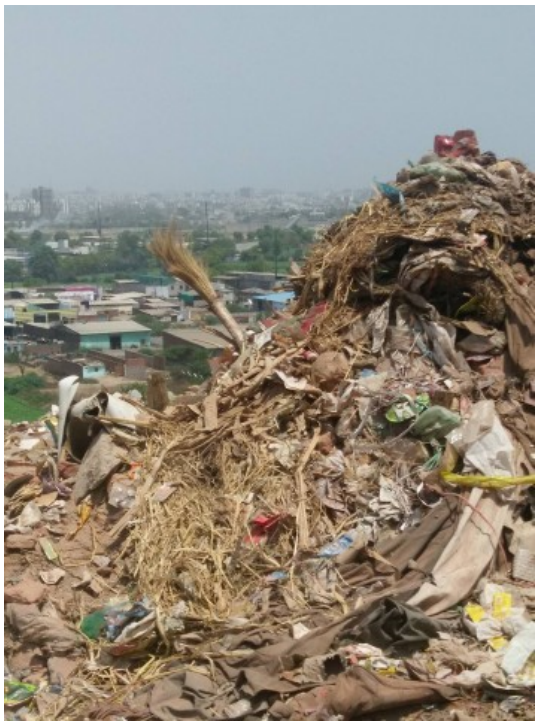
The study seeks to contribute to the literature on how to transition individuals from vulnerable informal employment to employment in formal sector women's cooperatives outside of the agricultural sector. It asks how to transition an informal collective into a viable social enterprise owned and managed by women. What kind of support is needed and for how long? How can a women-owned social enterprise address capital and market constraints? Is it realistic to transform production and scale up in a crowded, largely informal urban economy (and what are the limits to what can be done)?

The sources of information for the case study were interviews with key informants in WEConnect International, Accenture, and Gitanjali; a short questionnaire that eight Gitanjali sisters answered (which SEWA administered and translated); and enterprise records that Gitanjali provided. Annexes include the list of people interviewed, a summary table with demographic characteristics of the Gitanjali sisters, the questionnaire, and financial information.

The Origins of Gitanjali

SEWA and Its Impact

Established in 1972, SEWA is the first trade union in both India and the world of low-income women who earn their living in the informal economy. It is the largest women's trade union in South Asia, with a presence in seven countries. First and foremost, SEWA organizes informal workers to address their occupational concerns. SEWA's current membership is around 1.9 million and over two-thirds of members live in rural areas. SEWA particularly focuses on home-based producers, domestic workers, fish and forest workers, street vendors, and waste pickers. Through SEWA, waste pickers in particular have organized to demand legal status and recognition as workers, and to improve their working conditions, including by influencing municipal regulations on access to waste as a resource, disposal of waste, and privatization of waste collection (Sankaran and Madhav 2013).



View of Ahmedabad's largest dump site

SEWA also provides services to its members, including a SEWA bank; a cooperative federation (with more than 200 registered cooperatives) and district associations; SEWA social security (with health and child care); SEWA marketing; SEWA housing; and the SEWA Academy, which undertakes research. SEWA's model of women's empowerment is based on their identity as workers (with the goal of full employment) and both individual and collective autonomy and control (economic self-reliance).

An assessment of SEWA's impact that summarizes 21 studies conducted over a 20-year time span shows that SEWA's financial services (savings accounts and insurance) demonstrated greatest impact (share of respondents reporting impact and degree of reported change), with negligible impacts on child nutrition and food security. Studies find that some SEWA members carry significant debt burdens. Some of this burden may be linked to SEWA housing, consumer, or enterprise loans. But it may also reflect the fact that holding on to job opportunities and maintaining income flows in the face of frequent income shocks (a common occurrence for the poor) is an enduring challenge for SEWA members, and periodic loans from SEWA account for only part of members' outstanding debt (Chen, Khurana, and Mirani 2005).

Expansion of economic activities through SEWA increases women's work hours, and sometimes this expansion is in already overcrowded economic sectors. Obtaining full employment, SEWA's main objective for its members, is also difficult given members' poverty levels and the few job opportunities they have. The SEWA bank study, in fact, found very little employment generation overall and virtually none for women's economic activities, suggesting that expansion of economic opportunities for women in the crowded informal economy in Ahmedabad is a daunting challenge (Chen, Khurana, and Mirani 2005). Waste picking, while difficult, hazardous, low paid and low status, is in normal times one of the few job options for poor women in Ahmedabad.

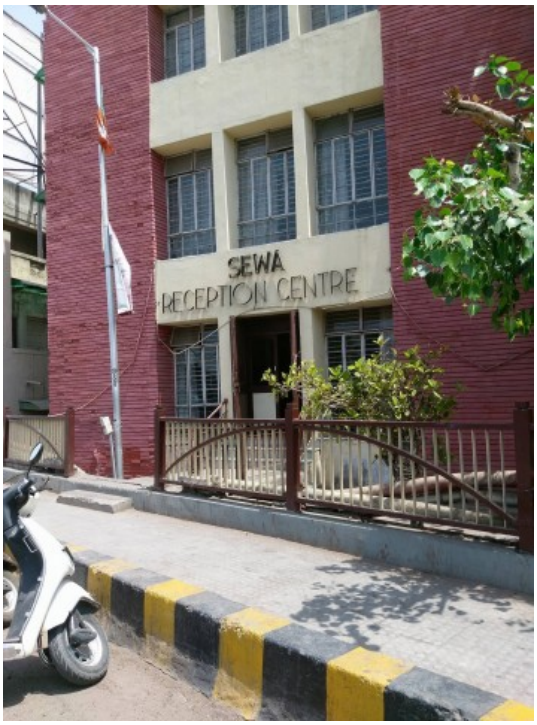
SEWA Waste Pickers

> "I used to get up in the wee hours of the morning to pick waste. Often dogs will roam around and bite one of us. My knees used to hurt a lot while picking waste but now (that I work at Gitanjali) it is better." – Gitanjali sister (60 years old)

SEWA began its work with waste pickers in Ahmedabad in 1974 after being approached by former textile workers who had lost their jobs as factories closed and turned to collecting and selling waste to earn a living. In 2008, it was estimated that approximately 76 percent of the city's waste pickers were SEWA members. Waste pickers clean 37.5 percent of the nearly 3500 tons of waste that the city produces every day. Waste pickers reportedly work for more than 12 hours in any given day in extremely hazardous and grueling conditions, as they sort garbage with their bare hands in designated dump sites. At these sites, they are subjected to harassment from security guards, infection, animal bites, and poisonous fumes. The relationship between the waste pickers and the local scrap shops is long-standing yet exploitative. The price of scrap is variable, set by the shop owner, and has been decreasing over time. Given Ahmedabad's ever-rising population, the amount of trash has also risen in tow. The trash surplus has resulted in a steady decline of prices. Accordingly, nearly three-quarters of these waste pickers subsist well below the poverty line.

SEWA supported waste pickers in other ways before establishing the Gitanjali cooperative, including by approaching textile mills and arranging for waste pickers to collect and sell rags and other waste generated by the mills. SEWA also secured the right for waste pickers to go door-to-door to collect household waste, and it lobbied the local municipal government for waste pickers to collect certain categories of waste at no cost, and other categories at reduced costs. Finally, as with its broader membership, SEWA provided waste pickers within its network with access to healthcare, childcare, and housing and banking services. Today, SEWA maintains a network of over 40,000 waste pickers.

In 2008, the waste recycling industry crashed due to a dramatic decline in demand for raw materials linked to the international financial crisis. The recession took a toll on scrap shops' demand for the waste typically sold to them by local waste pickers. Many of these scrap shops closed, while others reduced their intake of waste purchased. In Ahmedabad, on average, the price of all waste items fell by 35 percent. About 20 percent of waste pickers were delayed in



Entrance to SEWA headquarters in Ahmedabad

selling or unable to sell their waste at all. They began walking six more kilometers per day to find willing consumers. Before the crisis, the mean monthly income of waste pickers in Ahmedabad was Rs. 1572.50 (about US$25). During the crisis, their incomes decreased by 43 percent to Rs. 888.80 or about US$14 (Shome et al. 2009).

This decrease in income forced households to reallocate their spending: 35 percent of households had to either take their children out of school or moved them to less expensive schools; 77 percent dramatically reduced their food consumption; 45 percent were forced to take out loans and entered into new debt cycles, and 23 percent had to liquidate assets up to Rs. 7000 or about US$108 (Shome et al. 2009). To compound the problem, the Indian government began accepting more waste shipped from abroad around this time, creating a surplus and decreasing the prices waste pickers could charge.

In 2011, the city of Ahmedabad faced rising waste production (an increase of nearly 1100 tons per day) and meager waste management. In response, the Ahmedabad Municipal Corporation (AMC) launched its Municipal Solid Waste Management Master Plan. The plan comprises many initiatives, including "door-to-dump" solid waste collection, in which private contractors are hired by the government to collect waste from private households, public institutions, and private companies. This effort, while undertaken to improve efficiency in waste collection, has effectively barred Ahmedabad's waste pickers from collecting trash from the streets. These contractors transport trash from "doors" to designated "dumps" just outside the city. Trash that is not reusable or sorted is left to pile unsustainably at these dumps.

In response to activism, largely facilitated by SEWA, the AMC provided waste pickers with ID cards that allowed them to collect waste at these dumps. Today, the majority of women's waste picking occurs at these sites, where the environmental conditions are harsher and more physically debilitating than at the previous collecting sites. Most women are at high risk of lung disease, infections, rabies, and exhaustion. They face a higher risk of sexual and physical assault because of frequent territorial disputes with male immigrant waste pickers (there was a large influx in immigrants from Bangladesh following the financial crisis). They also have less access to reusable waste, and have been unable to increase their incomes back to pre-2008 levels.

Gitanjali's Growth and Evolution into a Social Enterprise

How Was the Cooperative Established?

> "Before I was a waste picker, now I am a member of SEWA and shareholder of Gitanjali. I can proudly say it is my cooperative." – Gitanjali sister (50 years old)

In 1995, SEWA first established the Gitanjali cooperative in Ahmedabad to provide a source of quality employment to a subset of waste pickers within its network. Women picked recyclable material from mixed waste to create a range of products, including notebooks, jewelry, and handicrafts. The cooperative initially served to supplement these women's income and teach them technical and entrepreneurial skills. During its first phase, however, the cooperative was not legally registered with the government, and it did not have a strategic business plan or formal market linkages, nor did it receive capital or technical assistance from corporate or international partners.

After the financial crisis SEWA leaders set out to convert the Gitanjali cooperative into a stationery unit, to provide its members with a more secure source of income as well as improved working conditions. Transitioning to the stationery unit model provided members with full-time work. In 2010, the cooperative was formalized as the Gitanjali Stationery Unit, a full-time collective enterprise. Today, a group of 50 "sisters" collectively own and manage the cooperative, producing a range of stationery products from fully recycled paper for large multinational corporations, including Staples, IBM, and Goldman Sachs, and prominent Indian companies like WorkStore, India's largest office products supplier. SEWA used its preexisting connections to waste pickers throughout Ahmedabad to recruit Gitanjali sisters, many of whom were second-generation waste pickers—the daughters, nieces, and daughters-in-law of other waste pickers.

The Role of Partnerships

> "I can (now) write and sign my name. I do all calculations related to monthly expenses at my house. I also went to Delhi for a workshop." – Gitanjali sister (50 years old)

The creation—as well as the sustained operation—of the stationery unit has been made possible through robust partnerships with WEConnect International and Accenture, as well as a local stationery company. Upon entry to the cooperative, Gitanjali sisters generally have limited education and no formal training or experience in establishing or running a formal business. To increase their capacity and work toward the sustainability of the cooperative, WEConnect International, Accenture, and Gopi Stationery provided technical assistance, and Accenture provided financial support.

WEConnect International

In 2010, SEWA leadership attended a WEConnect International forum, which allowed them to showcase the Gitanjali cooperative's story as well as its products. With grant funding from the World Bank, WEConnect International, a global network that connects women-owned businesses to qualified buyers around the world, was able to assist Gitanjali and introduced them to Accenture. WEConnect International also provided the cooperative with initial guidance regarding business development and strategic restructuring as the sisters transitioned from making a range of products from recycled waste to operating as a full-time stationery unit. It assisted the cooperative with conducting a market survey to identify appropriate products, preparing invoices, and creating business plans.

Initially, the cooperative was not registered with the government, but WEConnect International motivated Gitanjali to register with the government as a formal sector organization. Gitanjali was also motivated to apply for the women's business enterprise certification, which enhanced its ability to access corporate partnerships through WEConnect International's network and work towards scale. The cooperative successfully went through WEConnect International's rigorous certification process, which ensures that an enterprise is at least 51 percent owned, managed, and controlled by one or more women. With this certification, WEConnect International worked to connect Gitanjali to global corporations, including Accenture.

Accenture

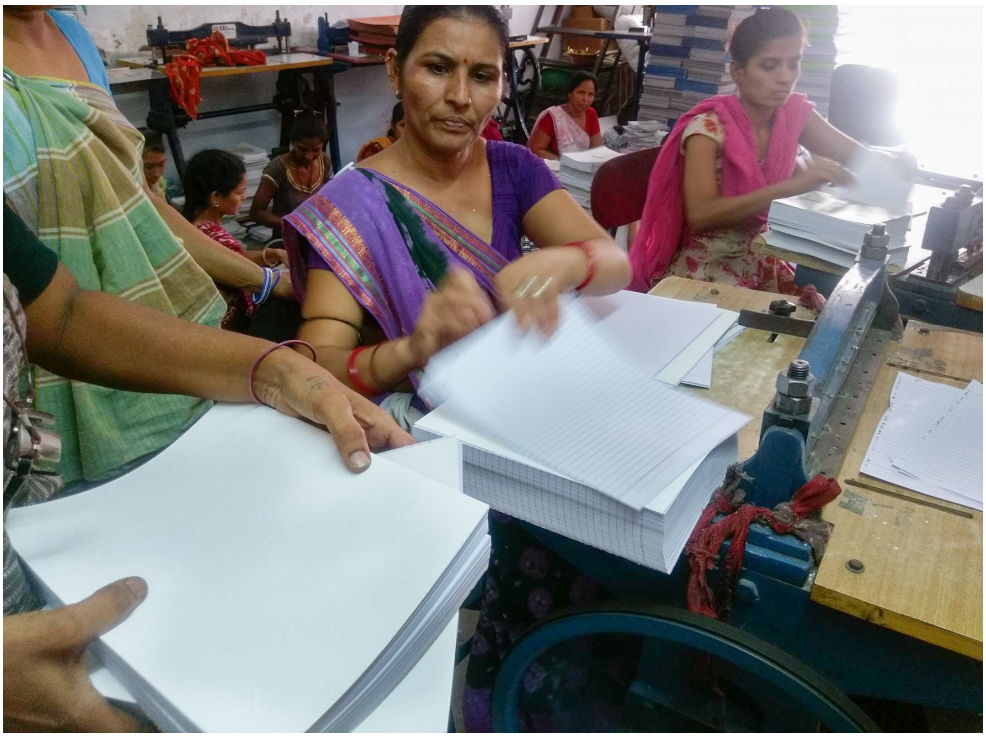
Accenture, a global management consulting company with offices across India, has similarly provided Gitanjali with technical assistance and market information, as well as capital and in-kind support in the form of machinery and other equipment. Accenture's Corporate Citizenship efforts are unified under its Skills to Succeed program, which aims to equip more than 3 million people globally with the skills they need to secure a job or build a business. Gitanjali is one of 14 different Indian non-profit partners under the program, which include urban and rural microenterprises as well as other partners focused on employability programs in the IT/Digital, hospitality, construction, and retail and other sectors. According to Accenture staff members, Gitanjali is viewed as unique among its initiatives for being a potential model to replicate.

Through its procurement team, Accenture has connected Gitanjali to other corporate contacts, including Wells Fargo, Cisco, and Goldman Sachs. With Accenture's assistance, the cooperative identified a paper supplier, settling on the local Khanna Paper Mills, which holds a government certification guaranteeing its paper is recycled. Accenture has provided regular guidance (an average of 45 days annually) on the unit's internal operations and its business strategy. It advised Gitanjali on the cooperative's leadership structure and provided guidance on setting prices and remaining competitive within the stationery market; it was on Accenture's advice that the stationery unit reduced the number of pages in each notebook to match those produced by its competitors and lower costs. Since the stationery unit's establishment, Accenture has provided each sister with a stipend of 120 rupees/day (about US$2) as well as additional capital to pay rent and cover other production costs.

Gopi Stationery

Gopi Stationery, a local company in Ahmedabad, also provided Gitanjali sisters with training and guidance, including on product design, the operation of machinery, how to reduce waste during the production process, bookkeeping, and quality control. The cooperative produced its first order at Gopi Stationery's facilities. This assistance was also provided pro bono.

How Does the Cooperative Function?



Gitanjali sisters produce notebooks via assembly line

> "My first concern was how will I make all these stationery items and use these heavy machines. With everybody's help I overcame all my fears." – Gitanjali sister (25 years old)

Materials

Gitanjali's stationery products range from simple folders to elaborate notebooks with traditional hand-painted Gujarati design work, to notepads with corporate logos. All items are made from 100 percent government certified recycled paper. The paper arrives in bulk from Khanna Paper Mills, a Punjabi-based plant with dealers in Ahmedabad. Khanna Paper Mills is the largest plant in India that uses recycled paper waste. The mill provides Gitanjali with a variety of paper types, including generic copier and heavier, art-grade paper. When Gitanjali was first formed, the cooperative only ordered enough paper to complete its current orders. Eventually, it switched to buying in bulk to reduce cost. The paper mill, in support of the Gitanjali mission, provides the sisters with reduced rates.

Training

Women who express interest in joining the stationery unit must pass dexterity tests assessing hand-eye coordination and other relevant skills: threading a needle, or matching shapes and colors, for example. These tests serve as an effective mechanism for identifying the most

qualified candidates: just 10 of the initial 200 applicants passed the tests. Applicants also need to demonstrate certain interpersonal qualities, particularly potential for collaboration and leadership within the cooperative.

Women selected to join the stationery unit then proceed through an introductory training process. New Gitanjali sisters are taught a variety of skills necessary for their day-to-day work, including how to count the number of pages of paper for each notebook efficiently and accurately and how to perform quality checks on the notebooks they produce. Training sessions also continue on the job as needed.

Production Cycle

Once trained, women are split up into rotating "teams." Each team is responsible for a different component of the production process: paper measurement and cutting, design printing, folding, stitching, and so on. The rotating component ensures that each woman can understand the entire production process. The process does vary depending on the product, but generally follows an assembly-line method with all teams operating simultaneously. The cooperative has multiple machines to aid in the production process, including paper cutters and perforation machines. While the machines have helped to speed up production, there are still capacity limits that can only be overcome by machine upgrades. The design of each product is set by a Gitanjali sister and former waste picker, one of the first women to join Gitanjali. This sister manages oversight of the entire production process, creates the prototype for each product, and inspects the orders for quality. She also acts as "master trainer," teaching the cooperative how to create each product and retraining underperforming sisters. Sisters are given a quota of orders to fill by the end of the month, and can complete their work at home if they are unable to meet their quota during the work day. They are also given incentive bonuses if they create products in surplus of their quota. Sisters report a great deal of solidarity throughout the manufacturing process, often helping each other in their tasks to meet deliverables.

Clients

Consumers of Gitanjali stationery products are mostly large multinational corporations with stationery needs for internal use, corporate gifts, and marketing. Accenture's procurement team in Bangalore has a vendor agreement with Gitanjali that allows the cooperative to present its products at conferences and vendor fairs. In addition to providing exposure to prospective clients, these fairs provide Gitanjali with knowledge of the market, competitors, and raw material suppliers. About 80 percent of the cooperative's orders come from Staples, one of India's largest paper product suppliers for corporations. Rather than compete with Staples directly, Gitanjali approached Staples as a supplier. The remaining clients are based in either Ahmedabad (local companies) or Bangalore (large multinationals). Prospective clients are generally introduced to Gitanjali by Accenture, WEConnect International, SEWA, or other existing contacts. Gitanjali representatives meet with clients' procurement teams and provide them with samples of around 15 different products that can be customized for each corporation. The Gitanjali pitch centers around environmental sustainability, high-quality products, customization, and social good.

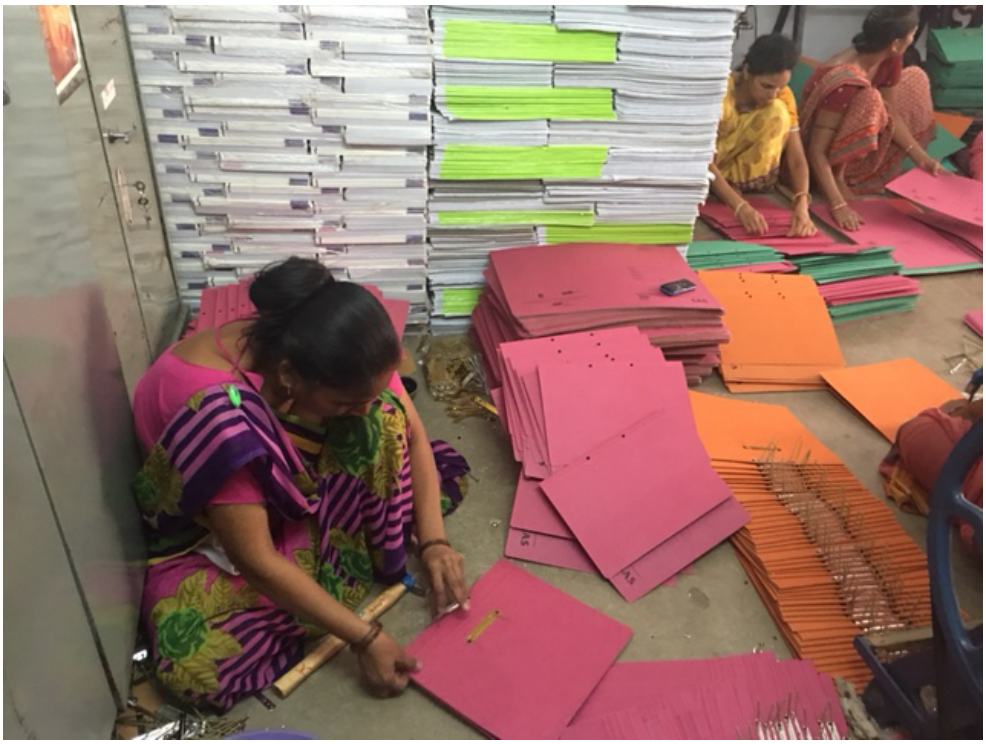
> **The Gitanjali pitch centers around environmental sustainability, high-quality products, customization, and social good**

Internal Governance and SEWA Support

Gitanjali sisters all have equal shareholder rights in the cooperative. Collectively, they make all decisions related to purchasing, investment, expansion, and hiring. They are supported by an elected executive committee and full-time SEWA staff. The seven members of the executive committee rotate every few years and convene to discuss any cooperative grievances or business concerns. However, before the executive committee can make any decisions, the entire cooperative must pass a motion. Gitanjali also has a CEO, who worked with SEWA staff in 1995 to found the cooperative. While all decisions must be made collectively, the CEO acts as the liaison between SEWA and the cooperative, and shares the Gitanjali mission with prospective clients, funders, and journalists. Recently, the cooperative hired an external marketing consultant to act as an external communications liaison, conduct outreach, and find clients. The cooperative is in the process of hiring external help for sales. Gitanjali also receives support from SEWA's finance and legal departments, and houses its account at the SEWA bank.

In addition to receiving SEWA's business support, the Gitanjali sisters also have access to a range of supportive services, including health care, child care, insurance, legal aid, and employment services. Nearly all women use either SEWA's child care or schooling centers. This support mitigates nonfinancial and unpaid care work constraints, which otherwise could prevent many sisters from working at the cooperative. All women's children are enrolled in school, and all women can pay for these services on a sliding scale basis.

Social Value



Sisters sit on the factory floor assembling stationery products

> My work has brought a lot of difference in my life. My husband says that I have become more confident." – Gitanjali sister (40 years old)

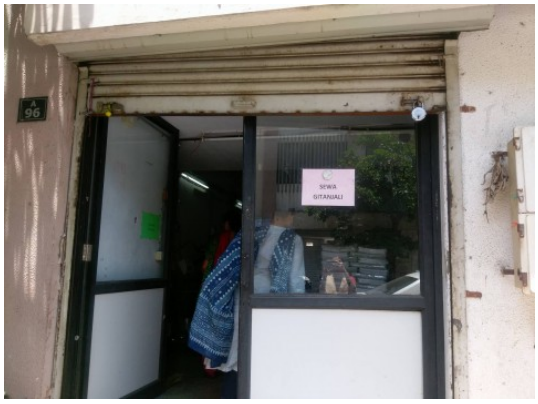
A characteristic feature of social enterprises is their ability to create social value and bring about potentially transformative social change (Osberg and Martin 2015). Gitanjali seems to have brought significant change to the lives of the women workers—reflected in their income earning ability, social behavior, and sense of self—and has also benefited their families.

The Gitanjali workers are poor. While only four of the eight workers interviewed said that their household fell below the poverty line and that they received food rations from the government, the family income reported was very low: the per capita family income averaged 77 Rs. per day (with the highest reported at 115 Rs. daily), which is significantly lower than the 123.50 Rs. (US$1.90) defined by the World Bank as the poverty line in 2015. Most families had at least three earners in the household, indicating these households' need for additional income. In this context, the income provided by Gitanjali (see below) is likely a significant contribution to family wellbeing.

The eight women workers interviewed all reported substantial increases in earnings from Gitanjali work. All but the youngest (19 years old) woman had worked for pay prior to Gitanjali.

Most sisters were waste pickers, had worked in the ready-made garment industry, or had done home-based production (of incense) for sale. The women had earned an average of 1500 Rs. per month, assuming that they had worked the full month (or 26 days—which is unlikely given the informal nature of the above occupations). When they first joined Gitanjali, they earned an average of 2470 Rs. per month and their current income is 3900 Rs. per month plus an incentive bonus of around 500 Rs (per order). The women have more than doubled their income. With this income, they cover basic household expenses (food, electricity) and accumulate savings. As one sister explains, "Our wages go directly to our bank accounts and I try to save as much as I can. This was never a habit but now I have acquired it." All women use the SEWA bank and insurance services.

The incentive bonus is spent on more discretionary, personal expenses. Sisters reported: "I buy clothes for myself" or "I spend it on my children and buy sweets for them." It seems clear that women's increased income from working at Gitanjali contributes to family wellbeing and allows them financial independence and self-reliance through their ability to save.



Entrance to the Gitanjali factory

Gitanjali seems to have fundamentally changed women's behaviors and attitudes in ways that are perhaps best captured in the term "empowerment." Empowerment for SEWA is linked to women's identity as workers and collective membership, and is expressed in full employment and self-reliance (Chen, Khurana and Mirani 2005; Kapoor 2007). This conceptualization, as Chen et al. (2005) note, differs from the more traditional feminist definitions and measures of women's empowerment that focus more on women's influence or control over decision making about household expenditures, but it is particularly appropriate in this case and, more generally, to indicate economic empowerment.

The eight women workers interviewed all corroborated the empowerment effect of having a good job through Gitanjali. Good and clean work at Gitanjali, with decent hours, a safe environment ("work is clean and all female") and regular income, provide women with a valued identity as a worker: "The work is clean and respectful"; "(people) look at me with more respect;" "my husband says that they respect you more now"; "it is very different from picking waste; this is clean and I get to use all the machines"; "I used to sit at home and work whenever I could but now I am a professional. I have income and fixed hours of work." "I enjoy when people ask me, do you have a job? I feel very happy." The collective ownership component is also very important: "That it is a cooperative and we all own a part of it. It gave me an identity and I feel proud of myself."

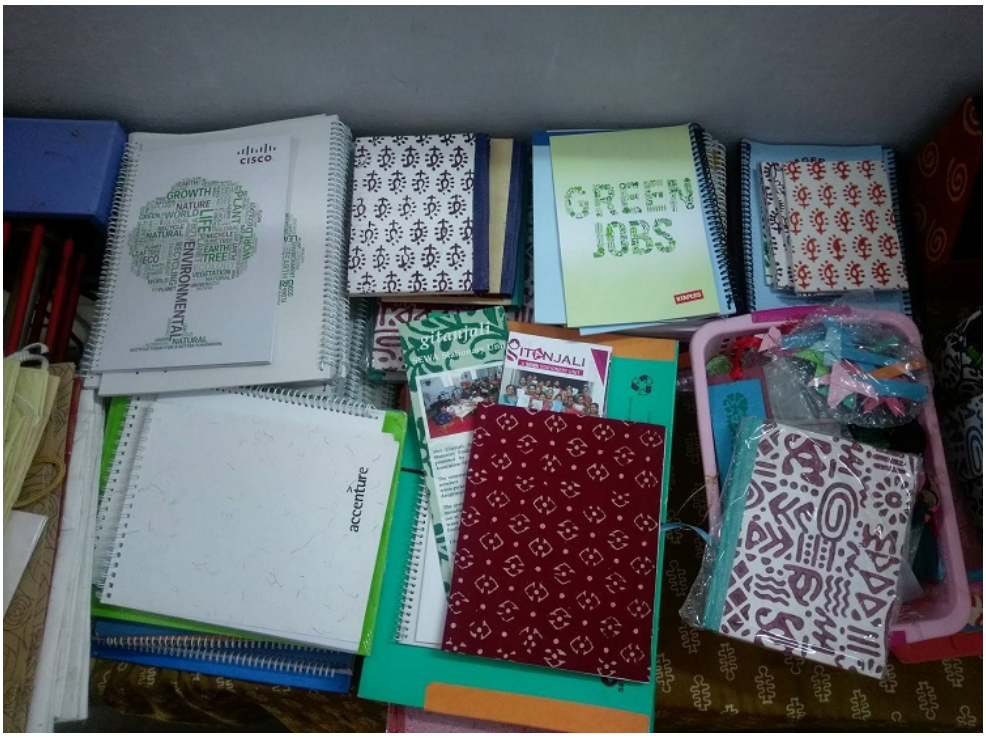
In addition to the gains from having enterprise ownership and decent work, women reported growing more independent and self-confident as they mastered the job requirements (including

staying at the workplace all day and operating machinery) in a friendly, all-female environment. Sisters explain, "Yes, to sit for eight hours was difficult at the beginning." "I was scared when I saw all the sisters working so fast but after I received training I overcame my fears." "I was scared at first to see such machines." "It is easier to work with females than males." "My confidence level has increased tremendously and I feel very independent." "Before I was scared to voice my opinion but now I feel comfortable sharing my views." "(Now) I am courageous and independent." Sisters also report that family members, even extended family, have been more willing to distribute household labor in support of their "dignified" work.

Lastly, a main benefit the women reported from the skills learned at Gitanjali was opening and managing individual (SEWA) bank accounts.

The shift in attitudes and behavior that Gitanjali has encouraged seems quite remarkable. Women working in informal jobs, often self-employed as waste pickers or home-based producers, adapted to a formal work environment with fixed hours and shared production goals (although it took some time—women at first were not accustomed to working a fixed schedule and were reluctant to stay on the job). The all-female work environment, in addition to the on-the-job training, the increased earnings, and the incentive derived from cooperative ownership, have likely all contributed to this successful transition from informal to formal sector work requirements. The rigorous testing for basic dexterity skills that all women undergo must help by winnowing candidates that would fail at basic job tasks.

Economic Value



Finished Gitanjali products, ranging from notebooks and folders to pens and bookmarks

> "[I am hoping] to get more orders to help increase our wages." – Gitanjali sister (19 years old)

Gitanjali's Business Growth

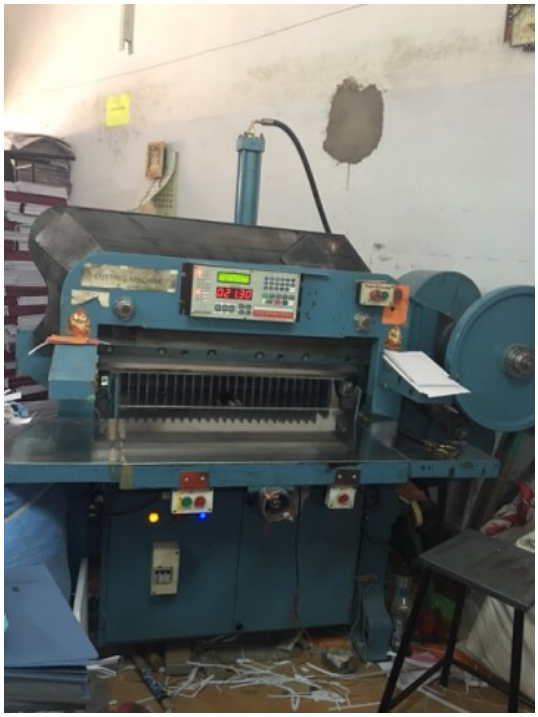
When the cooperative first began in 2010, there were 10 full-time and 20 part-time workers, and their revenue totaled Rs. 75,327 (US$1165). The cooperative was operating at a loss, or just barely breaking even. Data from the most recent 2015-16 fiscal year shows 25 full-time workers (and some additional part-time) and dramatically increased revenues of Rs. 16,258,544 (US$251,525). Individual daily earnings have also grown dramatically, from Rs. 35-40 (US$0.50; before Gitanjali) to Rs. 120 (US$1.86; early Gitanjali) to Rs. 150 (US$2.32) in 2015-16. Overall, the cooperative plans to continue upscaling its operation, aiming to employ 5000 women workers, own its factory, and source from its own paper mill with the raw materials collected by women waste pickers. This projected business plan is premised on a large increase in cooperative membership and a growing client base. However, while Gitanjali has been able to find enough business to significantly increase its revenue, it struggles to reach new markets. As a result, it is unable to hire more workers, which in turn limits its production capacity.

However, across the informal, private, and multilateral sectors in India and elsewhere, there is considerable interest in investing in, procuring from, and selling to women-owned cooperatives.

There is genuine buy-in to the notion that Gitanjali has the potential to be a sustainable—both commercially and environmentally—and replicable social enterprise model.

The Business Bottom Line

Gitanjali began working with Accenture in 2010 on keeping financial records. These were first in the form of hand-written registers. In later years, as Gitanjali created a financial department, these records were recorded digitally. Because of multiple gaps in the financial data, variable production costs were assumed to have stayed constant over the years for purposes of this case study. Pricing costs depend on levels of customization and are determined on a case-by-case basis. Accordingly, there is substantial variation in the profit margin for each product. Because these products are customizable, it is difficult to ascertain which have greater demand. However, even without this information, the unit data shows that of 35 products, five are unprofitable (see Annex D).



An automated paper cutter—one of several machinery pieces in the factory

Accenture has bolstered Gitanjali's revenues. In addition to providing technical training and market know-how, the company has invested in Gitanjali machinery, rent, and utilities. Accenture's financial support for these investments varies, but is around a few hundred thousand rupees annually, depending on the fiscal year need.[1] Accenture has also provided each Gitanjali worker with stipends for the past seven years, ranging between Rs. 120-150 per woman per day for 22 days each month. This stipend is approximately equal to the self-reported amount each woman has been earning since joining the cooperative. In addition, Accenture also provides Gitanjali management (CEO, marketing manager and SEWA liaisons) with salary support. Currently, Accenture spends approximately Rs. 2,340,000 per year for stipends and Rs. 1,653,104 per year for salaries (approximately half of the total amount of salaries).

Most detailed financial information is available for fiscal years 2014-15 to 2015-16.[2] Table 1 shows our calculations on costs and revenues for these fiscal years (assuming no changes in production costs):

Table 1. Costs and Revenues, 2014-2017

	Costs Generated (Rs.)	Costs Generated (Rs.) (Excluding Salaries and Stipends)	Revenue (Rs.)
2014-15	16,030,589	10,050,425	11,616,438
2015-16	16,228,879	13,895,032	16,258,544
2016-17[3]	16,412,963	10,952,963	NA

Table 2 provides a more detailed breakdown of costs in the "Costs Generated" column above.

Table 2. Costs by Category, 2014-2017[4]

	Machinery (Rs.)	Total Stipend (Rs.)	Production (Rs.)	Rent and Utilities (Rs.)	Salaries (Rs.)	Training cost (Rs.)	Total Costs (Rs.)
2014-15	-	2,340,000	9,890,000	563,400	3,120,000	117,189	16,030,589
2015-16	198,290	2,340,000	9,890,000	563,400	3,120,000	117,189	16,228,879
2016-17	382,374	2,340,000	9,890,000	563,400	3,120,000	117,189	16,412,963

Table 3 shows the business bottom line for Gitanjali in 2014-15 and 2015-16, with and without Accenture's financial support.

Table 3. Profits, 2014-2016

	Profits (Rs.)	Profits (Rs.) (Excluding Aid for Salaries and Stipends)
2014-15	-4,414,151	-6,847,029
2015-16	29,665	-2,403,213

With Accenture's financial support, Gitanjali's balance sheet is negative in 2014-15 but turns around and makes a small profit in 2015-16. Without Accenture's support, there are losses in both years, with a significantly higher loss margin in 2014-15. The silver lining to this worrisome business bottom line is that the cooperative was able to make up over Rs. 4,000,000 in loss in one year. If this trend of increasing sales continues, and the recommendations made in this study are adopted, the cooperative has the potential to turn a profit without Accenture's financial support. Currently, the cooperative is negotiating contracts with large multinational cooperatives such as Walmart and is renewing existing contracts. If it can expand its client base, these figures will no longer seem troubling.

Additionally, SEWA is planning to launch a new fund that would enable SEWA members working informally to obtain the finance needed to scale their businesses from micro to small and medium-sized enterprises and thereby enter the mainstream economy. Named "The Women's Livelihood Bonds," this project may allow SEWA cooperatives like Gitanjali, which rely on capital support, to stand firm in the mainstream market.

Notes

[1] We were unable to obtain the exact figures for different fiscal years.

[2] Annex E contains information on costs from 2009 to 2017.

[3] There is data available on costs for the 2016-17 year, but no information yet on revenues.

[4] Due to limitations in Gitanjali's financial accounting data, most costs are assumed to be constant over time.

Recommendations

For Gitanjali to reach viable scale and become a profitable social enterprise, four important areas require its attention:

1. **Marketing**. Gitanjali has already recognized its need for a fortified marketing strategy, and last year, it hired a marketing manager. However, her duties extend far beyond marketing; she acts as Gitanjali's communications representative and conducts sales outreach. Hiring a team specifically for marketing should consolidate Gitanjali's brand as a women-owned business. Currently, the cooperative relies greatly on its connection to waste pickers. Clients have been interested in Gitanjali's story of lifting the most vulnerable and promoting environmental sustainability. That said, few clients place additional orders after their initial order. While Gitanjali has successfully tapped into clients' feelings of social responsibility, it has been unable to present itself as a viable business partner.

2. **Sales.** In the same vein, the cooperative must have a dedicated sales team focused on understanding market demand and finding new clients. It is evident from looking at the products that there is a different design ethos locally than for target Western audiences. For example, while Gitanjali sisters highlighted their best products as those with modern designs and logos, Accenture employees indicated that corporate gifts with local, ethnic designs were more popular. These designs are unique to Western audiences, resemble traditional handicrafts, and fit into the story of uplifting those at the bottom of the pyramid. The products that are developed and presented in sales meetings must reflect market demand. Additionally, the cooperative must better understand markets outside of Ahmedabad. High transportation costs and competing social enterprises in other cities have been barriers to accessing geographically diverse markets. A dedicated sales team may help in overcoming this.

3. **Quality control**. There are no formalized standards for quality control. The factory manager sets the designs for each product and trains the sisters in creating them. When the products are complete, she examines a sample from each order and gives her approval. Consequently, there is much product variability within orders. Rudimentary factory conditions also prevent the creation of cleaner and consistent products. A focus on more niche, handmade products, with perhaps a slightly higher price point, may be more attractive to Western clients with higher price elasticities. As a starting point, the cooperative needs to strengthen its quality standards.

4. **Accounting**. While the cooperative keeps detailed records on training, production, costs, and revenues, this data is handwritten and stored in registries. This makes accessing financial data a cumbersome and lengthy process. SEWA has digital and computational capacity that the cooperative should tap into. By digitizing these records, the cooperative would be able to improve processes and efficiencies of operations.

Solidifying its marketing and sales strategy for the next five years should be Gitanjali's focus. If it is successful in understanding the demands of Western corporations and in strengthening its

image as a business rather than a charity, Gitanjali may attain its dream of being a fully sustainable, scaled, women-owned social enterprise.

What Lessons Can We Draw from Gitanjali?

Various cooperative leaders gather at SEWA headquarters

An Ambitious Social Enterprise Model

Gitanjali's social enterprise model is based on building demonstrative partnerships with organizations of poor, informal-sector women workers for viable and sustainable business growth, and, eventually, more inclusive global trade. The model seeks to demonstrate the potential of a hybrid value chain: local community, private sector, and global buyers operating together to expand women's economic opportunity and alleviate poverty. It is an ambitious SEWA vision that requires commitment and collaboration among different partners, and significant partner investment.

At the community level, Gitanjali seeks to create an alternative "green" and sustainable livelihood for the younger generation of would-be waste pickers through the reduction of waste and provision of a decent monthly income. The cooperative adopts a democratic structure of management for its day-to-day activities, ensuring that the sisters are the owners and managers of all assets, shares, risks, and debts. The model further bolsters economic opportunity with social assistance, including access to technical skills training and SEWA services.

The private sector plays two roles in the value chain: consumer and supplier. Most large corporations have CSR initiatives. Green products that additionally help to support the livelihoods of the most vulnerable women fit into these objectives. In addition to the CSR component, Gitanjali also fits corporations' supplier diversity and inclusion efforts. From a market perspective, integrating women-owned business into corporate supply chains has

reputational benefits and can provide companies with access to innovative, cost-competitive, and environmentally responsible products. For suppliers—in this case Khanna Paper Mills—bolstering women-owned businesses expands market reach and provides access to previously untapped demographics.

WEConnect International and Accenture connect the cooperative to qualified buyers globally. They invest money and know-how to help Gitanjali implement operations and make use of technologies that increase efficiencies and have the potential to lead to a self-sustaining cooperative. Broadly, the global aspect of the Gitanjali model seeks to diversify global supply chains. The assumption is that introducing more women-owned businesses boosts competition, strengthens supply chain resiliency, and brings in new customers.

Empowerment through Employment

Gitanjali's establishment and operations to date chart a potential path of transitioning poor women from informal, vulnerable work into high-quality, dignified employment. Through a steadfast focus on the wellbeing of its members and its strategic operation through innovative partnerships, Gitanjali has been able to achieve social impact, demonstrated through both the increases in sisters' earnings and the improvements in their overall self-reliance and self-confidence. From waste pickers to business owners, the Gitanjali sisters report higher and more reliable earnings and personal empowerment. We are confident that this empowerment effect is the product of having "full employment" (regular paid work in a friendly workplace) rather than more simply the result of having reliable cash transfers (or stipends).

> **By forging partnerships with WEConnect International (and the World Bank), Accenture, and Gopi Stationery, Gitanjali has been able to draw upon the expertise of both those in the private sector and civil society, and those in local and global markets**

Adopting SEWA's priority of providing dignified work to poor women, Gitanjali has succeeded in improving the regularity and quality of the work its sisters perform—avoiding the pitfalls of other means of transitioning women into formal work, including through mass hiring in low-paying, low-quality, and hazardous jobs in manufacturing. Through operating in a communal factory (rather than through home-based production) where women can come together to carry out their work and make joint decisions about the cooperative's management, Gitanjali has captured the benefits associated with women's networks discussed in the literature. Its model can serve as an example for other initiatives seeking to provide women not only with increased income but also with a shift in mentality when transitioning from informal to formal work contexts, especially when working within teams and on a fixed schedule.

The Value of Partnerships

By forging partnerships with WEConnect International (and the World Bank), Accenture, and Gopi Stationery, Gitanjali has been able to draw upon the expertise of both those in the private sector and civil society, and those in local and global markets to ensure that its products are marketable and that it maintains a steady client base. Gitanjali's choice to work through these partnerships acknowledges the high level of support needed to achieve ambitious objectives, which is particularly astute given the complexity and unique challenges of transitioning the poorest women to stable, high-quality jobs in an increasingly competitive and globalized economy.

A Social Enterprise in the Making

That said, from a business perspective, the story of Gitanjali's potential success is still in progress. Though the cooperative has been successful in providing for its sisters' livelihoods and wellbeing, as well as that of their families, this steady income remains largely dependent on financial support—including in the form of stipends—provided by Accenture. Gitanjali has not fully made the leap from an initiative supported through CSR investments into a fully self-sufficient, profitable, and scalable social enterprise. Gitanjali's members ultimately seek to own their own paper mill and expand the cooperative to 5000 members, but no clear path to scale—allowing the achievement of these objectives—exists at present.

Though the cooperative has been successful in providing for its sisters' livelihoods and wellbeing, as well as that of their families, this steady income remains largely dependent on financial support

To work toward sustainability and scale, Gitanjali must make several strategic decisions related to marketing, sales, quality control, and accounting discussed above. Sisters should track costs and profits carefully and weed out products generating a loss, develop a regimented system for improving the quality and consistency of stationery products, and emphasize their unique social impact-oriented brand through marketing efforts.

The Right Level of Support

The resources required to improve in the four areas discussed above may be significant. This means that we are left with two unanswered questions. First, what is the appropriate level of support for a social enterprise operating in a difficult environment? Specifically, does Accenture first need to inject more capital and resources into Gitanjali before it can operate fully independently, or should Accenture's support, especially in the form of direct subsidies, gradually be curtailed? Here it is important to note that what we typically consider successful means of economically empowering women—especially the poorest and most vulnerable—require significant up-front investments to counter the significant constraints these women face. This was a main finding of the programs in Bangladesh, Ethiopia, and Uganda cited earlier in this case study—significant injections of capital with complementary training did transform the

occupational choices of very poor women. Such is also the case with microfinance: only decades-long subsidies supported the growth of microfinance into the business that it is today.

Given the right level of support, Gitanjali would seem to endorse the recent findings that in poor, largely informal economies, transforming the occupational choices of women informal workers by enabling access to capital and fostering entrepreneurship may be a viable alternative to their integration into growing, often poor-quality, low-wage work in manufacturing. SEWA's planned new bond fund (The Women's Livelihoods Bonds) may provide Gitanjali with access to the capital needed to transition successfully into the small and medium-sized enterprise sector.

Balancing Social and Business Objectives

Second, what is the right balance between achieving social and business objectives? While the cooperative deserves commendation for its provision of dignified work to its members since its establishment, to ensure continued operations and potential growth, Gitanjali will need to identify new, reliable markets for its products and find a means of increasing its capacity to accommodate production at scale.

Since its formulation as the Gitanjali Stationery Unit in 2010, the cooperative has made major strides in building a robust production process and reliable worker base, and in obtaining a regular client base. SEWA should be commended for fostering a cooperative environment where workers decide jointly on work strategies to fulfill orders and work in cohesive teams. With help from Gopi Stationery, Accenture, and WEConnect International, Gitanjali sisters have expanded their technical capability, market knowledge, and sales. The social and personal transformation of these workers is apparent; the financial story shows where the cooperative's difficulties lie. As an Accenture employee articulated, "There has been significant rise up, not enough scale up."

Progress towards scale and self-sufficiency will rely on Gitanjali sisters' strategic decision making regarding marketing, sales, quality control, and accounting in future years. If they are successful, Gitanjali has the potential to serve as a model for other collective social enterprises to follow as they seek to provide quality employment and economic self-reliance for poor women.

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Annex A

List of People Interviewed

Gitanjali

- Yaminiben Parikh, CEO
- Sakshiben Agarwal, Marketing Manager
- Paliben Solanki, Factory Manager
- Falguniben Jagdishbhai Parmar, Executive Committee

SEWA

- Reema Nanavaty, Director
- Manaliben Shah, Vice President
- Shaliniben Trivedi, Policy Coordinator

WEConnect International

- Elizabeth Vazquez, President and CEO
- Arathi Laxman, Former Project Manager in India

Accenture

- The Accenture CSR, Procurement, and Marketing teams in Bangalore and Mumbai

East-West Center

- Amanda Ellis, Special Advisor for International Programs and Partnerships

Annex B

Summary of Demographic Characteristics of Gitanjali Sisters (n=25)

Average Age	37.71
Median Age	39
Average Years of School Completed	8.54
Median Years of School Completed	8.5
Married	72%
Single	20%
Widow	4%
Divorced	4%
Average Number of Children	1.88
Median Number of Children	2.00
Formerly worked as waste picker	100%
Percentage of Second Generation Waste Pickers	65.38%

Annex C

Questionnaire

Section A. Basic Background Characteristics

A01	Name of respondent	
A02	What is your age?	
A03	What is your marital status?	*Choose one option.* a. Not married b. Married c. Divorced d. Widowed
A04	What is the highest level of school that you completed?	
A05	Who is the head of your household? *(head of household is a person among the group of householders who is responsible for satisfying daily necessities of the household or a person who is regarded/assigned as the head of the household)*	*Chose all that apply.* a. Respondent b. Spouse c. Mother/Father d. Mother in Law/Father in Law e. Joint heads: _____ f. Other: _____ g. Unsure

A06	How many individuals normally live and eat their meals together in your household, including you?	_____ people
A07	Do you have any children?	*Choose one option. If a, please answer questions i, ii and iii.* a. Yes i. How many children do you have? ii. What are their ages? iii. What is the highest level of schooling each child has completed? b. No
A08	Do you have a "below poverty line" (BPL) card, an "antyodaya anna yojana" (AAY) card, or an "above poverty line" (APL) card?	*Choose one option.* a. Below poverty line (BPL) b. Antyodaya anna yojana (AAY) c. Above poverty line (APL) d. None e. Unsure f. Other: _____
A09	Do you receive food rations from the government?	*Choose one option. If a, please answer question i.* a. Yes 1. How much do you receive?

		b. No

Section B. Occupation History

B01	Have you ever been a waste picker?	*Choose one option. If a, please answer question i.* a. Yes i. How long had you been waste picking for? b. No
B02	Has anyone in your family ever been a waste picker?	*Choose one option. If a, please fill in section i.* a. Yes i. List all members: b. No
B03	Is working at Gitanjali your first job?	*Choose one option. If a, please fill in section i.* a. Yes i. List all other occupations: b. No
B04	List any other income generating activities you conduct aside from working at Gitanjali (if any).	_____ _____ _____ _____

		_____

Section C. Earnings and Savings History

C01	What was your salary per month (if any) prior to working at Gitanjali?	Rs. _____
C02	What was your salary per month when you first started working at Gitanjali?	Rs. _____
C03	What is your current salary per month?	Rs. _____
C04	What do you do with the salary you receive from Gitanjali monthly?	
C05	Did you receive any incentive pay from Gitanjali this month? If yes, how much?	*Choose one option. If a, please fill in section i.* a. Yes i. Rs. _____ b. No
C06	Did you receive any incentive pay from Gitanjali any other month this year? If yes, how much incentive pay did you receive in the past year?	*Choose one option. If a, please fill in section i.* a. Yes i. Rs. _____ b. No
C07	If you received incentive pay, what do you do with the money?	

C08	How many members of your household earn a regular income, including you?	_____ people
C09	What is the estimated income of your entire household per month?	Rs. _____

Section D. Knowledge and Use of SEWA Services

D01	How long have you been a member of SEWA?	
D02	How did you hear about SEWA?	
D03	Which of SEWA's social services do you use? (SEWA school, bank, health care etc.)	*Chose all that apply.* a. School b. Child care c. Insurance d. Legal services e. Training f. Housing g. Bank h. Health care i. None j. Unsure k. Other: _____
D04	Why do you elect to use these SEWA services over private or public services?	*Skip, if not applicable.*

D05	What have been the main benefits of joining the SEWA community?	
D06	How do you think SEWA can improve?	

Section E. Gitanjali Cooperative Model

E01	How long have you been working at Gitanjali?	
E02	How did you first hear of Gitanjali?	
E03	When you first started at Gitanjali, what was your opinion of the work?	
E04	Did you have any problems or concerns initially? If yes, how did you solve them?	
E05	How satisfied are you with your current work?	
E06	How satisfied are you with the performance of the other sisters in the cooperative?	
E07	How do you think this work compares to the work you were doing before or the work your friends do?	
E08	How many hours do you work at Gitanjali per day? How many days per month?	
E09	Did you have to consult your household before starting work at Gitanjali?	
E10	What type of training did you receive from Gitanjali?	

E11	What skills have you acquired since working at Gitanjali?	
E12	Have these skills benefited your life outside of Gitanjali?	
E13	What are the main benefits of working at Gitanjali?	
E14	If there is ever a dispute at work, how does the cooperative handle it?	
E15	How are business decisions made at Gitanjali?	
E16	If you are ever dissatisfied with the work or a business decision, do you feel comfortable in voicing it? How are your concerns addressed?	
E17	How satisfied are you with Gitanjali's current leadership structure?	
E18	Are there areas in which you feel Gitanjali has room to improve?	
E19	How do members of your family view your work?	
E20	Compared to your life before working at Gitanjali, would you say that your life has improved, stayed the same, or worsened, overall?	
E21	What are your hopes for Gitanjali?	
E22	What are your hopes for your work at Gitanjali?	
E23	What type of work do you want to do five years from now?	

E24	What type of work would you like your children to do?	

Section F. Conclusion

F01	Who has control over the money that you earn?	
F02	If you have children, what are your provisions for childcare?	
F03	Are you worried about your family's health or security?	*Choose one option. If a, please answer question i.* a. Yes i. How concerned are you? b. No c. Unsure
F04	Do you feel comfortable advocating for yourself at work and at home?	
F05	Do you attend and speak at community meetings?	
F06	How has your life and your family's life changed since working at Gitanjali?	*Answer all of the following:* a. Are you more or less confident? b. Do you have more or less friends? c. Are you more or less independent? d. Are you more or less busy?

		e. Are you more or less happier? f. Other changes (please feel free to elaborate): _____
F07	How have others around you changed since you started working at Gitanjali?	

Annex D

Product List

Product	Manufacturing Cost (Rs.)	Cost without tax 2% (Rs.)	Total variable cost (Rs.)	Selling Price (Rs.)	Profit (Rs.)
BW A5 REVISED	11.44	12.52	10.64	14.37	3.73
BW B5 REVISED	16.86	17.94	15.81	18.32	2.51
BW A4 REVISED	21.67	22.74	20.62	24.62	4
Eco A5 revised	8.6	9.35	7.96	10.17	2.21
Eco B5 revised	11.87	12.62	11.23	12.82	1.59
Eco A4 revised	16.06	16.81	15.11	17.53	2.42
Green Job A5 REVISED	3.85	4.35	3.38	4.45	1.07
Sapient 10 pg REVISED	5.05	5.8	4.57	7	2.43
Sapient A5 40pg REVISED	10.16	11.46	9.35	14	4.65
Sapient B5 40pgREVISED	15.75	17.45	14.7	20	5.3
Sapient A4 40 pg REVISED	18.61	20.51	17.56	23	5.44
Cisco A5 20pgREVISED	7.28	8.13	6.47	8.5	2.03
Cisco A5 40pgREVISED	10.96	11.81	10.16	11.75	1.59
Cisco B5 20pg	10.13	11.13	9.08	10.68	1.6

REVISED					
Cisco B5 40pg REVISED	15.64	16.64	14.58	15.55	0.97
Cisco A4 20 pg REVISED	12.83	14.03	11.78	13.35	1.57
Cisco A4 40 pg REVISED	20.19	21.39	19.14	20.53	1.39
GS A5 REVISED	12.36	12.16	11.56	10.68	**-0.88**
GS A4 REVISED	23.42	24.5	22.36	23.88	1.52
MT A5 20REVISED	6.43	7.65	5.79	8.56	2.77
MT A4 40REVISED	18.97	20.87 (inc tax)	18.03	20.84	2.81
ak a5 30	9.96	11.11	9.01	14	4.99
aw a5 25p	12.5	13.65	11.44	20.047	8.6
Spring File	8.39		7.26	8.09	0.83
wiA5 20 pg	6.53	7.68	5.41	7.15	1.74
wiA4 20 pg	12.34	13.49	10.09	11.25	1.16
gudder file	20.02		11.75	20	8.26
box file	109.2		75.48	65	**-10.48**
pen	16.26		10.64	10	**-0.64**
folder	36.01		22.52	25	2.48
register	88.51		54.79	32	**-22.79**
block diary	145.15	160.15	88.95	100	11.05
diary	156.05	176.05	99.85	100	0.15

notepad	20.13	22.63	18.44	20	1.56
Letterbox	207.14		150.94	150	**-0.94**

Notes

[5] Negative profits are in bold.

Annex E

Costs from 2009 to 2017

	Machinery (Rs.)	Total Stipend (Rs.)	Production (Rs.)	Rent and Utilities (Rs.)	Salaries (Rs.)	Training cost (Rs.)	Total Costs (Rs.)
2009-10	72,250	742,500	9,890,000	563,400	3,120,000	117,189	14,505,339
2010-11	114,240	742,500	9,890,000	563,400	3,120,000	117,189	14,547,329
2011-12	89,250	742,500	9,890,000	563,400	3,120,000	117,189	14,522,339
2012-13	721,293	2,340,000	9,890,000	563,400	3,120,000	117,189	16,751,882
2013-14	68,460	2,340,000	9,890,000	563,400	3,120,000	117,189	16,099,049
2014-15	-	2,340,000	9,890,000	563,400	3,120,000	117,189	16,030,589
2015-16	198,290	2,340,000	9,890,000	563,400	3,120,000	117,189	16,228,879
2016-17	382,374	2,340,000	9,890,000	563,400	3,120,000	117,189	16,412,963