

Co-operatives Our Strength





10 YEARS
REPORT OF
GUJARAT STATE
WOMENS SEWA CO-OPERATIVE
FEDERATION LTD.

Foreword



Ten years may be a long time but it has passed by in a wink in the development of the Federation.

The Gujarat State Women's SEWA Co-operative Federation Ltd. is a Federation of poor women's cooperatives - cooperatives engaged in a multitude of economic activities like crafts, trading, credit, services and land-based activities.

It has been a period of struggle and success. The need for an apex body was felt by SEWA promoted cooperatives where they could get assistance in making their cooperatives economically viable and self-reliant.

For more than a decade, the SEWA Federation has tried to fulfil the need in the areas of management, marketing and capacity building as well as provided on-the-job services and intervention at the policy level.

Registered in 1992 with the membership of 33 primary co-operative societies, it has almost tripled its membership to 96 co-operatives. It is a first of its kind endeavour in India. It is unique as it encompasses diverse economic activities and is a member-based organization.

In the prevailing era of globalization and commercialisation, the mission of the Federation is the economic empowerment of self-employed women within the co-operative structure; to bring them into the mainstream; to have access to technology, new techniques and new markets; and to make them self-reliant managers and decision makers of their own cooperatives.

At this juncture, I thank Shree Elaben Bhatt for her direction, guidance and blessings. I also thank the Federation team for their active contribution in the development of the Federation.

My appreciation to all those who have been with the Federation in its eventful and illustrious journey of ten years.

A handwritten signature in dark ink, appearing to read 'L. Krishnaswamy', with a horizontal line underneath.

Lalita Krishnaswamy
President - SEWA Federation

Index

The Cooperative Vision.

The Evolution of Cooperatives.....	4
Empowering women through Co-operation.....	6

The Family of Cooperatives.

The first & only Federation of its kind.....	10
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Scope and Activities.

The Four Pillars of Growth.....	12
96 Pools of Prosperity.....	34
A Study of Complexities.....	54

Growth Initiatives.

Pause, Refine, Sharpen the Vision.....	56
In Emergency gear.....	57
Connecting Growers and Vendors.....	58
A New Lease of Life.....	62

Future Initiatives.

Flash back : Flashforward.	64
The Road Ahead.....	68

As of now.	70
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The Evolution of Co-operatives

The 100 years of co-operative history is founded on the power of unity.
Sadly, women play the tiniest, negligible role in it.



In 1848, two of the most powerful workers' movements took shape. The trade unions to create a revolutionary transformation of societies and the promotion of the co-operative movement to unite workers for the transformation of community. Both attempted to serve the interests of the weaker sections of societies.

A hundred years ago, the concept of co-operative institutions was introduced in India as instruments of social reforms. Only after Independence, they found their significance as instruments of

economic development in the five-year plans. Unfortunately, the movement gradually drifted away from the poor and most of its growth failed to involve the economic development of communities. The women were the worst off, remaining unlinked to the co-operative revolution and on the fringes of community life. The figures speak volumes - the women's co-operatives range from a miniscule 1.3 to 1.8 % even as the total number of co-operatives grew from strength to strength.

The 70's struggle for women's rights raised the consciousness for empowerment of women in national structures and institutions. But the shackles of many a social and economic constraints still kept her from participating fully and freely in the co-operative movement.

Today, 93% of all workers in India are self-employed while nearly 96% of women workers, constituting more

than half of the work force, are self-employed. But the women workers are characterized by insecure employment, low income levels, lack of capital and assets, lack of access to mainstream markets, low level of productivity, lack of access to institutional support, high levels of poverty and vulnerability.

Gujarat has had an encouraging tradition on co-operatives but a negligible share of women despite government directives and laws. Mahatma Ghandhiji promoted the Charkha as the most important instrument to create the "largest co-operative on earth". He formed Charkha Centers with the aim of providing economic and social activity to the weaker sections of the society. Majority of the workers who took to Charkha were women.

Today, there are 1500 women's co-operatives out of a total of 50,000 co-operatives in Gujarat. The State recently boosted the women's involvement by resolving to reserve one seat in each eleven-member committee of every co-operative.

Co-operatives deliver social objectives over and above business objectives. They need to be inherently sensitive to social, community and environmental needs. At the same time, they are small, carry a narrow range of products and services, limited financial resources, small work force and untrained business skills. If there is a wide schism in bringing more and more women together under the umbrella of a co-operative, there is an even greater vacuum in efforts to energize and strengthen the women's participation in the co-operative movement.

Sewa, precisely filled in this gap. Self Employed Women Association, founded in 1972 as a trade union, has been working on the Gandhian principles. It has a Joint Strategy of organizing women in union and co-operatives for full employment and self-reliance.



Empowering women

SEWA's joint strategy is to organise women into unions and co-operatives to win Second Freedom for self-employed women.

SEWA, registered in 1972 as a trade union, brought the women together in unions and Co-operatives so that their contribution to the economy is visible to policy makers and their bargaining power gains leverage. Its first priority was to alleviate the socio-economic political constraints oppressing the self-employed women in India.

The SEWA membership comprises of multi-religious multi-trade sectors. Women with limited resources like petty vendors and traders, home-based skilled and semi-skilled workers and renderers of services in rural and urban sectors. Today, 700000 women in Gujarat find strength in SEWA membership. This is a significant achievement, because even though the co-operative sector offers the third largest employment opportunity in India, the women's co-operative segment has always amounted to a miniscule 1 to 2 percent. There are just about 11000 women's co-operative societies in India from a total number of 5,45,000 co-operative societies.

SEWA's strategy is of forming unions for women with no specific employers, opening access to banking

systems for illiterate women, forming production and service co-operatives where women have some decision making power, and creating a network of women's co-operative to eliminate the middle-man. By focusing on broader socio-political context of the economic contribution of self-employed women, SEWA has improved the immediate working conditions. It has helped her create a better life and enhance her social and economic status.

The economic poverty suffocating the weak and vulnerable ventures of every self-employed member woman made it inevitable that SEWA's first co-operative venture had to address the credit issues. The nationalized banks, created to 'serve the poor', had no conceptual clarity, technical know how, and trained personnel to serve the poor. In a meeting in December 1973, a member voiced an opinion 'why not a bank of our own' where they would be accepted on their own right and not made to feel inferior. Therefore, SEWA Bank became SEWA's first co-operative effort. SEWA Bank offered loans

Elaben Bhatt, founder member of SEWA says,



"I feel unions and co-operatives are the only two forms of organizations which are democratic. After India's Freedom, we have won democratic governance but we have remained weak on the economic front. So democracy and the collective force of a co-operative is very critical for us, for our ideology, for SEWA's strategy - which we call joint action of unions and co-operatives."

Co-operation.

and savings facilities in a framework of service policies that met the unique needs and constraints of the women. Since then, the Bank has been a driving force of the occupational and social growth of its members through a well-supported financial lifeline.

Setting up a Milk co-operative was SEWA's first co-operative effort in the rural area. Women who milk cattle, clean sheds and tend to cattle were land-less, assetless and marginal workers. Efforts to implement minimum wages through trade union strategies in rural agricultural sector in Dholka District also proved unsuccessful. Income generation with 'Charkha' too failed to create a difference. After a lot of persuasion, SEWA succeeded in training them in dairy business. Today they are a part of a thriving family of milk co-operatives.



Artisans' co-operative was SEWA's first co-operative effort in the urban area. Three co-operatives were formed in 1982 when block printers, cane and bamboo artisans and women skilled in making quilts out of textile waste approached SEWA for institutional support. Similarly, weavers migrating from villages in search of alternative occupations were reduced to paper pickers. They were reinstated in their vocational skills through the formation of Weavers' co-operatives.





Between 1982 and 1987, a number of new co-operatives were formed. For the first time again, a co-operative of renderers of cleaning services was crystallized. But participation, formation and registration of a women's co-operative was frequently a massive socio-administrative struggle. For instance, registration proposals were opposed for lack of conformity with conventional norms. The formation of a bank run by a Board of Directors of illiterate women was considered suicidal. Saundrya Safai Co-operative was not a "conventional" production unit and had no precedence in government schemes. Sangini Child-Care Co-operative was considered non-viable for offering low cost services. Utsah Wool Weavers Co-operative could not be registered as an all women's co-operative was inconceivable. Procedural restraints were imposed on proposals with the word 'Mahila' in the name of the co-operative. Files would go missing, By-laws were interpreted contrary to our interests. But navigating through these registration hurdles was just

the first step on our rocky journey. Sustaining a co-operative and ensuring its economic viability needed long-term intervention and continued support.

The experience of formation and registration of the first few co-operatives taught us that the women needed training in the functioning of a co-operative as well as in the skills of organizing, collective production and marketing. The initial stage of the organization was neither strong nor economically viable due to lack of skills. A stage of preparation and transition had to be created through awareness and training in skills, organization and entrepreneurship. The entire process of skill-upgradation to registration to economically viable units of self-reliant co-operatives by women at the grass root level is a long journey. As the number and variety of co-operatives grew larger and larger, there was a need for a body dedicated to facilitate and consolidate their growth. Could we have an in-house organisation for all of women's co-operatives?

Co-operating growth through a co-operative.

The co-operative consists of a group of workers who have contributed share capital to become members of the co-operative. They are the collective owners of the co-operative. They elect a Managing Committee to manage the day-to-day affairs of the co-operative. A member of the Managing Committee is elected Chairperson. The members work in their own co-operative and are worker-owners. Assisted by SEWA Federation, they generate productive assets and work to increase their income by dealing with the economy in a direct buyer-seller relationship.

The first & only Federation of its kind

The weakest of self-employed women came together in various co-operatives. SEWA Federation was formed to empower these co-operatives.

The numerous member co-operatives of SEWA were built around a common trade or work. They were different from each other with most issues largely unique to their occupation. Yet, they needed a strong cohesive force that encouraged, catalyzed and led their growth. In 1992, that force was created in India's first women's Federation - Gujarat State Women's SEWA Co-operative Federation. Three people working with SEWA formed the core team of the Federation.

The need for an apex body was felt by many of the co-operatives promoted by SEWA, mainly in the areas of marketing, capacity building for management of primary co-operatives and policy interventions with the government. Nine hundred women from various categories of co-operatives attended the Federation's first meeting in April 1992 and presented the issues and problems of their trade to the then Union Minister of Co-operatives who graced this historic event. The vision was further developed and soon crystallized on 31st December 1992 with the formation of Gujarat State Women's SEWA Co-operative Federation Limited. In 1996, the Federation became a member of the National-Co-operative Union of India.

The Federation's main aim is to ensure the active leadership of women cooperators in the mainstream co-

operative movement. So that they command the economic strength to grow from the state of a labourer to the status of self-reliant owner-manager of their own work situation, enjoy sustained employment and increased income, and access markets usually inaccessible as individual participants. Our objectives, strategies and future initiatives are all governed by this focussed vision.

The Federation has a singular mission - the wholistic empowerment of the poor self-employed women within the co-operative structure. The Federation aimed to achieve this through a multi-dimensional strategy. To bring self-employed women into the mainstream. Help them gain ownership of their trade and tools and establish a direct relationship between the producers and consumers, eliminating the middleman. To voice their interests and concerns to State level policy makers. To facilitate critical operational issues. To train them in co-operative management skills like accounting, auditing, planning techniques, etc. Finally, to build the capacity of its members to access available knowledge and technologies.

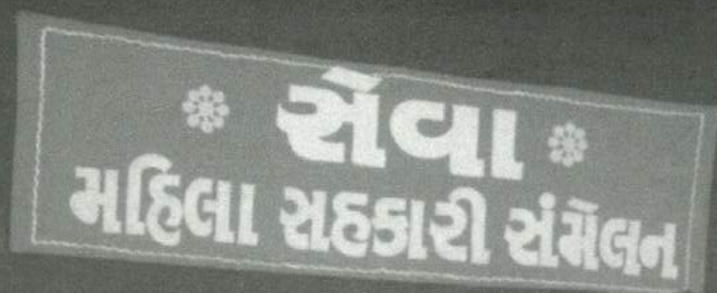
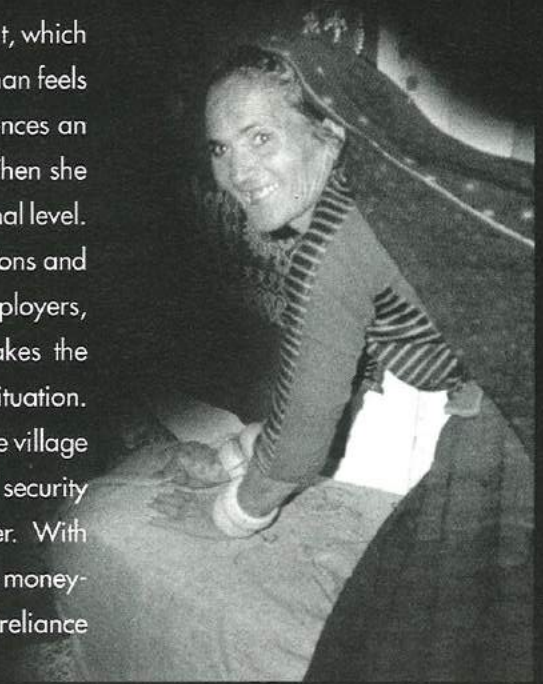
Women are at the center of all development. Promoting employment is the basic need, but really a beginning or focal point and we go beyond that to bring about all round progress.

Elaben Bhatt
Founder member of
SEWA says,

"The Federation is like a bigger organization of this huge collective family, it is a super-co-operative, a large unit. Under which both unions and co-operatives can jointly and effectively work towards eliminating poverty."

The Battle for the Second Freedom.

The economic freedom of women can only come with her empowerment, which in turn is meaningless without full employment and self reliance. A woman feels economically strong, independent and autonomous when she experiences an increase in her income, security of work and assets in her name. When she achieves self-reliance at an individual level as well as at an organizational level. When she participates in boards and committees of her own trade unions and co-operatives and takes decisions. When she can deal with traders, employers, governmental officials and bankers on equal terms. When she makes the transition from being a worker to being a master of her own work situation. Without economic strength she can not exercise her political rights in the village panchayat. Only adequate work ensures her income, food and social security as well as reasonable healthcare, childcare, insurance and shelter. With collective strength, she can combat exploitative and corrupt forces like money-lenders, police or black marketeers. As her economic strength and self reliance grows, respect within the family and the community soon follows.



स्वाश्रित्य महिला सेवा संघ

The Four Pillars of Growth.

Our role is defined around our members' needs. We provide need-based training, marketing support, designing and on-the-job services.

The Federation has evolved and expanded its role as per the needs of its member co-operatives. Formation of a co-operative and its registration is a complex and intricate process. But ensuring it grows from strength to strength and dealing with contemporary challenges is a gigantic task. We established a strong support system to catalyze the growth of each co-operative. It works on four broad fronts to support and strengthen a co-operative. Marketing. Training. Designing. And On-the-job services.

Training

We provide a wide range of training services that brings about multi-dimensional development of our co-operative members.

The very profile of our members created several handicaps in running a co-operative effectively and successfully. They were held back by illiteracy and ignorance in a number of areas: accounting, technical skills, co-operative management, knowledge & information, efficient procurement and management of resources, managerial skills, contemporary marketing and so on. The Federation, committed to wholistic development of the poor self-employed women through their co-operatives, provides training in a number of areas to build their capacities.

Parvatiben Brahmaniya -
Sangini Childcare Co-operative
Says

"Every woman has a managerial ability in her. What she needs is the knowledge about her responsibilities and operational framework under which she has to operate. When I was elected to the Board of Directors in my co-operative, I did not know which tasks are expected from me. Even the President of our Co-operative could not conduct a meeting properly. But after getting the Board of Directors training, I clearly understood what is the meaning of BOD, what are my rights and responsibilities as BOD, how the meetings are conducted and which points are to be taken care of in the administration of a co-operative. Now, with the help of this clear vision and managerial ability all the Directors in my co-operative can manage the co-operative well."

The objective of the training division was to generate awareness among women of the co-operative movement and benefits of co-operativisation. It also aims to strengthen the capabilities of individual members and the group/co-operative to enable them to run their own enterprises effectively and democratically and be their own decision-makers. Training workshops develop their competence to enable them to function in the new environment. It transfers professional knowledge and skills to the grass root level.



Inculcating the idea of a co-operative.

Through experience we have learnt the importance of pre-co-operative training. The role of training begins even before the formation of a co-operative. Initially, training began after the formation of a co-operative, it now begins by mobilizing awareness and creating a readiness for the formation of a co-operative.

Our training division team closely interacts with women and trains them in the benefits and principles of forming a co-operative. It educates the strengths of teamwork and collective effort and the pre-requisites of ensuring its success. Of why it may mean looking beyond short-term individual profits to gain long-term collective growth. Further, the Federation addresses the reality that most member women are ill equipped to deal with the complexities of forming and managing a successful co-operative. Therefore, training objectives are directed towards building their capacity, linking them with the market, teaching them to effectively negotiate with local traders, and to run economically viable co-operatives.

Training ceases to be a top down flow of education but an internalized partner relationship of development. To that end, the scope of training undertakes the whole gamut of the long process of transformation or development which is a gradual process.

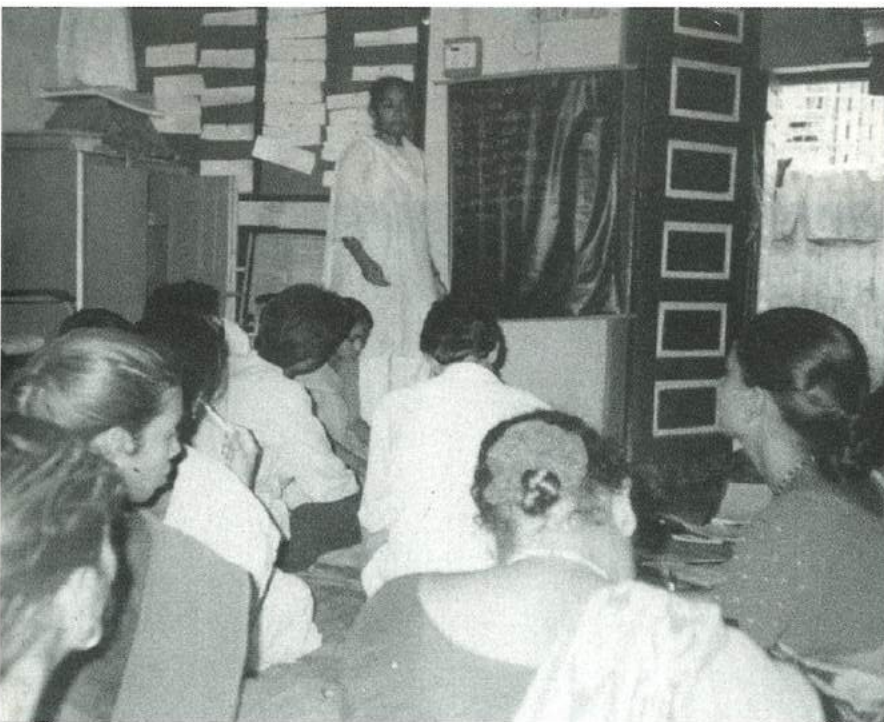
Shantaben Patel -
Shakti Bharatkaam Co-operative
Says

"For the first time in life, the women of my village gave introduction by speaking their name, name of their village and about their work. Today, we can stand in front of the learned people. We know and understand the principles and values to be followed by us as a member of a co-operative. Today we have realized the importance of the work done by women in the society. We have also realized the value of our own selves and our work. We now respect ourselves."



Training	Programs	Members
Co-operative Education Training	131	1987
Co-operative Management Training	44	573
Technical Training	35	253
Capacity Building	23	178





Says Jayaben Waghela -
Co-ordinator Training

"I am working in the Co-operative sector for the last 10 years as a trainer, but this is the first time I have had the opportunity to participate in a workshop at the National Institute of Co-operative Management. What was interesting for me was that amongst all the Milk Unions from India we were the only women representing women's organization and sharing experience in Milk Co-operatives"

Supporting multiple aspects of development.

The Federation offers comprehensive training to build their capacities. It identifies areas requiring assistance in the development of each co-operative and offers specific training to strengthen their capabilities. The focus is on co-operative education, managerial and technical training. Co-operative education training educates the co-operatives on how to manage their organization democratically, to meet the government norms and principles, to train women to be active managers and decision makers of their own co-operatives, to train members and to nurture co-operative leaders.

Technical Training helps them deal with the techniques and processes essential to their respective vocation. For instance, teaching fat testing function to members of milk co-operatives. It also readies them for diversifying their existing skills to become more broad-based and in tune with emerging opportunities.

The Federation conducts need-based research for upgrading and reviving co-operatives. To keep our members abreast of the changing norms and policies, we also provide orientation to new co-operative laws, government schemes, credit programs and so on.

Due to the efforts of the Training Division our member co-operatives are proactive and make sound decisions.



Training saves an AGM

A crisis situation arose at Saishiv Child Care co-operative when the Manager running the Co-operative for a year suddenly resigned her post just three days before the Annual General Meeting. So Parvati ben Bhramaliya stepped in to help. She wrote the entire minutes of the meeting and sent it to the registrar. This is remarkable because this woman has studied only upto 5th Standard yet she could manage it all by herself without any support. The training given by the Federation helped them ride this unforeseen situation. There are many more like her.



Marketing

With marketing support, the Federation assists co-operatives to access newer, larger, contemporary markets as well as strengthens their marketing capabilities.

For a co-operative to sustain itself, its products, ideas and services must be marketed well. Women's co-operatives face numerous bureaucratic barriers and operational delays. The Federation helps them identify opportunities, develop market-oriented product design and quality, promote their wares, access and establish prospective bulk markets for themselves.

The Federation continually tries to ensure regular markets by linking co-operatives for artisans to institutional buyers like Central Cottage Industries Corporation, Mahila Arthik Vikas Nigam, Gujarat Handicrafts Development Corporation and State Industries Corporation Association. It secured an assured market for the dairy co-operatives by integrating them with Operation Flood program of the NDDB in Ahmedabad District. It pursues and secures negotiations with business houses to buy products and services of our member co-operatives. These efforts have helped our member co-operatives earn a regular and fair price and gave them a longer lifeline to achieve self-reliance.

Years of persistent negotiations with State Government authorities bore fruit in initiating a policy wherein the government buys a host of goods and services from women's co-operatives. The Gujarat Government passed a Resolution enlisting women's co-operatives to supply goods and services, brooms and baskets to government offices and fruits and vegetables to canteens in jails and hospitals. This gave a consistent market to the co-operatives. But, with the change of government policy, the GR were discontinued in 2000. The Federation is presently in the process of lobbying with the government to restore the GR for a secure market for the co-operatives.

Shop No. 40 was set up at Agriculture Producers Market Committee (APMC) Market, Ahmedabad which directly connects vegetable growers with vegetable vendors removing the scheming middlemen. It serves as a direct access to fair and free market to small women growers and vendors. Similarly, the Federation assisted the Matsyagandha Co-operative to acquire a marketing outlet and addresses the issues faced by fish vending members to procure and sell good quality fish at fair prices.

Market surveys are conducted for our member co-operatives to better understand its dynamics, identify new opportunities of work and gain effective feedback to promote the products and services of our member co-operatives. For example, we initiated a market survey for Saundarya Safai that eventually helped it obtain many more cleaning contracts.

A common space in the Market.

Creating a central place or a common shop to display and sell products and services of the member co-operatives was a vital need of successful marketing. The first marketing outlet for the artisans co-operatives was adjacent to the SEWA Reception Building alongside the bridge. The shop had to be demolished due to the widening of the bridge.

Today, the Federation houses SEWA Kalakruti, the marketing outlet in a shopping complex. It also has a sale corner at the SEWA office. The shop also connects craftswomen with potential clients and gives feedback on market trends.





Packaging a strong identity.

Packaging is an integral part of marketing. The women are trained in the skill of packaging to make their products presentable. Labeling and pricing lends an identity and credibility to their products. SEWA Kalakruti is the common label used by artisans co-operatives.

Pricing a fair return.

Pricing is a crucial element of successful marketing. We found that our members lacked business skills to price their goods and services and they did not account for their own labour inputs and time spent. The Federation helped in developing a fair pricing policy for the co-operatives. A methodology has been evolved which quantifies the labour input of members in

Priti Bhatt

Co-ordinator, SEWA Kalakruti says,

"For Packaging, there are certain norms to be followed for exporting. Therefore, we got 10 women from the Saundarya Safai Co-operative specially trained by professional packers. These women are trained to pack and label breakable items as well as follow the packaging norms for goods to be sent by air or ship. Such special care is taken to honour the exporting and custom norms that we have won the confidence of the custom officials. Now, they say if these are SEWA products then there will not be any problem with the packaging as they are really packed very well."

earnings comparable to the wages of organized sector workers in the trade. The Federation tries to ensure that the women earn two-thirds or about 65% of the cost price. This emphasis made a substantial difference to the earning capacities of members in co-operatives like Saundarya Safai and Trupfi Nasta Utpadak co-operatives.





Accessing new markets.

Exhibitions is another marketing channel that the Federation organises for its members. The Federation facilitates regular participation of our member co-operatives in exhibitions held throughout India like Mumbai, Bangalore, Hyderabad, etc. The exhibitions gave wider market opportunities to access newer customers and helped them sense changing market trends.

A global market vision.

In 1996, an export license was acquired by the Federation to facilitate the export marketing of its member co-operatives. The members crossed the domestic boundaries to participate in a number of international exhibitions. The enthusiasm and excitement among women was visible. In 2002, they worked 24 hours in adverse circumstances to produce goods worth Rs. 1500,000 for an exhibition organized by Smithsonian in America. The Federation facilitated the members through every step of the complicated export process. Packaging, Billing, Shipping, Documentation as well as Product Inspection and Quality control. Today, the women make forays into the far corners of the globe and are adding value to their products.

International Exhibition in Paris

2001-International exhibition of Handicrafts

2002- Smithsonian Exhibition in America

Consulate General of India-South Africa

Today,
we are exporting
the products of
our co-operatives
to Paris,
South Africa,
America and Spain.

Priti Bhatt

Co-ordinator, SEWA Kalakruti says,

"With the help of the SEWA Federation, we participated in solo exhibitions - our very own exhibitions wherein all the artisans co-operatives affiliated with the Federation participate. We have successfully held solo exhibitions in Mumbai, Hyderabad and Chennai, etc. wherein the entire responsibility of publicity to sale is handled by the Federation's team. And we take these artisans women along to attend these exhibitions so as to attune them to new markets, new trends and new techniques. With so much exposure behind them, now even they can easily tell what kind of block prints will sell in Hyderabad or in Mumbai."



Designing

In 1992, we set up Design SEWA so that traditional skills could win over modern fashion trends.

One of our crucial initiatives focussed on strengthening the great traditional skills but weak market orientation of our members. Most ventures suffered as the women were completely out of step with contemporary fashions in design. In 1992, we launched Design SEWA to enhance and update the skills of craft women thereby increasing their income-generating capabilities.

Initially known as a Design Library, Design SEWA was conceptualized to give back the artisans their own traditional designs and skills which had either been sold, lost or given away. Today, it aims to do much more than that. It aims to refine the skills of contemporary artisans as well as to sustain and propagate threatened art traditions and skills.

Design SEWA helps members on four fronts. Firstly, it offers training and upscaling of skills in handicraft designing. It trains women in different techniques like block printing, tie and die, patchwork, aariwork, embroidery, zardosi, crochet, puppetry, etc.

Secondly, it assists in design and product development. It offers transfer of existing designs on paper, develop new designs, and also supply complete developed samples of designs. Designs currently in vogue in the market are created and a prototype of the sample is developed. The prototype is put into production through a co-operative thereby generating indirect employment.

Another aspect of product development is product diversification. It helps explore design alternatives that will grow diversified uses and markets for a product. This has proved crucial in infusing new life in dying or stagnant product categories.

Thirdly, Design Sewa has a documentation section. A common problem was that the members worked by memory and never saved a sample of their vast variety of work for reference. The documentation is maintained through photographs, design copies, and sample collection as well as preservation of old traditional designs. It serves as a ready reference point for processing future orders and facilitating linkages with foreign and local buyers.

The fourth activity is screen-printing. The entire work of printing invitation cards, visiting cards, posters, pamphlets, banners for exhibitions and functions used to be sourced out. Now, it is produced in-house for all our members. Imprinting is done for various groups for embroidery. It also conducts training in rural areas.



Artisans are their own designers





Design SEWA houses a museum of traditional and modern designs to facilitate trainers in design innovation. Today, it has a large collection of design books, catalogues, rare samples, and albums.

Computers are used extensively and computer training in designing, cataloguing and coding is imparted to women. We not only open access to design knowledge and techniques but also offer centralized services of training, consultation and space facilities for skill development to artisans. Design workshops are held regularly in collaboration with professionals and designers. Workshops with design institutes like NID are organised for the benefit of artisans in member co-operatives. The training given at the center helps artisans to be groomed into master craftswomen and then master craftswomen into designers.

Design SEWA also builds its knowledge base by facilitating exchange programs with other skill-based institutes across the country. The artisans interact with other artisans in these exchange meets wherein they gain insight into newer techniques, process and design ideas as well as demonstrate their own capabilities. Artists bring back samples for their future reference. For instance, a kalamkari sample of Tree of Life was brought from Andhra Pradesh and put into a patch-work design by Design SEWA as a sample reference for its members.

To sustain the bulk of design skills achieved from all over and down the years, Design SEWA founded Design Service. A panel of master craftsperson has been created, which collects and creates samples and then provides them forward to various co-operatives, pre-co-operative groups and self-help groups. Design Service provides design materials like design samples as well as transfers designing skills or capabilities to artisans who need design training or design ideas.

Design Sewa gives training in design to artisans who need to refine or polish their traditional and sometimes dated art skills. It also gives design training in new skills like zari, tilla, crochet, bead work to help them diversify their capabilities in multiple styles.

Jyotsana Sagra Co-ordinator, Design SEWA says,

"I have studied only accounts, but in SEWA I was entrusted with creative work alongwith accounting responsibility. If work is approached with commitment and enthusiasm, then no work is difficult. I find that as you take on more and more work, your experience levels and confidence rise simultaneously. It creates a parallel rise in your growth and motivation."

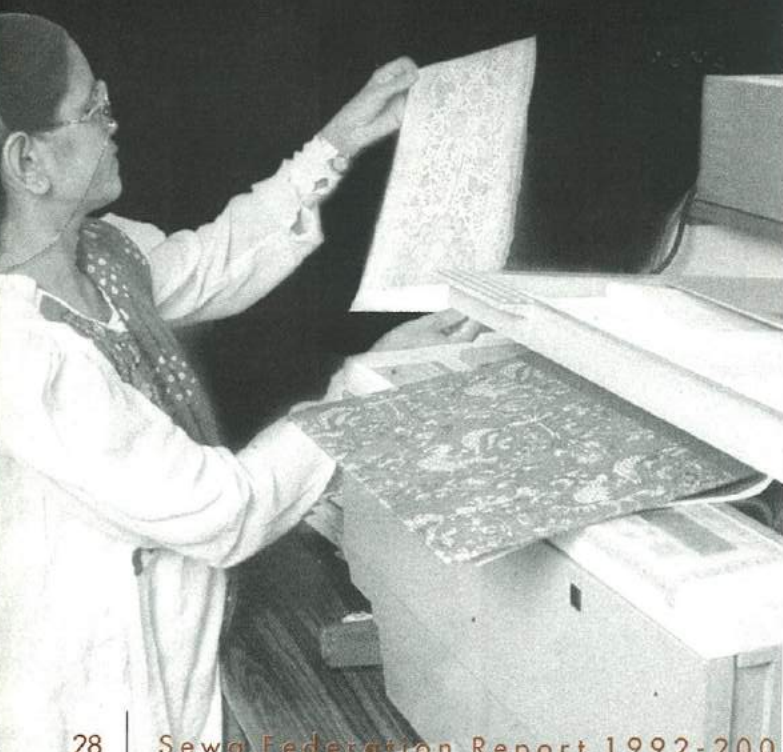




For instance, tie and die artists are taught badla work so that their product has enhanced value. In fact, multi-skills is not only useful but essential for developing aesthetically appreciated products in contemporary market dynamics. It has helped our women tap market opportunities for large volume products like bags and purses, files and folders for conferences, etc.

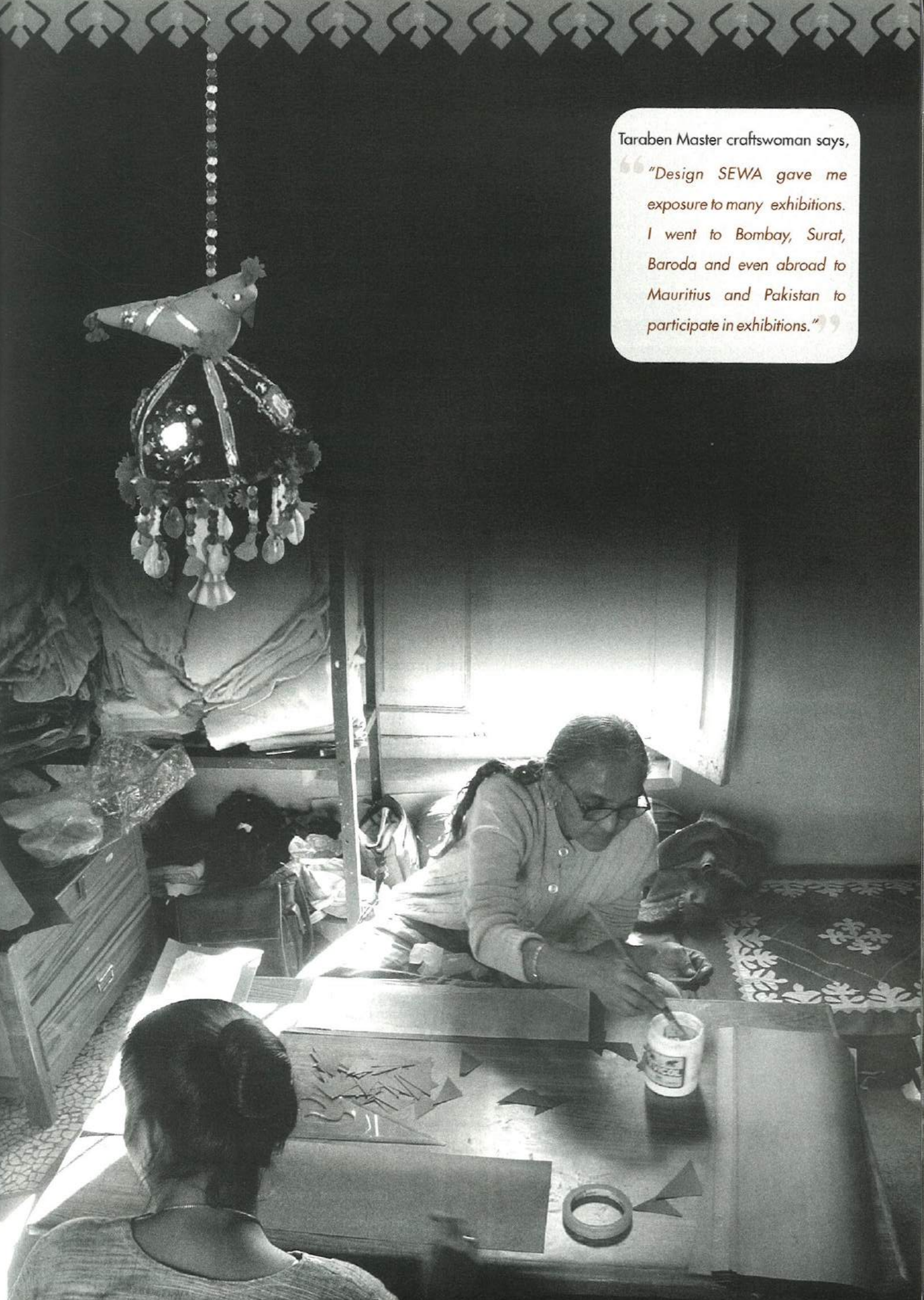
Design Sewa is regarded as a treasure house of design reference. 120 women are attached with Design SEWA. It is like an open house for all women who come and browse through designs, use the space as a workshop to develop new designs or as a place to bring their own designs and exchange design ideas. Today, Design SEWA sells design samples to member co-operatives as well as small and big corporates. It has created design layouts and samples for companies like Garden Vareli, Bombay Store, Shopper's Stop, Yellow Ridge, etc for various in-store products like tops and T-shirts. These samples and experiences are also shared with other women back at the center to give them an idea of prevailing trends and colour forecasts. Design SEWA has been also developing design samples and developing prototypes for several exporters.

In the future Design SEWA will continue to play a vital and central role in developing newer, bigger markets for the products and services of our member cooperatives. It aims to build a Design Institute, which will offer category-wise, skill-wise design training to women at the grass root levels and also house a large museum.



Taraben Master craftswoman says,

“Design SEWA gave me exposure to many exhibitions. I went to Bombay, Surat, Baroda and even abroad to Mauritius and Pakistan to participate in exhibitions.”



On-the-Job Services, Survey & Research

Whenever a member co-operative lacks the skill to perform a function, our back-end service support steps in to undertake the responsibility.

The Federation's support continues after Training a co-operative in the form of monitoring the effective and successful functioning of the co-operative. While monitoring, it identifies and steps in to fill in the gaps with on-the-job training and services.

The Services Division of the Federation fills the wide gaps necessarily present in co-operatives formed and run by poor illiterate women. Most of the women in member co-operatives had barely finished, if at all, primary schooling. They were lacking in many skills necessary to carry out key functions of running a co-operative e.g. keeping accounts. The Federation began with accounts and record keeping, 'on the job' training and then expanded to include formation and registration of new co-operatives. Gradually, the Services Division kept growing its list of services offered as per the evolving needs of its members. The Federation took up the first project of training and services with Sir Dorabjee Tata Trust in 1997 for three years.

A wide-spectrum support system.

On the-Job Services provides back-end service support in areas where a co-operative may be lacking. It extends various need-based on-the-job services like norms and procedures of co-operative Registration, writing Accounts, conducting Audits, holding Reviews, organising General Meetings, writing Minutes and Agendas, preparing Annual Reports, and negotiating effectively. While some of these services like account keeping form the bedrock of successful functioning of a co-operative, other services like preparing Annual Reports have proved crucial to creating a strong identity and visibility of the co-operative.



Fighting to retain Rights

For instance, the Federation has currently taken up the legal issue of lease of waste land to the Ganeshpura co-operative with the Collector. The leased land was so far looked after by the co-operative women to grow vegetables. Once it started generating income, the Panchayat wants it back. It has been harassing women on multiple counts to return the leased land before the expiry date.

The process of assisting the co-operatives has expanded our own experience and skill base to offer more and more services. For instance, our first export order to UK gave us a sound grounding in the procedures involved. It helped us facilitate numerous future export orders for other member co-operatives. Today, the Services Division offers fourteen services to its members.

Over and above these aspects, the Federation has assisted its members whenever they are affected by laws in their functioning. Sometimes, legal issues have hindered their progress. At other times, it provides protection. We are also educating members on the existing legal structure and bye-laws.



List of on going services

1. New Co-operative registration procedure.
2. Conducting monthly executive committee and general body meetings.
3. Assistance in drawing agenda and writing minutes.
4. Writing and Maintaining records.
5. Assistance in internal audit and solving queries in the government audit.
6. Assistance in writing resolutions.
7. To write Project Reports and Annual Report.
8. Linkages with Government Schemes.
9. Linkages of members with SEWA services (Bank, Housing, Insurance, Child care, Health care, Academy).
10. Negotiation, meetings with the corporate sector for employment and business.
11. Making agreement and correspondence with other organizations.
12. Procedure to modify the bye-laws.
13. To Provide Marketing Services.
14. Review of co-operatives.

The Integrating Link.

One of the unique ways that the Federation helps is by taking an integrated perspective to find solutions for the problems of its members. It leverages the vast network of SEWA's family of co-operatives as well as its association with other organizations to develop and implement solutions. For instance, access to finance through SEWA Bank and health through Lok Swasthya SEWA.

Kesarben says,

"I never believed that I will get my land back so soon. This has happened only due to SEWA Bank and the Federation. Now, I will grow Tomatoes and Cotton and will be able to pay my installment to the Bank regularly".

Conducting Research & Surveys.

The Federation also takes up surveys and research for the co-operatives which are need based to enhance their capabilities, as well as to run their co-operatives in the changing economic scenario. For e.g. Research for Saundariya Safai Mandli and spot survey for revival of defunct co-operatives.



Kesarben gets her Land back.
Member of Chekhla Milk co-operative.

Kesarben produces tomatoes in Chekhala village in Ahmedabad district, and sells it at Federation's Shop no.40.

We learnt that Kesarben has 5 Bighas of land mortgaged to a moneylender since 2003. The Federation involved SEWA Bank and found that the mortgage was for 5 years. Seeing her plight, SEWA Bank offered her loan to relieve the mortgage. But, when Kesarben went with the money, the moneylender refused to return the land on the pretext that the 5 year period was not yet over. Once again the Federation intervened and pressurized him to give the poor woman her land back.

He demanded an expense of Rs.2250/- spent on the land plus Rs.9000/- interest in lieu of returning the land before the expiry date. Finally, the Federation successfully negotiated to give only the expenses spent on the land viz. Rs.2250/- plus Rs.40000/- owed to him by Kesarben.

Kesarben and her son could not contain their happiness in getting the land back, their most important means of livelihood.



96 Pools

of Prosperity.

Each occupation has its own threats and opportunities. So, we grew over 96 different co-operatives in six broad categories.

- Credit co-operatives
- Livestock co-operatives
- Artisans' co-operatives
- Service co-operatives
- Land Based co-operatives
- Trading co-operatives

From 33 co-operatives to more than 96 different co-operatives - the growth in Federation's membership reflects the concerns of lakhs of self-employed women in a variety of occupations and trades. These trade-based co-operatives are grouped together in six broad categories. While they share many issues common to each other, there are several struggles unique to each category. The Federation's strategy has been to involve each co-operative in their development.

As part of the Federation's larger family, the co-operatives benefit from each other's skills and services by sourcing products internally and learning from each other's experiences.

No.	Types of Co-operatives	No. Of Co-operatives	Service/Product in focus
1.	Artisans' Co-operatives	11	Block Printing, Chindi, Bansari, Crochet & Stationery
2.	Services Co-operatives	12	Health, Mid-wives, Child Care, Video, Saundariya Safai, Trupti Nasta, Construction Workers.
3.	Land Based Co-operatives	5	Tree Growers, Salt workers, Stone workers
4.	Trading Co-operatives	2	Vegetable & Fish
5.	Milk Co-operatives	65	Dairy (Three Districts : Ahmedabad, Gandhinagar, Patan)
6.	Credit Co-operative	1	Co-operative Banks

Video SEWA

Video is a powerful medium of communicating with a largely illiterate self-employed membership profile of SEWA. A first-of-its-kind co-operative was born after Martha Stuart held a video production workshop at SEWA with the assistance of United Nations University and Video Village Network in March 1984. Twenty women, largely illiterate and never ever having handled or even seen a camera, learned the nuances of shooting, sound recording, lighting, dubbing, editing and duplicating skills. Video SEWA has become an integral part of SEWA's activities. Its objectives include spreading information about key issues within SEWA, being a tool for training new skills or ideas, raising awareness on social and economic issues central to poor working women and voicing key concerns to decision-makers and policy makers. It is used effectively to communicate and promote various issues among SEWA members like income generation, employment, trade union movement, occupational health, wage negotiations, legal interventions, advocating policy change, eco-regeneration, banking and saving services or education, etc.

Today Video SEWA has made over 60 films, won several international awards, has a variety of clients and has been a vital change agent for promoting new ideas and new co-operatives.



• Credit Co-operatives

The poor self-employed women do not own capital, tools or equipment and remain vulnerable to private moneylenders charging exorbitant rates of interest. The traders sold their raw material at cruelly profiteering rates while conservative male members of their own family grabbed their hard earned money.



The nationalized banks were hesitant to deal with and lend to poor self-employed women who came in tattered clothes and noisy children. To top it, they were illiterate with nothing to offer in terms of collateral. They could not even sign their name. When a voice in a meeting of 4000 women spoke out, "We may be poor, but we are so many, why not a bank of our own?", SEWA Bank was launched in 1974 with 4000 self-employed women workers depositing Rs. 10 as their share in the new venture. It aimed to create awareness in the self-employed women of their economic power and promoting asset creation for them in the form of savings, tools and implements for trade, and right to property.

SEWA Bank used banking procedures that were simple and designed around illiterate women. Bank employees interacted with the women, helped them fill forms for savings accounts and loan applications and issued identity cards with passbooks. Women operate their own savings account, obtain loans for domestic, social or vocational uses; buy tools, equipment and raw materials through credit facilities; and borrow capital to initiate or enhance their trade. They own shares, elect and get elected as members of the Board of Directors to run their own Bank.



SEWA Bank was SEWA's first co-operative effort. It is today a shining model of banking for the poorest of poor women workers through their own management and ownership. The bank provides savings accounts and credit facilities like loans and advances for business development to members.



• Artisans' Co-operatives

The Artisans co-operatives were formed in the urban sector. It covers women involved in chindi work, block printing, embroidery, cane and bamboo work weaving, etc. Chindi workers made quilts from waste strips of cloth discarded by textile mills. SEWA brought them together in Sabina co-operative and ensured regular raw material supply from textile mills. But these quilts fetched a low price from the largely poor customer profile. SEWA upgraded their skills to create higher valued patchwork cushion covers, dresses and bedcovers.



The cane and bamboo workers of the 'bansphodia' community had migrated from Maharashtra to make crude bamboo baskets. They had no space to sell wares or store their wares and often sat on pavements to make and sell bamboo articles. The municipality authorities and police harassed by destroying their goods, beating them up to vacate roadsides and depriving them of their hard-earned money. SEWA initially helped out by securing permissions from the municipality to work on deserted pavement sections and gradually brought them together to form the Baansri Co-operative. SEWA upgraded their skills by organising a training from master craftspersons from Assam and Tripura to make a variety of marketable higher value bamboo items. The Co-operative arranges for adequate storage for raw material and finished goods and facilitates supply of bulk raw materials from West Bengal, Assam and the government.

The Chipka women from the Chipka community specializing in hand-block printing were forced to switch to sewing in the face of a dying trade fetching few customers and miserable rates. The proliferation of textile mills had made their products obsolete. SEWA helped them upgrade their skill in training supported by All India Handicrafts Board. With the formation of Abodana co-operative, they could now produce better quality products and reach a wide new market. They were trained in the age old tradition of making vegetable dyes and high value gold-and-sequins embroidery skills. Abodana Co-operative produces high aesthetic value articles for domestic as well as international markets.

Hasinaben Master craftswoman says,

"Through Design SEWA, I went to America to conduct demonstrations. We were trained extensively in Shibori art at NID, in tailoring at Bombay... Over the years, I gained specialized skills and now I am a mastercraftswoman."





Formation of more artisans co-operatives like Embroidery, Weaving, Patchwork workers followed. Today, there are 11 artisans co-operatives.

The Federation rehabilitates self-employed crafts women by helping them acquire working capital, new markets, enhanced productivity and improved market-oriented skills. The artisans sell their products through the SEWA Kalakruti shop under the common label of SEWA Kalakruti. They also benefit immensely from the services of Design SEWA in creating products in tune with contemporary market trends. Today, they have carved a niche position for themselves in the national and international markets.



• Livestock Co-operatives

Setting up a Milk co-operative was SEWA's first co-operative effort in the rural sector. We stepped in when we found that the women bore the workload of cattle care. But they did not own cattle or participate in trading, so the proceeds of milk sold was always in the hands of menfolk.



Thousands of poor livestock rearers, with little land or milk giving cattle, sell milk to traders who neither measure fat nor pay fair price. When SEWA attempted to bring them together into Milk co-operatives, it faced several obstacles. Raising funds to buy cattle. Sourcing fodder and shelter, and connecting the far-flung villages. While National Dairy Development Board was reluctant to train women, the Registrar officers objected to the word 'Mahila' while registering the co-operative. The village men folk resented the "all women" management even as traders and old hands tried breaking up the co-operatives.

The first milk co-operative was formed. NDDB gave training in cattle rearing. Sheds were put up. Loans were obtained from banks at SEWA's responsibility.

The Federation facilitated advanced know-how and market access to women selling milk. The illiterate women now take their own decisions, conduct fat testing, keep records, disburse money, and also save money. They hold Executive and Annual General Body Meetings, keep accounts and conduct auditing. Today, there are 65 milk co-operatives, 15 of which are computerized and 10 enjoy an annual turnover of Rs. One Crore.

Flowing white streams of prosperity.

The people of Pethapur village sold milk to traders for pittance. A meeting was held with the village women at the local Panchayat's house to initiate a milk co-operative. But the ten women who turned up were skeptical, "If the men's milk co-operative folded down, how can we women form and run our own successfully." At the next meeting, refreshments were offered. 25 women turned up. The officials of Gandhinagar milk union assured their full support. The co-operative started with 24 women bringing in 60 liters of milk. The private merchants tried their best to discourage, lure and even sow seeds of distrust among the women. But they completely trusted SEWA's integrity and fair play. Their trust was repaid with a first year profit of Rs.10000. Today, the co-operative has grown to 1200 members dealing in 3200 liters of milk and earning Rs. 25,00,000 in profits. Similarly nine other co-operatives were formed in the face of adverse political environment in Gandhinagar district, where the district women took up the cudgels against the men.



• Service Co-operatives

The service co-operatives comprises of women offering specialized services and skills. In doing so, the women are breaking new grounds. The service co-operatives were formed when we noticed that the poor women's earning capabilities and working conditions were hindered by lack of supportive services. They needed social services and security systems.

Health Care Co-operatives

Shree Lokswasthya Mahila SEWA Sahakari Co-operative was set up in 1990 to bridge the gap between healthcare needs and healthcare availability as well as to open up new avenues for earning and employment.

Health Care Co-operative adopts a multi-faceted approach. Ranging from creating health awareness and health education to providing primary health care, access to quality medical facilities, affordable medicines, prevention programmes and influencing policies to reduce hazards and improve health care. It disseminates information on health and assists members to obtain government health services like immunization and family welfare services. We train local women from villages and urban neighbourhoods as community health workers. We also attempt to maximise our reach and spread to provide a broad range of health services. Today, the Health Care Co-operative has five fair price medical shops and has a turnover of Rs. One Crore.



Mid-wives Co-operatives

Surveys revealed that mothers and new borns were dying frequently and the rural people blamed it on some superstition. SEWA conducted a survey and found that they were cutting the umbilical cord with a sickle, which resulted in the deaths. Since most of the deliveries of SEWA members were carried out by midwives, there was an urgent need to train midwives for safe deliveries. SEWA formed India's first and only co-operative for midwives, who have been delivering babies but their contribution and skill was never recognized.

Mid-wives Co-operative is a co-operative of midwives. The midwives are trained in pre-natal, intra-natal and post-natal care as well as life-saving procedures by expert obstetricians and gynecologists. With a co-operative's backing, they've now earned respect, an identity card and letter from the government and a steady income. Training in modern medical techniques has even earned them the proud title of "Bare-foot Doctors".

There are three Dayan (midwives) co-operatives in Kheda, Mehsana and Gandhinagar.



Child Care Co-operatives

One of the innovative initiatives of the Federation takes care of the children of the poor working women who had no place to leave their children while they were out to work. If they took them along, the children were exposed to health hazards. If they left them behind in the care of an older child, the older child's schooling suffered.

Sangini Child Care Co-operative was formed to provide child-care facilities for these working mothers who can now work longer hours and have higher productivity. They no longer need to expose their children to hazards at their work places. Instead, their children go to school and thrive in better care from the educational, recreational, health and nutrition activities at the child care centers. The Federation provides technical help and training in management skills through Ghodia Ghar and Anganvadi. Today, the co-operative has purchased its own premises and a computer, and looks after 5,770 children at 121 centers. The second child care co-operative Shree Shaishav Co-operative is in the Kheda district.





Construction Workers Co-operative

The women construction workers were relegated to doing menial low end and low paid jobs on site. The men discouraged the women to learn higher skilled jobs. They feared that their own interests would be adversely affected if women learnt these skills. The Federation brought together women workers in Rachaita Bandhkam SEWA Sahakari Co-operative. Experts from ITI were brought in to train the women in specialized masonry skills. They were also trained in related employment avenues like plumbing, carpentry etc.

The women can now take up building contracts and masonry contracts independently and are growing financially self-sufficient.

Saundarya Safai Co-operative

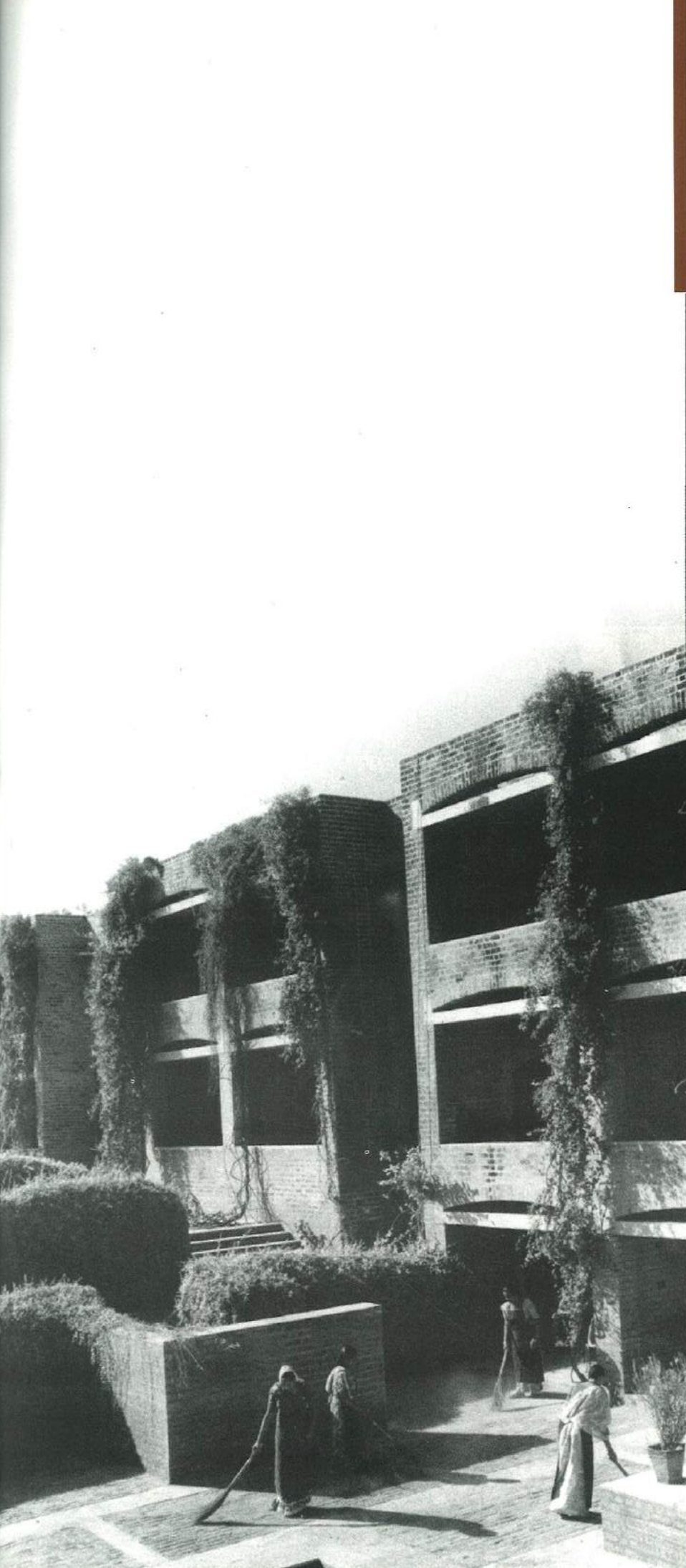
Thousands of roadside paper picker women scoured for livelihood by collecting usable and sellable waste. They had no access to regular waste paper from a defined source so their income was erratic and undependable. Initially, SEWA succeeded in getting a Government Resolution to give the paper pickers access to bulk quantities of waste paper from press and government offices. In a general meeting of paper pickers in 1978, additional sources of employment and income generation were envisaged like institutional & domestic cleaning work on a fixed income basis, as well as making paper products like boxes and files.



Yesterday, she cleaned floors. Today, she has risen to a Bank's Board of Members.

Manjula Vaghela has been working with Saundarya Safai co-operative for fifteen years. She came in search of livelihood when the burden of supporting a large family on the uncertain and meager income of her hawker husband grew too heavy. She took a loan from SEWA Bank to tide over a family crisis. Having studied till high school, she was confident she could make a difference to her life. She joined Saundarya Safai Co-operative earning Rs. 75 a month for three hours of work. Today, she earns Rs. 1200 p.m. as the Secretary of the co-operative. Says Manjula, "From the training that I received at the Federation, I have seen my Co-operative grow and my own skills grow to unimaginable levels. I collect cheques, scrutinise bills, keep accounts, renew agreements, procure more work and take up calls for new assignments. We work at 40 places and we have the confidence and competence to take even more assignments. I want to expand our scope of work so that more women workers from defunct textile mills can earn living. At home, I have earned a say in domestic decision making and immense respect and confidence. We live in a better home now and eat better food. I will give my children higher education. I have even been to Germany in a SEWA Delegation." Today, Manjula is the Director of SEWA Bank.





When the poorest of paper-picker women wanted to form a co-operative to take up cleaning jobs, we were told that its services did not fit in the prescribed format of "producing material" products. It took five years to persuade authorities to recognize Saundarya Safai as a co-operative. The first break came when National Institute of Design came scouting for service providers to clean their campus.³¹ women were assigned one year's contract for cleaning the premises. Saundarya Safai Co-operative takes up contracts to clean big and small buildings and institutions. The Federation trained them to work with modern equipment and techniques like vacuum cleaners, computers, and mobile phones. But generating adequate and regular work for the members was still a challenge. We commissioned a market survey and used the findings to plan new strategic initiatives to expand client base. It helped us obtain contracts to clean a number of large buildings and institutions like Public Provident Fund, RTO, Udhog Bhavan and Gandhinagar Sachivalya. Today, 400 women earn sustained income by working at 40 places.

• Land based Co-operatives



comprise of those who earn their living from land based products viz. Tree productions, Salt Production and stone quarrying. Majority of the poor women in the rural areas work at least part of the year as agricultural labourers. They have little or no right to land and fixed assets. Even where the families owned assets or land, the women who worked the lion's share on the land had no legal right. SEWA is helping women get access to land and develop degraded land using appropriate technology to grow fodder, fuel and food. Today, land based activities are proliferating in Ahmedabad, Mehsana, Banaskantha and Junagadh district.

Says Jashuben, “We went begging to educated boys in the village and paid to get our accounts written. Then the Federation started a course on account writing. Geetaben and I attended it. It was very difficult for half-literate women like us to learn accounts. Now we write our own accounts and get them regularly audited without difficulty.”



Growing fertile dreams.

In 1980, SEWA noticed that as the District of Mehsana celebrated industrial progress, its self-employed women endured economic regress. They struggled for adequate fuel, fodder, water and sustained income. Bound by illiteracy, they had no alternative skills. So, they worked hard on barren stone-studded wastelands and trekked long distances to fetch water. They dug a pond and spread plastic sheets at the bottom of the pond to conserve monsoon waters. After five years of struggling, they succeeded in forming a co-operative in 1986.

The Federation helped these illiterate women with technical and managerial training in running and managing a successful co-operative. Today, their co-operative functions as an agricultural workshop and is a model for economic stability not only for their district but for other SEWA districts too in water preservation, garden farming and forestation.

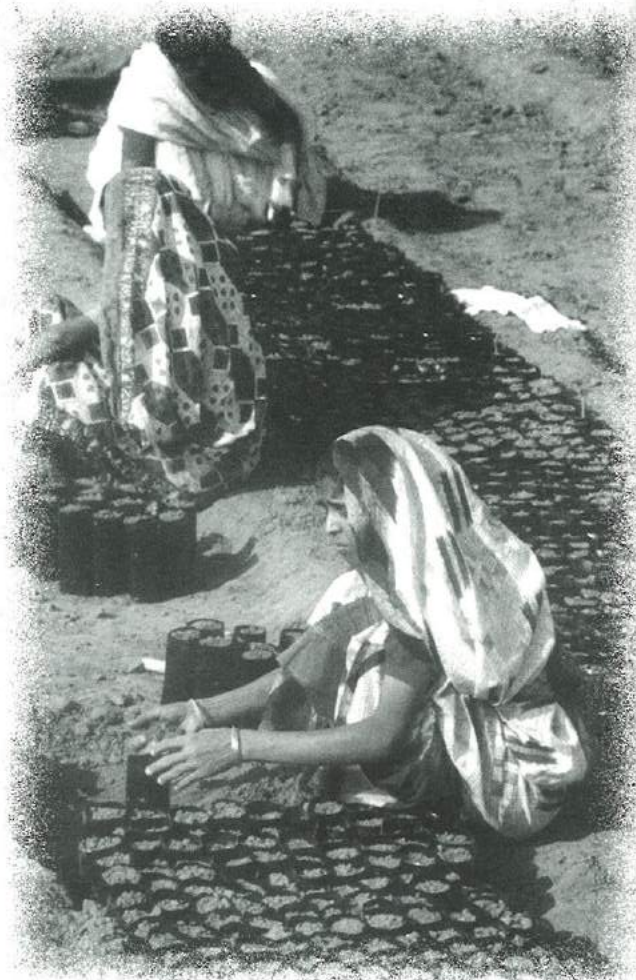


Vanlaxmi Women Tree Grower's Co-operative

The marginal farmers and agriculture workers in Mehsana district were slowly losing most of their land and assets due to rapid industrialization. Excessive irrigation from bore wells reduced the water levels. Lack of access to marketing, technical and other inputs compounded problems. Many small and marginal farmers were forced to either migrate or take up casual labour. Women agriculture workers were even harder hit: they could find no alternative work and often had to walk miles to collect the necessary fodder and fuel or take up labour work.

The women agriculture workers were organized into a co-operative. Their demand for wasteland for collective farming from the Gujarat Government, met several hurdles. As per the Co-operative Act, the co-operative could be registered only if the members owned land. As per the Revenue department, the revenue land could be allotted only to a co-operative. After two and a half years of struggle and continued intervention, the Revenue and the Co-operative department came to a mutually agreeable alternative. The co-operative could be registered as a tree growers' co-operative rather than as an agriculture workers' co-operative.

After registering the co-operative as "Vanlaxmi Women Tree Grower's Co-operative", the women systematically planned the optimum use of the available land employing a multi-faceted approach. Through partnering with the local Research Station of Gujarat Agriculture University for technical assistance, they were able to maximize production and income by using scientific agriculture practices, including horticulture, agro-forestry, drip irrigation, compost pits, and rainwater harvesting techniques. They utilized low-cost methods of boosting productivity such as designing cropping patterns to enrich the soil. For example, the mung (lentil's) plant's root increases the soil's nitrogen content; therefore, strategic placement and alternation of mung augments subsequent crops. In all activities, the co-operative encouraged participation of all village communities and women in their efforts.



Today, there is a yet new hurdle to be won. The land was allotted on a 30-year lease. However it took the women almost 10 years to make the land cultivable. Just as the land reaches its peak fertility and performance with maximum yields, the lease will expire. Also, earlier the wastelands were managed by the Panchayat and earned it no revenue. On seeing the productivity of the land, they now display interest in land reclamation.

Today, the Vanlaxmi co-operative stands as a model for the entire district of how the landless poor can successfully implement collective agriculture. Women who once earned just Rs. 15 as agricultural day labourers and never engaged themselves in matters of yield, sale, expenditure or market, are now recognized as farmers. They now meticulously manage their land, tracking each and every cost. The co-operative has acquired improved equipment such as a power tiller, thrasher, and a drip irrigation system. The plan also ensures full employment for the members and the land meets the fodder and fuel needs of the village. Now licensed as an authorized seed distributor by the Gujarat State Seed Corporation Ltd., the co-operative also provides timely and reasonably priced quality seeds to not only their own village, but also to the entire area.



• Trading Co-operatives



Trading co-operatives constitute women who trade in goods like garments, vegetables, snacks and fish. The Federation assisted in their supply of goods, facilitating market linkages, and training in co-operative education.

For instance, the fish vendors were struggling to procure good quality fresh fish to sell. They bore the cost of ice and water to preserve fish as well as faced high transportation charges. SEWA formed a Fish sellers' co-operative and created an access linkage to buy fish directly from Gujarat Fisheries. The women no longer needed to buy from private merchants at higher rates. The co-operative's survival was threatened once Gujarat Fisheries discontinued its supply. SEWA Federation stepped in to revive the co-operative with effective guidance, training and equipment support like buying ice boxes for the women so that the unsold fish could be kept for longer duration. To consolidate their supply situation, we have taken up a pond in Kheda District to cultivate our own fresh water fish. The Federation plans to open an outlet to market fish for the co-operative.

*Labhuben Thakkar
Managing Director,
SEWA Federation says,*

"The co-operative movement in India has seen many noteworthy developments But the different kinds of co-operatives that the Federation has developed is unique in India."



To understand the complex dynamics of a self-employed women's co-operative, we initiated a study with IRMA.

In 1995, the Federation faced several key questions.

Why do women's co-operatives succeed or fail in the State? How can we enhance the participation of women in the management and administration of co-operatives through training in skill, co-operative education and leadership? How can we assist co-operatives in access to materials and markets by facilitating information and other professional inputs?

This insight was crucial to identify a need-based plan to support and strengthen the activities of women's co-operatives. So we initiated a study with IRMA to understand the functioning and performance of women's co-operatives and their problems. To assess the operational problems faced by women's co-operative as an economic organization, and to analyze the constraints on women's participation in co-operative movement.

A Study of Complexities

The study gave vital pointers for design and implementation of gender-sensitive policies and program for women's co-operatives. To work within their constraints and address specific problems. For instance, credit schemes for women's co-operatives should allow collateral other than ownership of land or assets as women traditionally do not inherit or possess land or assets. Loan procedures should be simplified and training programs devised on educating financial skills and management of financial resources. The traditional definition of co-operative activities needs to be changed to include non-quantifiable outputs such as services like cleaning, cooking, child-care, health-related services, etc. Apex bodies like the Federation should run training programs and co-operative education for women by adjusting the timing and location to meet women's time constraints and ensuring women-friendly facilities like a creche at the training site. It also emphasized the need to strengthen access to raw materials, markets and information sharing. The findings helped the Federation to recognize and address the social and economic constraints faced by women and women's co-operatives.

Have we
made a
difference
to our
members'
lives? We
asked
FWW to
review our
work.

Despite a huge amount of work in five years, the Federation did not have any distinct visibility. So in 1997, we called FWW to review our achievements, identify the gaps and ascertain the desired approach for the future.

The recommendations identified improvement areas for the Federation: to sharply focus objectives around specific needs of women's co-operatives; to increase staff capabilities as well as the staff strength to effectively cover the numerous and geographically far-flung members; to install an effective management information system as channels of implementing initiatives, gathering feedback and monitoring progress; to adopt strategic planning process based on systematic need assessment of members; to prioritize consolidation over expansion of membership; and to systemize training with the help of regular trainers in vital but non trade-specific areas like record-keeping, accounting, co-operative education, etc.

Since then, the Federation has implemented these findings and designed its initiatives around this new understanding. In designing training programs and implementing development initiatives. It brought about a paradigm shift in our perspective as we adopted a proactive approach to implement various initiatives. We upgraded skills, improved tools and technology for need based training and marketing functions.

Bound by economic and social shackles.

The poor self-employed woman is commonly bound by many economic and social constraints. Low levels of literacy keep her ignorant of co-operative principles essential for co-operative education. She is not able to or allowed to become a member of co-operatives due to legal, financial and attitudinal constraints. There are few focussed training schemes and programs to enhance her productive capabilities and skills. She suffers unequal division of labour and long work hours, but remains poorly rewarded and unorganized. She has little leisure time and family support to participate in training programs and co-operative activities. Lastly, gender programs aim at poverty alleviation but ignore skewed power structure and empowerment of women. For instance, she continues to be deprived of the most important asset, land, by legal rules, administrative bottlenecks and social customs.



To grow faster, it is vital to pause and review. We instituted market surveys, monthly meetings and progress monitors to focus, refine and sharpen our vision.

The Federation has always aimed to instill best practices and organized work methodologies among the co-operatives. One of the many such initiatives is internal and external reviews. Internally, we instituted monthly meetings and progress monitors in the work methods of each co-operative. They are used as tools to gauge performance, review outputs and gather feedback. Externally, we initiate market surveys of our co-operatives to measure their status, identify opportunities and threats, and gather data on enhancing their marketability. We also hold regular meetings with our wide family of co-operatives to listen to their issues, assess progress and receive feedback.

Sometimes, research helped us infuse new life in struggling co-operatives. In May 1996, the Federation commissioned a market survey with financial support from the Center for Environment Education under the USAID Research Voucher Program to evaluate the status of Saundarya Safai Co-operative in the market place. The findings helped us plan new strategic initiatives to expand its client base. Today, 400 women earn sustained income by working at 40 places.

Pause, Refine, Sharpen the Vision



During the worst of adversities, the Federation offered its most crucial support - food, livelihood and emotional aid.



Gujarat reeled under its worst riots from February 27, 2002. Many members of the Federation lost their homes, lives, and occupation. The Federation rose to the challenge and joined SEWA to work in five relief camps.

We mobilised support through various member co-operatives. One hundred and fifty Kilograms of fresh snacks were provided for 1500 children in the relief camps through Trupti Nasta Ekam co-operative. Sabina co-operative stitched hand block printed cloth

from Abodana co-operative into quilts for people staying in the late winter chill of relief camps. Sangini Child Care co-operative took care of the children while riot-affected homeless parents went out in search of food, work and shelter.

Once the riots abated, the people were left coping with the huge damage to their lives and assets. A Shantipath Center was set up to promote communal harmony and offer work opportunities to riot-hit women, largely belonging to the minority communities. The Center trains and provides raw material for women to make useful marketable products like decorated envelopes, purses, baby wear, etc. During the riots, it helped women generate income with stitching work, paper bag making, cotton mattresses, bidi rolling, etc. 805 women earned Rs. 19,26,000. Gitanjali Stationery co-operative conducted activities to produce paper products. 284 bidi workers and agarbatti workers who had lost livelihood due to riots were reconnected with traders. These women will later join the Sabina Patchwork and Gitanjali Stationery Co-operative. The women who created hand printed textiles formed a co-operative, made vegetable dyes and created a place for themselves in the market. The Federation helped them in riots by using their printed textiles as raw materials for garment creation.



In Emergency gear

Babobibi says,

"I lost my house, and every source of income. I started stitching work at the relief camp. The camp closed after 4 months but I am really happy they are going to continue work at Shantipath Center, I am sure I will soon have enough money and skills to become self sufficient."



Connecting Growers

and Vendors

40



In the long chain from the producer to the consumer, the middleman was a chronic villain.

Everyday, the vegetable grower and vendor women dealt with monopolistic traders and middlemen who ate away hefty commissions and obstructed free and fair market opportunities. Attempts by women to create a trading relationship or own a shop not only proved expensive but was also discouraged.

Two main market practices in the whole sale market hindered fair competition and fair price determination. Middlemen worked on both sides of the supply chain. Although, the market constitution at APMC whole sale market prescribed that the grower's price be set by APMC and the changes were to be set openly as per supply and demand, but in reality the market forces took shape under the table rampantly. The brokers and retailers negotiated their deals in the presence of farmers in a secret hidden way so that the farmer never knew the resulting price. They did not use words but used their finger gestures covered by a cloth. One finger stood for ten rupees, the thumb five rupees and so on. The social norm that men did not touch women's hands discouraged women from entering the fray. Second constraint was that most of the vegetable suppliers and retailers were dependent on wholesalers for credit, a fact that eroded their bargaining powers considerably.

Growing Vegetables. Reaping Dignity.

Maniben lives in Vasnakhund village of Kaira district. For 25 years, she and her husband grew vegetables and sold to a trader in Jamalpur market. Recalls Maniben, "We had no idea of the prevailing rates or weight. We sold to a trader who gave us an advance of Rs. 1000/-."

Then in 2001, they found about Shop No. 40. She smiles, "We found it profitable and fair. Women like me formed a Bachat Mandal. We took a loan of Rs. 20,000 and repaid in easy installments of Rs. 100 at the SEWA Federation Shop. Then we took another loan for seeds, fertilizers and water. Now we grow vegetables round the year. We have gained status in the village. As leader of the Bachat Mandal, I am happy our group has grown from 20 to 150 women."

This year she sold vegetables worth Rs. 100,000/-. "I have two buffaloes, a telephone and have taken three acres of land on rent for growing different varieties of vegetables to expand my business. I also have a bore well and pump." Maniben recounts with pride. "I never stepped out of my village before, but now I have been not only to Ahmedabad but also to Sri Lanka."

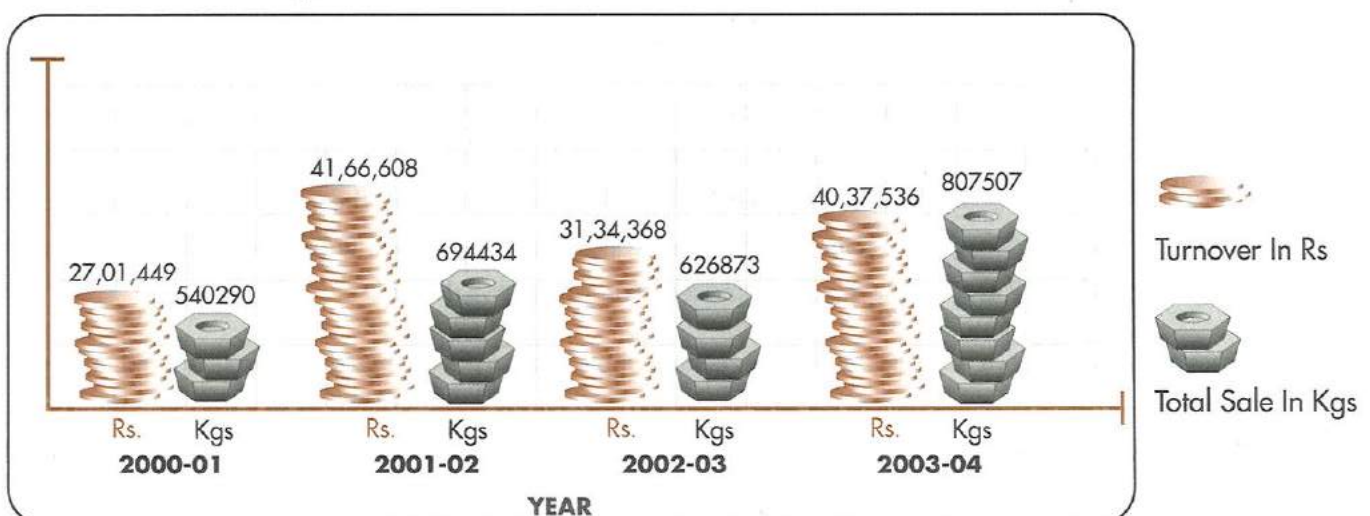






The SEWA Federation decided to directly link vegetable grower women with vegetable seller women by obtaining Shop no. 40 at the Agriculture Producers Marketing Committee at Jamalpur, Ahmedabad. Through various hiccups and bottlenecks, we pursued our struggle to learn the ropes and run the Shop successfully. We eliminated the exploitative intermediaries thereby eliminating hidden financial cost charged by the commission agents in the existing system. We backed it up with technical guidance, credit facilities and transportation facilities. The vendors and growers who usually borrowed money from traders and middlemen at compound interest, were helped by SEWA Bank with credit facilities to purchase supplies. The Bank also extended fifty percent subsidy for vehicle purchases to small women farmers who were so far dependent on large farmers to buy their produce at low rate or transport their produce to the wholesale market. The Shop introduces efficient system of marketing resulting in enhancement of income for both vegetable growers and venders.

SHOP NO. 40 The Figures of Success



A New Lease of Life



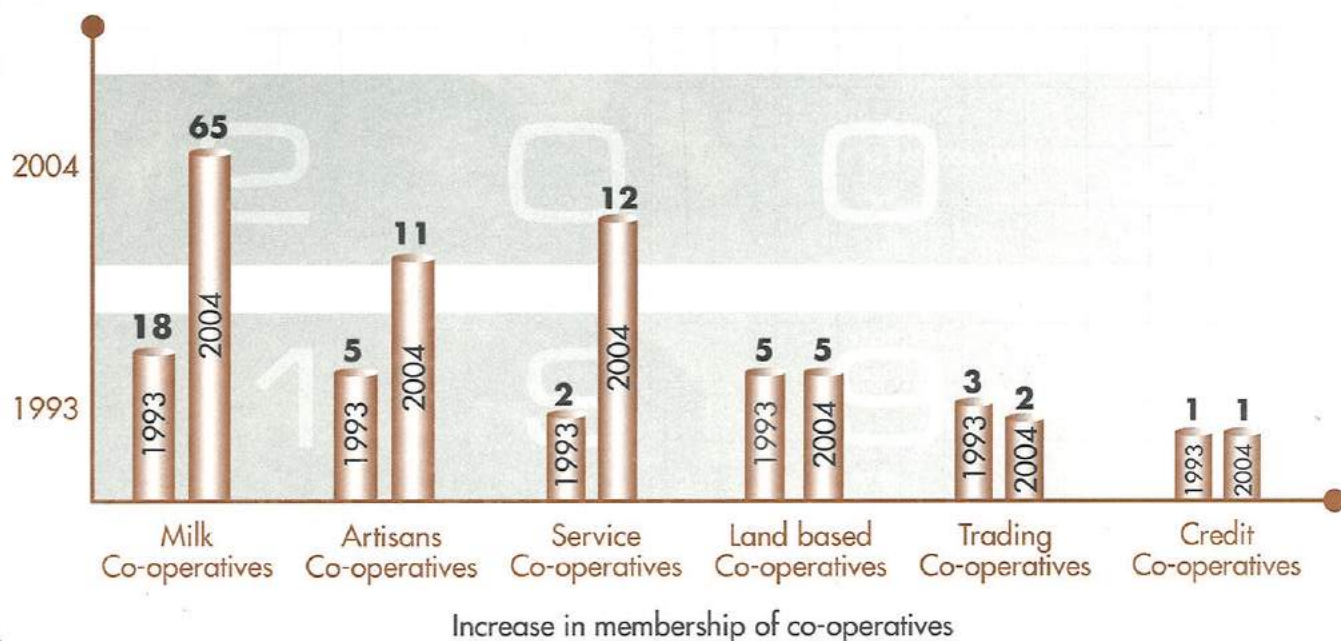
From 1998, we began infusing new life in sick or weak co-operatives.

The dynamics of market have often posed serious challenges to the very survival of co-operatives. One of the priorities of the Federation is to help its member co-operatives to ride over obstacles and rise from the ashes. Since 1998, we have revived eight sick or defunct co-operatives. Abodana was one such co-operative. The deluge of textile mill products adversely hit its members and screen-printing techniques reduced the value of their hand-printed textiles. They were trained in Block printing - colour-mixing, marketing, accounts and innovative designs.

The Fish Sellers co-operative was also revived by Federation by offering effective guidance, training and equipment support. The women now rear fish on their own and have a pond in Kaira District. 2000 fish vendors in Ahmedabad were also unionized and formed into a co-operative. The Federation plans to set up a marketing center for the fish vendors.

We have formed maximum number of new co-operatives around a variety of trades. Right now, many more are in the offing.

We believe that the women's co-operative share should be much more than the current negligible 1% of the total number of co-operatives. We will continue to support women's participation and success to this end. After the Federation was formed, there was a three fold increase in the formation of co-operatives. The development of co-operatives goes through three distinct phases. The first is training women workers in vocational skill or upgrading an existing skill. The second phase is of organizing an economic unit of the workers to earn an income from the skill and the final phase is formation of a workers' co-operative. The Federation has worked in step with the women in all the three phases. Our experience is that it takes a long time to take a co-operative through each phase to attain smooth functioning and viability. But we are now pledging this huge body of experience to build more effective, more efficient initiatives to bring about co-operative successes. We will vigorously continue to promote formation of many new co-operatives to enhance the women's economic activities.



Baluben Rachaita
Bandhkam SEWA Sahakari
Co-operative says,

"I am a member of the Federation since a year. I had capabilities but it was only limited to kadiya work. We had no real masonry skill. After joining the Federation, we received training in masonry jobs. Right now, 16 women come to work. We earn nearly double our earlier income. We believed in our capabilities but the workers never let us handle any skilled work. They said that if you learn you will become skilled masonry workers and will overtake us. So the men never let us step forward. Now, the women earn an income of 150 to 200 rupees a day."

Flashback : Flashforward

The success of an institution lies in the success of its member co-operatives.
On the 10th anniversary of the Federation, we celebrated the brilliant
performance of our members.



Recently, the Federation completed ten glorious years of serving women's co-operatives. The milestone was celebrated by felicitating the giant strides achieved by various co-operatives.

Presiding the occasion was the Union Minister for co-operatives who reviewed the achievements of the Federation. He greatly appreciated the great progress made by various members and that more than 19 co-operatives were computerized and many had crossed a turnover of Rs. 50 lakhs. The co-operative revolution catalyzed by the Federation involved numerous interactions with the government on a variety of issues. The long years of experience

accumulated in a wealth of wisdom and is now being regarded by the Government as an advisory authority on the development of women's co-operatives. This recognition symbolizes the Federation's visibility and contribution.

2000 women from various co-operatives participated. Five performance parameters were set to select co-operatives for selection for the award. The parameters were: annual turnover of over 50 lakhs, A-category rating, computerization, over Rs. 20 lakhs of employment generation, and possession of own assets.

Numerous co-operatives of all categories displayed their stalls. Handicrafts were sold. A puppet show was held. And iceboxes were distributed to the members of fish co-operatives. A photo exhibition was put up to showcase the achievements of the various members.

As we look back on the road traveled so far, some of the milestones stood out tall. From a team of 3 people to a staff strength of 33. From 33 member co-operatives to 96. From domestic markets to national and international arenas. From a modest infrastructure to full-fledged, dynamic support systems in marketing, training, design and on-the job services to support our members. The advances in governance, record keeping, new technologies, new operating systems helped us impart greater strength to our member co-operatives. Today, we have a strong Management Information System, which has helped us strengthen our linkages with our members. We are currently in the process of archiving our huge collection of photographs documenting our progress for ready reference of members across the huge network of the Federation.



Five Performance Parameters.

- Co-operatives who have their own computer.
- Co-operatives who have their own office.
- Co-operatives who have paid maximum wages.
- Co-operatives who have received "A" grade in audit from its inception.
- Co-operatives who have Rs.50/- Lakhs turn over.



List of the 19 best performing Co-operatives.

Sr.no.	Name Of The co-operative	District
1	Swashrye Lokswasthya Arogya Sewa Sahkari Mandli Ltd.	Ahmedabad
2	Sangini Mahila Balsewa Sahkari Mandli Ltd.	Ahmedabad
3	Shaishav Balsewa Mahila Sewa Sahkari Mandli Ltd.	Anand
4	Shramshakti Dayan Mahila Sewa Sahkari Mandli Ltd.	Anand
5	Sharamlaxmi Dayan Mahila Sewa Sahkari Mandli Ltd.	Kadi
6	Saundrya Safai Utkarsh Mahila Sewa Sahkari Mandli Ltd.	Ahmedabad
7	Ganeshpura Mahila Vanlaxmi Sewa Sahkari Mandli Ltd.	Kadi
8	Trupti Nasta Utpadak Mahila Sewa Sahkari Mandli Ltd.	Ahmedabad
9	Gujarat Mahila Video Sewa Mahiti Communication Sahkari Mandli Ltd.	Ahmedabad
10	Banaskantha Dwakra Mahila Sewa Association	Banaskantha
11	Kheda District Swasraye Mahila Sewa Bachat Mandal	Kheda
12	Mahila Sewa Sahkari Bank Ltd.	Ahmedabad
13	Pethapur Mahila Dudh Utpadak Sahkari Mandli Ltd.	Gandhinagar
14	Sonarda Mahila Dudh Utpadak Sahkari Mandli Ltd.	Gandhinagar
15	Raipur Mahila Dudh Utpadak Sahkari Mandli Ltd.	Gandhinagar
16	Limbadiya Mahila Dudh Utpadak Sahkari Mandli Ltd.	Gandhinagar
17	Adalaj Mahila Dudh Utpadak Sahkari Mandli Ltd.	Gandhinagar
18	Lotiya Mahila Dudh Utpadak Sahkari Mandli Ltd.	Banaskantha
19	Mahamadpura Dudh Utpadak Sahkari Mandli Ltd.	Ahmedabad



The Road Ahead

Tomorrow, we will continue to lead our members to attain new markets, new technologies, new opportunities and new heights of success.

The future vision of the Federation stays firmly on the empowerment of women through the co-operative. To this end, we will invest in areas that enhance our capabilities and initiate strategies that will yield the full potential of our member co-operatives.

We will continue to bring women into the mainstream of the co-operative movement to access newer markets, new trends, new technologies and new techniques. Innovation is the key in these times of globalization and modernization. Our members are being updated to gadgets like mobile phones, computers, vacuum cleaners and transportation. The President Dr. APJ Abdul Kalam inaugurated expansion of our computers capabilities for training 120 women in key software applications.

The Federation successfully expanded the SEWA co-operative movement from 33 to 96 members. We will continue to encourage women to form new co-operatives around existing as well as new occupational categories. While forming co-operatives around an occupation, we try and explore employment opportunities in auxiliary work areas of a vocation. So construction work opens up opportunities in plumbing and Saundarya Safai offers more than just sweeping and swabbing but also garden tending.

Numerous first-of-its-kind co-operatives have been conceptualized and crystallized. In Saundarya Safai, Health Care, Childcare, Midwives co-operative, Video SEWA, SEWA Bank, Paper Pickers co-operative, Water Co-operative. Many more are already germinating into existence. Take for instance the "Rachaita Bandhkam Mahila SEWA Sahkari Co-operative", wherein construction

worker women were trained in key skills and formed into a co-operative. They can now take up building contracts, masonry contracts independently and are growing financially self-sufficient. Insurance co-



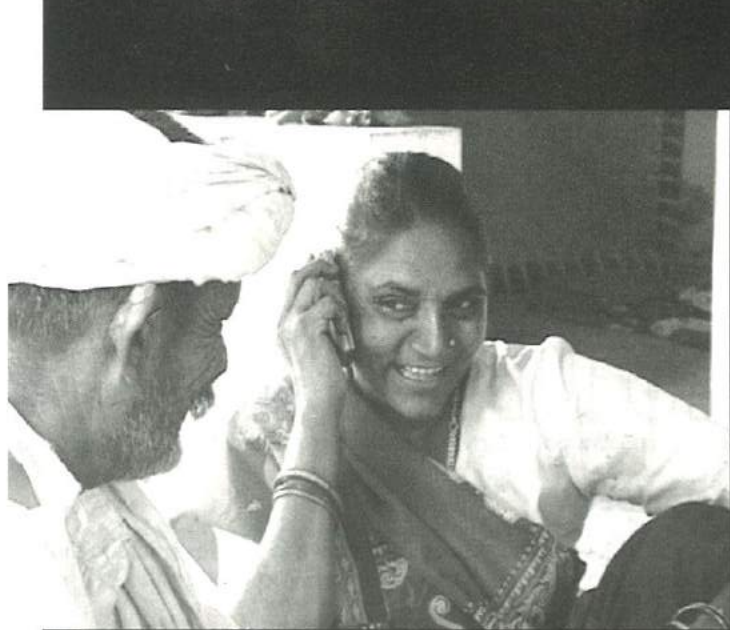
operative was formed to provide insurance cover to the thousands of women members of the Federation. Another major initiative is Vastralaya co-operative, which will market ready-made garments created by garment workers' co-operatives and Shantipath Center. Vastralaya will benefit from training linkages with NIFT.

On the anvil is the establishment of a Design Institute as part of our Design Center to augment our design training capacities. We are also working towards a large comprehensive Training Center to strengthen our capabilities to meet the vast, wide-ranging, and evolving needs of our member co-operatives more effectively. The Training Center will also have a well-equipped computer training division.

The Federation has been instrumental in sowing the seeds of growth and catalysing the transformation of co-operatives. From the background, it has engineered the self-sufficiency of its member co-operatives and supported their progress from a struggle to viability. This process of strengthening the co-operatives has brought about the strengthening of its own capacity.

The Federation has made great strides on a road less traveled. But the dreams of our women and their collective will encourage us to break new grounds. To carry forward the vision from strength to strength.

The economy of the country is in transformation by the forces of industrialization, urbanization and commercialization. We are trying to steer this process of transformation in favour of the majority of workers, who are self-employed through the vehicle of a co-operative. To have women workers as members of the co-operative requires a fundamental re-orientation of the development process.



As of now...

Design SEWA

- Design SEWA was setup as an alternative to the designers to make craftswomen into master-craftswomen and then in to designers of their own craft.
- Design SEWA organized 10 days Design Development program for the Central silk board, India.

Shree Saundaraya Safai Utkarsh Mahila SEWA Sahakari Mandali Ltd.

- Saundarya Cleaning Co-operative is the first of its kind co-operative. It has a computer, cell phone and is a viable co-operative. So far it has not taken any kind of support from anywhere.
- It is celebrating 20 years of performance and has ventured into new avenues.
- It has taken up cleaning the hospitals.
- 10 members have learnt skills in packing.
- They took up the project in 90 villages to train rural women in cleaning techniques and use of tools to enable them to generate income through cleaning.

Shree Shaishav Balsewa Mahila SEWA Sahakari Mandali Ltd.

Shree Shaishav Balsewa Co-operative has been formed by tobacco and agricultural workers. They were able to collect Rs. 10 lakhs contribution from employees to start child care center in 40 villages.

Shree Sangini Balsewa Mahila SEWA Sahakari Mandali Ltd.

The teachers had not passed the S.S.C. Examination, but the government has recognised them as teachers for running the childcare centers. It has bought its own building and has been given to run 59 child care centres by the state government. Leelaben Sailer one of the teacher of child care centers has received an award from state government for excellent work in child care.

Milk Co-operatives

- Pethapur Mahila SEWA Dudh Utpadak Sahakari Mandali Ltd. gives maximum milk to the Milk Federation. The Co-operative is computerized, gives income employment to 300 women and generated a profit of 30 lakhs. The administration is conducted by women themselves.
- Shree Lotiya Mahila SEWA Dudh Utpadak Sahakari Mandali Ltd. received the first prize from Banas Dairy. It also has its own milk tester.
- Vimoooben of Motipipli SEWA Dudh Utpadak Sahakari Mandali Ltd. took training in "How to grow Fodder" The co-operative has its own milk tester.

Shree Lokswasthaya Mahila SEWA Sahakari Mandali Ltd.

- The Co-operative received a 1st prize and a shield from District Co-operative Federation along with Rs.501/-.
- Two women were facilitated by the Mayor as DOT workers.
- The Co-operative opened two new medical shops.

Shree KrishnaDayan Mahila SEWA Sahakari Mandali Ltd.

- 165 women from the co-operative received identity cards from the government which has increased their image and respect in society
- For delivery the midwives will be paid Rs.50/- instead of Rs.20/ which has been accepted by the government.
- The Co-operative wrote a letter to Sarpanch of 100 villages to pay Rs.101/- per delivery, which has been accepted.
- For referral of complicated delivery the government has increased their charges from Rs.20 to Rs.50/- for members of "Midwives Co-operatives".

Shree Karyasidha Kagalkam Mahila SEWA Sahakari Mandali Ltd.

"Karyasidha Kagalkam mahila SEWA Sahakari Mandli Ltd." took up "door to door" collection of dry and wet waste program in collaboration with the Nagarpalika. 500 women got employment through this activity.

Shree Trupti Nasta Utpadak Mahila SEWA Sahakari Mandali Ltd.

"Trupti Nasta Utpadak Mahila SEWA Sahakari Mandli Ltd." which has been running the canteen in High Court and Session Court, has been awarded the contract for running another canteen in the city metropolitan court.

Shree Mahila SEWA Sahakari bank Ltd.

"Mahila SEWA Sahakari Bank Ltd" started "Business Counseling" for the members.

Shree Rachayita Bandhkam Mahila SEWA Sahakari Mandali Ltd.

The construction workers have registered their co-operative "Rachayita Bandhkam Mahila SEWA Sahakari Mandli Ltd".

Shree Vanlaxmi Vruks Utpadak Mahila SEWA Sahakari Mandali Ltd.

The Federation negotiated with the "Panchayat" on the legal issue that the "Vanlaxmi Vruks Utpadak Mahila SEWA Sahakari Mandli Ltd." had violated the agreement on the usage of the land and that the produce between the trees did not belong to them. The land was given to them for income generated purpose.

The case was settled as and the co-operative was awarded 1.30 lakhs worth produce and also exonerated from the allegation for breaking the agreement. The co-operative registrar investigated the case and said the produce was used by them individually and was not sold in the market. The collector settled the case in their favour.

Shree Matsyagandha Mahila SEWA Sahakari Mandali Ltd.

The fisheries department gave Rs. 1,00,000/- to the federation to buy raw material to generate employment for 40 fisher women in the form of a grant.

Publications by the Federation

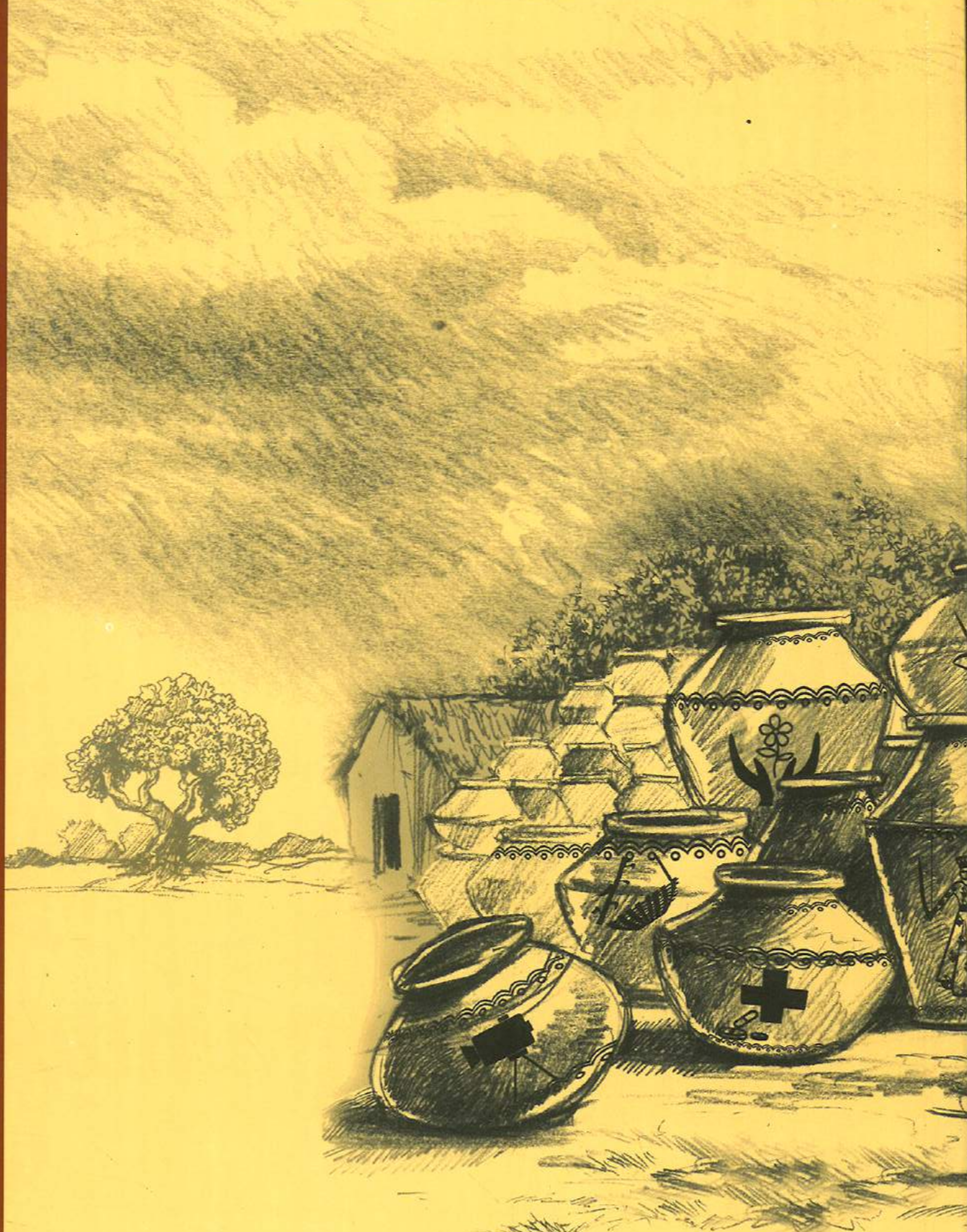
- Federation made a video documentary of its activities, The photographs from the video were highlighted on the front cover of the Co-operative Centenary issue published by the State Co-operative Union.

Training Materials in Gujarati

- Sabha Sanchalan (How to conduct a meeting)
- Mandli na peta kayda (Co-operatives by laws)
- Sahakari Mandli nu Safal Sanchalan (Effective management of co-operative).
- Posters.

Publications in English

- How to organize an Exhibition ?
- Adding Beauty to lives Work
- Farmers and Vendors join hands
- Co-operatives our strength.



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