



“At SEWA Cooperative Federation, we start our work with a sarva dharma (all-faith) prayer. Through our cooperative, we ensure livelihood and self-reliance for women. We are working every day towards a society that Gandhiji dreamed of, where all of us are equal.”

Jyotsnaben,
Manager
Trupti Snacks Cooperative

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Hello!

Welcome to Sahakarita - SEWA Cooperative Federation's bi-monthly digital publication. We work as a Women's Enterprise Support System, promoting and supporting grassroots women's enterprises. Through this digital publication, we bring to you our work, stories of our grassroots women's collective enterprises, their needs, and their contribution to the economy.

As we celebrate Gandhi's birth anniversary this month, the third volume of the newsletter celebrates his continued relevance in a changing world, the idea of self-reliance for women's cooperatives and his values that are deeply embedded in our women's collective enterprises.

We hope you enjoy reading it as much as we have enjoyed putting it together!

If you would like to support or partner with us, do get in touch. And if you found this volume valuable, please share it on social media.



“*There is power in the collective. When a collective speaks together, it can no longer be ignored. These are remarkable lessons to be had from the Champaran Satyagraha.*”

- Megha Todi

We had a conversation with Megha Todi, an archival researcher, on Gandhi and his role in organising women workers.

Megha Todi has been engaged with archival research for the past decade, centred around M.K. Gandhi, and the making of modern India. Most recently, she has co-published Volume 1 of **Thumb Printed**, an eight volume project pertaining to the Champaran Satyagraha of 1917 that looks at plantation economies and the struggles of the indigo growing peasantry of Bihar under a colonial government, co-edited with eminent scholars, Prof. Shahid Amin and Prof. Tridip Suhrud.

Q: Tell us about women farmers in Champaran and their letters to Gandhi, around the time that Gandhi had travelled to meet indigo peasants in Bihar and sent legal associates to go out and record first person narratives of their plight.

Ms. Todi: If we were to define the Champaran Satyagraha using modern terminology, it is one of the first and most extensive data surveys conducted at the ground level in an exceptionally short period of time. The fascinating part is the contrast that this novel move creates vis a vis the nature of fear that pervaded amongst the peasants of Champaran before Gandhi's arrival in the district. He is a relatively unknown figure in these parts of India in 1917 and yet, when he speaks of his inner voice in the District Magistrate's court in Motihari, refusing to leave the district on humanitarian grounds, he creates a euphoria amongst the people of Champaran. Thousands of farmers come out to give their *bayaān* (testimonies) of their hardships while they were forced to grow indigo under British colonial planters. These struggles were manifold and extended beyond the Tinkathia system under

which they were forced to grow indigo on every 3/20th portion of their holding.

Our work, a set of 8 volumes titled *Thumb Printed*, is a record of these very voices of peasants who came, despite threats, and recalled their experiences and affixed their thumb impression as a sign of veracity.

In the first volume, out of 378 testimonies, there are a total of 9 women testators. All 9 of these are widows and talk about their difficulty regarding inheritance. Interestingly, they are all referred to as *Mussamāt*. We trace the etymology of this term and for brevity's sake I will not reproduce it here but do encourage you to look it up in the book.

Q: From the several first person narratives that you have read of these indigo peasants, what were women farmers' lives like at that time and how was it different from their male counterparts?

Ms. Todi: Difficult. As I point out, the limited number of testimonies of women that we encounter all belong to women who have been widowed. There

is a clear lack of agency and women are at the very bottom of the hierarchy that makes the caste-class dynamics of the plantation economy.

And Gandhi understands this. For him, the Champaran satyagraha does not end with the change in laws around Tinkathia and the many forms of taxation levied by the planters. Constructive activity programmes around sanitation, health and basic hygiene became an important part of his engagement with Champaran. Women like Kasturba and Avantikabai Gokhale travelled from Pune and Ahmedabad to spearhead these.

Q: Recording the indigo peasants' first person narratives was one of the first acts of organising that Gandhi went on to do. What do you think prompted this? This is in fact very much the birth of the ideology of SEWA - struggle and development.

Recording the first person narratives was a unique exercise that enabled the plight of the peasant to be heard in their own voice - working the indigo fields in flesh and blood, tilling, weeding, watering, carting their indigo crop to factories, getting shortchanged, fined... literally pilloried and beaten into submission. These testimonies were translated into English on the spot to ensure that these voices were heard as undeniable proof in an English court of justice. Each testimony was attested by the lawyer recording it and finally a thumb impression of the peasant was placed across. This exercise was a bottom up approach that gave voice and agency to the very people who were struggling. It created a collective energy, a form of strength that allowed the peasantry to come out in such large numbers to speak their truth despite threats of financial and physical punishment.

The coming out of the farmers in such large numbers ensured that the British government could no longer ignore the Champaran indigo issue. They

took notice and within a month of Gandhi's arrival in Bihar, an enquiry committee was set up and he was recommended to it. A large part of the enquiry committee's findings which eventually go on to inform the Champaran Agrarian Bill is based on these very testimonies.

Q: How did you, a young woman, get interested in Gandhi? What about him and his ideology spoke to you?

As a millennial born closer to the Liberalisation in India rather than the Freedom Movement, I must confess to no exceptional interest in reading Gandhi as a child. I grew up in a beautifully verdant, small town in the upper Assam region. My father was a doctor in a charitable trust and there was a sense of service and idealism that was quietly instilled in us siblings through actions more than words. But a real interest in Gandhi came about with a chance audit course in college titled "Life and Thought of Gandhi." It piqued my interest in the larger stories of the making of modern India - in the very idea of India. Gandhi gently got off a pedestal and became accessible as a real flesh and blood human with a historical context, a family, and a hobby. Over the years I have learnt to separate the Mahatma from Gandhi and made an ally out of him - a friend I could talk to, argue with, even walk off in a sulk.

A serious reading of Gandhi, though, was bolstered by a fortnight long intensive study session at the Indian Institute of Advanced Studies in Simla, an institution for higher learning set in the erstwhile residence of the Viceroy of India with Prof Tridip Suhrud. Those few days drastically changed my being and created a deep engagement with Gandhi and his writings. His critique of modernity in the Hind Swaraj has become a part of my fabric of being.

What continues to fascinate me about the man, even on the days when I do not entirely agree with him, is his ability to think and communicate. He gives thought to every aspect of human life - material and moral, that I continue to discover.

Our contemporary discourse around ecology and consumption find bearings in his thoughts from a century ago. As a young woman surrounded by subtle forms of patriarchal undertones despite the liberal settings I inhabit, I am fascinated by the relationships this 19th century man inculcated with the young around him. He was a deeply modern man.

Q: Women farmers today are still struggling for dignity of labour and recognition of work. What can they learn from the Champaran movement?

There is power in the collective. When a collective speaks together, it can no longer be ignored.

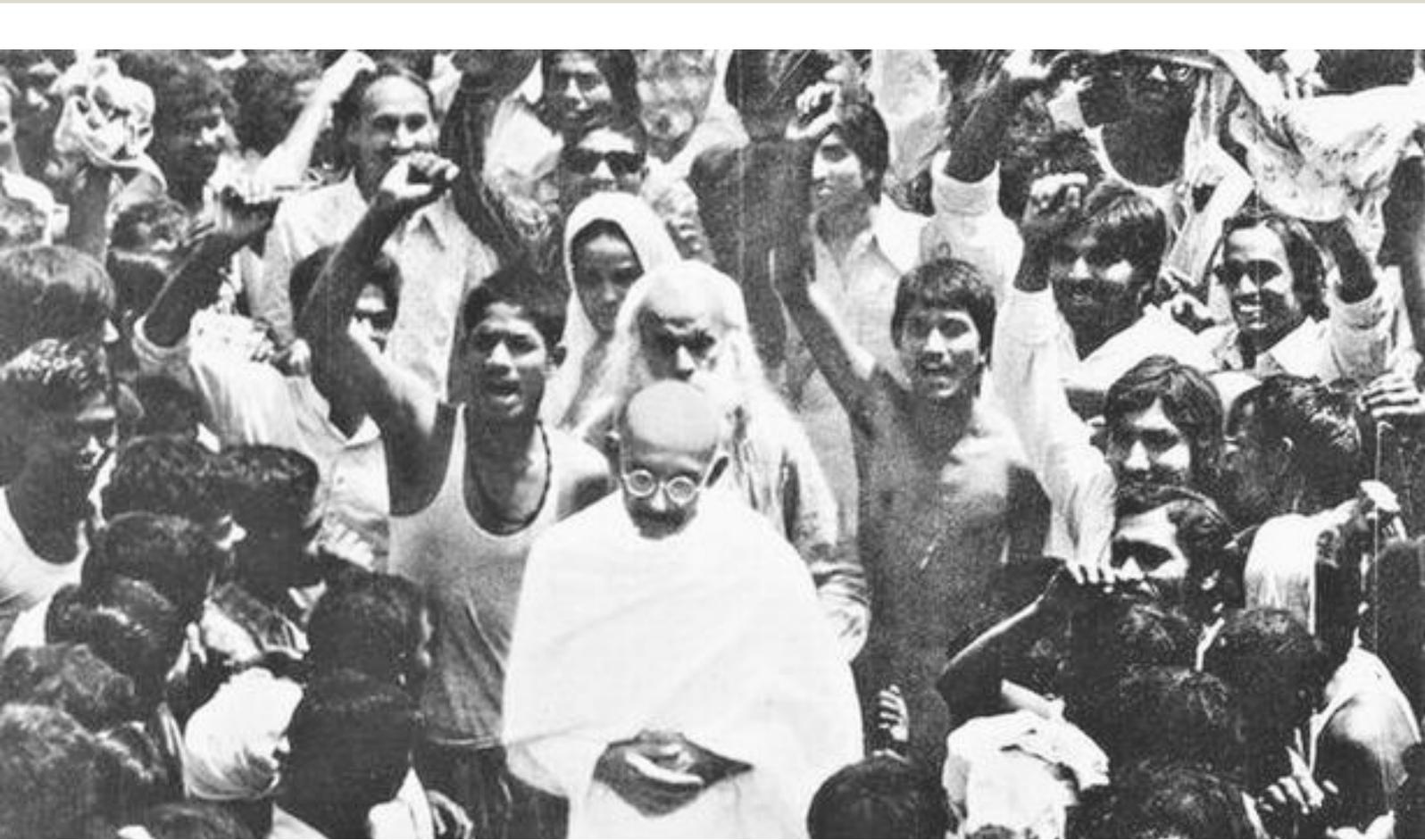
There are remarkable lessons to be had from the Champaran Satyagraha. The question of agency and representation is an important one for our times. Equally important is for this voice to be heard in the highest courts of justice. Apart from the peasantry itself, there was another kind of organising that happened in Champaran - the lawyers recording the testimonies themselves were a varied lot and some of them were accompanied by their personal retinue of

staff. Gandhi created a mechanism wherein everyone was treated the same and a set of instructions were followed by all. This is an important take away for young people working in the social policy space today.

Personally, I also find Gandhi's communication with the press of the time very remarkable. He ensured that the work on the ground was authentically carried out without the involvement of the press while keeping important nationalistic newspapers informed through regular despatches.

The Champaran Satyagraha became a model of sorts for our freedom struggle and continues to hold relevant lessons if we care to look not simply for the agrarian sector but for people from all sectors of civil society.

Lastly, I will end with a simple note to everyone, especially the young of my generation who often think of Gandhi as an anachronistic figure - disagree with him, argue with him, bother him - but engage with him! He is a fascinating man who will give you so much to think about.





Doosri Azadi: Self-reliance and A Call to Freedom



Khadi has often been referred to as the ‘fabric of Indian independence’ and had a key role to play in the freedom struggle. For Mahatma Gandhi, *khadi* was the material embodiment of an ideal - that of self-reliance. And there was no actual freedom without self-reliance. The humble *charkha* (spinning wheel) became the tool that wove the warp and weft of *swaraj* (independence.) *Khadi* became not only a means for self-reliance, but also a symbol, a reminder that freedom would be won only by mobilising on the ground and channelling the conscious intention of an entire nation.

Elaben Bhatt, Founder of the SEWA movement and an eminent Gandhian, in the introduction to her book *Anubandh*, says that Gandhi by encouraging freedom-fighters to spin and wear their own khadi, had in fact spun the warp and weft of another revolutionary act, that of self-sufficiency. For a country struggling under the rule of the British for over 100 years, self-reliance was a revolutionary act.

In *Anubandh: Building 100 mile communities*, Elaben takes forward Gandhi’s idea of *gram swaraj* or self-reliant villages. She says that if mutually beneficial communities organised within a hundred mile radius and catered to six basic needs of all people, we could work towards eradicating poverty. If we could meet local needs with locally generated resources, we could benefit the local economy, the local ecology, and the local community. According

to her, reducing the distance between the consumer and producer, and the producer and raw materials would empower the people and restore economic and political balance.

The idea behind this was that decentralised, self-reliant communities on the ground were necessary to reduce poverty and inequality. The SEWA movement for over 50 years has been working towards economic and social justice for women in the informal sector, so that they can aspire to *doosri azaadi* (second freedom). According to Elaben, women in the informal sector deserve *doosri azadi*, which is economic freedom. Without economic freedom, women do not have a choice, aren’t recognised as equal contributors to the economy, and continue to get exploited. “And in poverty, where is the freedom?” Elaben asks in a 2022 film made for SEWA Cooperative Federation.

This was achieved through SEWA’s dual strategy of struggle and development. Along with the struggle for informal women worker’s rights, it was also important to give women in the informal sector an opportunity to have both work and income security. The Cooperative movement in SEWA grew with this goal of creating sustainable economic opportunities for women in the informal sector with a clear vision of their second freedom.

In 1974, the first women’s cooperative bank, the SEWA Mahila Sahakari Bank, was registered. Women

in the informal sector needed access to low-interest, small credit to buy raw materials or produce for their work and a place to save their income. While the other mainstream banks called women in the informal sector “unbankable,” the SEWA Bank changed the relationship between women and their earnings. Not only was the account in the name of the women themselves, but they also started having a say in economic decisions about how they spent the money they earned.

The second cooperative, Sabina, was set up when patchwork quilt artisans asked traders for equal pay, and the traders stopped giving them work to teach them a lesson. These women came together and said, “Why can’t we run our own business?” This ensured work and income security for the women artisans. Once Sabina started offering minimum wage to its women artisans, other traders were forced to follow suit.

Thirty years ago, the SEWA Cooperative Federation was set up with the task of promoting women’s cooperatives and supporting these women’s enterprises with financing, capacity building, governance, compliance, and marketing.

At the very heart of SEWA Cooperative Federation is the value of self-reliance. These cooperatives, while enabling women members to become self-reliant, also aspire to self-reliance in terms of both

finances and decision making. Self-reliance of the cooperatives ensures longevity, and in turn means that more women will have access to income and work security.

Cooperatives, much like khadi, became a medium for the self-reliance of women workers and SEWA Cooperative Federation, a support system for these enterprises to achieve that.

In the last thirty years SEWA Cooperative Federation has supported over 110 women’s cooperatives and collective enterprises, out of which 66 continue to be active. Of those active, 88 per cent are both viable and self-reliant. That is 6 times the success rate of regular start-ups in India. Yet there is a long way to go.

According to the World Inequality Report 2022, the top ten percent of the Indian population holds 57 percent of the total national wealth, while the bottom 50 percent holds a mere 13 percent. The share of female labour income stands at 18 percent, which is significantly lower than the average for Asia. For women in the informal sector, 75 years after independence, *swavlamban* or self-reliance continues to be an act of resistance, defiance, and a call to freedom and the cooperative model continues to lead the way.



“I financially support my family. I am able to provide quality education to my children. My voice is heard and my opinion matters in important decisions related to the family. This to me is self-reliance at a personal level. Moreover, our insurance cooperative works towards self-reliance of our informal women worker members and shareholders. During difficult times - either a death or sickness in the family, the insurance they take supports them financially so that they do not have to take loans from money lenders at a high rate of interest. What is a better, truer way of self reliance?”

- Aashaben Ajmeri

Chairperson

VimoSEWA National Insurance Cooperative



The Pethapur Women's Dairy Cooperative

Enhancing cooperation through women's leadership

"We are women, and we are here to do something. If men go out, so should we. I want to tell all women: never take a step back; always put your foot forward. Only then will we go ahead in life," says Seetaben, a member of the Pethapur Women's Dairy Cooperative in Gandhinagar.

Registered in 1994, the Pethapur Dairy Cooperative in the Gandhinagar district of Gujarat is a cooperative of women milk producers who come to the cooperative's centre twice a day to sell milk. The cooperative earns revenue through the sale of milk to the district cooperative federation, Madhur Dairy.

Despite women's significant engagement with animal husbandry and livestock rearing, dairy cooperatives historically belonged to the men in the village. The women milked the cows and buffaloes and the men sold that milk to the central dairy and earned money. *"Whatever they earned, they spent gambling or wasting,"* notes Seetaben. *"Not a penny would go to the women in the house."* The milk was sold and bought in the larger market, and this was recorded in the country's GDP. Yet the woman who milked the cow remained invisible.

At the Pethapur Dairy Cooperative, women not only manage, operate, and handle the workings of the dairy, but have rightfully re-claimed their status

as producers. The money they earn goes directly to their bank accounts over which they have complete control. *"I have never needed to ask others for money, since we started the women's dairy cooperative,"* says Seetaben, who has been actively involved in the cooperative from the very beginning. *"In the first 6 months, we were already making profits!"* she quips.

At the age of 75, Seetaben looks after the cattle, and collects and deposits the milk at the Pethapur Dairy Cooperative. *"If we hadn't started our own women's dairy cooperative, I would never have been introduced to the outside world. Nobody would know me,"* she says.

India is a leading dairy nation and has long supported dairy cooperatives. In 2019-2020, milk production in India stood at 198.4 million tonnes.⁽¹⁾ Yet in comparison to the cooperatives managed and run by



(1) Source: Basic Animal Husbandry Statistics, DAHD & F, GoI (<https://www.nddb.coop/information/stats/milkprodindia>)

men, the number of women's dairy cooperatives is dismal.

Initially, the Gandhinagar Milk Union was distrustful of the cooperative of poor, less-educated women. There was opposition to the use of 'women' in the cooperative's name. "Beheno ka sangh Kashi nahi jayega (a women's cooperative will not go to Kashi)" implied the incapability of a woman's cooperative to go far. Seetaben and other women like her persisted and stood their ground and went on to form the village's first women's dairy cooperative. A few years ago, with the income earned through the cooperative, the women took their husbands to Kashi.

Owned, led, and managed completely by women, the Pethapur Women's Dairy Cooperative with 377 women members, is not only sustainable and viable but they contribute profits from the cooperative to the upkeep of the village anganwadi, temples, and other infrastructural necessities. Over the years,

the cooperative has embraced technology. They have invested in machines to check the fat content of milk and have digitised their operations to stay ahead of the changing times.

One of the crucial challenges to the cooperative comes from the rapid urbanisation of Pethapur. The scarcity of farmlands affects cattle grazing and dependent dairy farming, directly impacting the quantity of milk. Apart from this, the younger generation is not interested in dairy farming, as they seek more urban, lucrative work opportunities in the cities. Seetaben continues to be hopeful about the cooperative's future. *"Women in the cooperative have to be self-reliant and keep going forward."*

Women of the Pethapur Dairy Cooperative have exemplified the success and sustainability of a women's cooperative through dedicated leadership, persistence, capacity building, and adapting to technological change.





Haatha Paddhati is an old tradition of selling vegetables without a verbal declaration of the prices. A coded handshake takes place under the handkerchief between farmers and vendors. Holding the entire finger would mean 100 rupees, two fingers would be 200 rupees, and half a finger would amount to 50 rupees. Amongst varied rates offered by different vendors, farmers would deal with the one who has offered the highest. The final price is known only to the farmer and the highest-paying vendor.

Shop no. 40 at The Agricultural Produce Market Committee (APMC) in Ahmedabad is a result of SEWA's efforts to ensure fair prices for women farmers' produce and good quality produce for vendors. In 1999, an application was submitted by SEWA to the Agricultural Produce Market Committee (APMC) requesting an allocation of a shop for the produce of women's farmers and women's agriculture cooperatives. After Dinaben started running the shop, women farmers began visiting the market themselves, which was otherwise male dominated. Out of the 350 shops at the APMC, only shop no. 40 belongs to and is run by women.



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Bulletin Board

- Mirai Chatterjee, Chairperson, Salonie Muralidhara Hiriyyur, Senior Coordinator, and Jigna Surkar, Senior Coordinator - Enterprise Development, SEWA Cooperative Federation, attended a workshop held on 24th August 2022 in Delhi on 'The Digital Ecosystem Opportunity for Indian Agriculture: Making the Right Choices' organised by IT for Change, Vrutti, and SEWA Cooperative Federation.
- Salonie Muralidhar Hiriyyur, Senior Coordinator, SEWA Cooperative Federation attended a roundtable held on 25th August 2022 in Delhi on 'Unlocking the Platform Dividend for the Indian Economy - A Policy Roundtable on NITI Aayog' Roadmap for an Inclusive Future of Work' organised by IT for Change.
- Ayushi Arora, Senior Research Associate, SEWA Cooperative Federation, published an article in September 2022 titled, 'Digital and Economic Inclusion of Women Cooperatives and Enterprises through GeM' in The Cooperator, an illustrative monthly of cooperative news and views by National Cooperative Union of India.
- Mirai Chatterjee, Chairperson, SEWA Cooperative Federation was a panellist at the Global Innovation Coop Summit held in Paris on 26th & 27th September, 2022, to discuss the vision for how cooperatives can continue to overcome and adapt to challenges.
- Mirai Chatterjee, Chairperson, SEWA Cooperative Federation spoke at a webinar on 28th September, 2022 organised by CICOPA (International Organisation of Cooperatives in Industry and Services) in collaboration with CICOPA AP (Asia-Pacific) to explore the opportunities for collaboration among worker cooperatives and trade unions in the Asia-Pacific region.



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IN SOLIDARITY



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A SEWA COOPERATIVE FEDERATION PODCAST

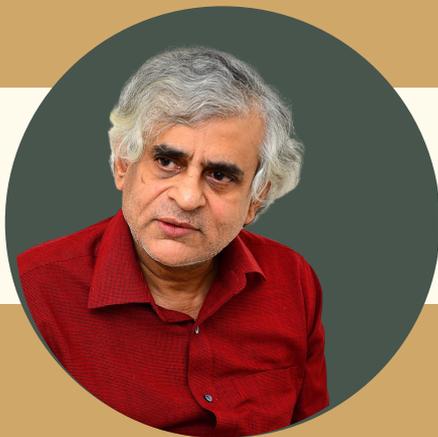
“

If hard work makes you a billionaire, every woman in rural India and every woman in the continent of Africa would be a billionaire!

22 global billionaires own more wealth than all of the women of Africa put together.

”

-P. Sainath



Episode 2.

CHANGING THE LENS: COMMUNICATING WOMEN'S LIVES AND LIVELIHOODS

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