




# Planting Roots. Blossoming Livelihoods.

One Vision. 20 years. Seven Circles of Strength.


A Report on SEWA Federation

# > FEATURED SECTIONS

Seven Pillars of Women's Development.  
 20 Years. Seven Services. 105 Cooperatives. 98,970 Women Members. Rs. 25 Crores Turnover.....One Vision.



**SEWA FEDERATION**  
 Twenty Years of Creating Self-sufficient, Self-Managed, Sustainable Lives.




**THE VISION:**  
 Connecting Struggles, Dreams and Possibilities.


**CASE STUDIES**



**48 FEATURED** some examples of leadership and women empowerment



**SEWA FEDERATION ACTIVITIES:**  
 Seven Circles of Strength.



**LINKAGES:**  
 Linkages & exposure trips from around the world.

**FUTURE PLANS**



**48 THE ROAD AHEAD:** Newer Systems. A Larger Perspective. Greater Momentum.

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**SIX SECTORS**  
 105 Co-operatives across Six Sectors.

**New Innovative Co-operatives**



**INNOVATIVE CO-OPERATIVES:**  
 Breaking new ground.

"To change the status of a marginalized, unrecognised & self-employed women to a self-reliant entrepreneur with collective bargaining power is a long & arduous journey."



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## FROM OUR FOUNDER'S DESK

> In the process of unionizing poor, self-employed women, the first lesson we learnt was that struggles by the working poor will have to be carried at all levels of exploitation and injustice.

But, we soon learnt that mere struggles by protests and court cases do not yield results. They are like hitting your head against the wall because the laws, policies, public perceptions do not understand you. I realized this when the chindi workers' demand for raising their wages could not succeed much in the court nor in negotiations with the traders-cum-employers. Instead, those who raised their voice were victimized. When those victimized organized their own producers' cooperative

called 'Sabina', they could enter the mainstream of the quilt market. As equals, they could face those very traders, contractors, and employers against whom they were fighting in labour court. The important lesson learnt was that the strategy of joint action of union and cooperative can lend bargaining power to the self-employed to raise their income and much more.

Our experience in SEWA has shown that co-operative economic organizations are not only feasible for poor women but bring about better work in several ways. First, they give women who are the most vulnerable, a new identity based on respect for the contribution their work makes to society and to their own families. Second, co-operative forms of work allow them to build an enterprise and reach markets directly, instead of being at the mercy of traders and others who exploit their lack of access to markets. Third, they are able to pool their resources, capital, knowledge and skills. When they join SEWA they have access to savings, credit, housing, pensions and other benefits that the women decide jointly. Fourth, they are able to avail themselves of government schemes and programmes, which would be difficult for them to do individually. Finally, their coming together into a viable economic organisation increases their voice and bargaining power in society and in the market place.

I am happy to see the numerous advancements brought in by Gujarat State Women's Sewa Co-operative Federation to economically weak self-employed women. It has provided a unique model of being an advisor, trainer, marketer, mentor, and advocate for 105 cooperatives. Their efforts have eased the structural, systemic and procedural impediments. They have tried to pave the way where none existed. I hope more and more cooperatives do access and use the services and resources of SEWA Federation.

I congratulate Lalita Krishnaswami, who has played a leading role in SEWA and SEWA Federation on completing 20 illustrious years in the cooperative movement. I wish that the Federation grows from strength to strength. I hope to see SEWA Cooperative Federation assume an increasingly bigger role in the informal economy gaining more visibility, voice and validity, in the next two decades!

ELABEN BHATT

## A NOTE FROM OUR CHAIR-PERSON

> Two decades of challenges. Twenty years of collective efforts. It has been an incredible, arduous yet exhilarating journey of bringing about progressive change in women's co-operatives.

We have advocated, formed, lobbied, nurtured and catalyzed the transformation of poor women's co-operatives to economically viable units. The quest sometimes compelled us, sometimes inspired us to take up numerous pioneering initiatives. Lobbying for new definitions of co-operatives where none existed. Learning from grass-root realities, we organized enterprising groups wherever we formed viable opportunities.

Beginning with providing only account keeping services and registration of new co-operatives, many more services are being provided through the consulting cell. The objective is to enable the participation of women in the co-operative movement through 'low cost-high quality' advisory and business services.

The foundation of SEWA Co-operative Federation is based on SEWA's values rooted in Gandhian ideology. We have looked at the holistic and integrated approach to co-operative development emphasizing on governance and viability. We nurtured each fledging co-operative through SEWA's four pillars of development. i.e., organizing women into co-operatives; to build their assets individually and collectively; to build their capacity to manage, decide and run their own co-operatives and to enable them to avail social security, pension.

The transformation is visible as artisans become master crafts persons and designers, land labourers are owners of their produce, service providers become professionals using technology, and women taking over defunct dairy co-operatives from men are run successfully. The vendor co-operatives have their own market, where they can sell comfortably and peacefully. They access credit from their own co-operative to enhance their micro enterprises and other financial needs.

Several of our co-operatives became innovatively demonstrative and exemplary role models for the country – e.g., Saundarya Cleaning co-operative was replicated and registered in MP.



In the era of globalization, open market and competition, co-operatives have to carve their own stronghold and space in terms of services and products. The members thrive at the center of development in their member based organizations of the co-operative set up. They turn into leaders who work for their own right, equality, dignity and justice.

My sincere thanks to Shree Elaben Bhatt, Founder of SEWA for her direction, support and blessings. I thank the Federation team for their tireless commitment, multi-dimensional contributions and their leadership; that has been the driving force in making the Federation what it is today.

I am grateful to all those who have been associated with the Federation and supported its activities. Last but not the least, I must thank all my colleagues from SEWA's sister organizations who have been supporting its eventful journey.

My sincere gratitude to Ms. Shilpa G. Bhatia & her team at images, for putting this report together lucidly and effectively.

LALITA KRISHNASWAMI



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## A NOTE FROM OUR MANAGING DIRECTOR

➤ In Gujarat co-operatives have progressed unbelievably well and extraordinarily across all the various sectors. The role and contribution of the Federation has been visibly significant.

The primary co-operatives associated with the Federation are in the true sense running and managing all co-operative activities competently and successfully. This is especially amazing as most of these co-operatives belong to innovative category; they have no parallel to emulate on and chart their own paths of progress through challenges.

Over 1,00,000 members have been able to overcome poverty and generate livelihoods from 105 co-operatives across different sectors like livestock, craft,

vendors, agriculture, service, savings and credit.

The Federation has played a major positive role in obtaining fair price for agriculture producers and fish vendors. It also successfully controlled prices in the wholesale market as is evident in the case of cooperatives for vegetable producers and for fish vendors.

Service sector co-operatives are another area of robust development by the Federation. We have been successful in providing livelihood to about 20,000 women in grass root level core areas like Safai Mandli, Homecare co-operatives, Construction, Catering, Child care, Healthcare, Video SEWA, etc.

The most critical and strongly emphasized activities in the Federation are those that seek to strengthen and sustain the artisan's co-operatives because this enables them to earn a livelihood to meet their life's demands.

The last twenty years have been full of emergent challenges arising from competition in the open markets and the economic depression. The Federation's untiring efforts and close collaboration with co-operatives have enabled members to sustain and overcome challenges by operating within the co-operative structure and effective managerial functioning. Steady and continuous improvements on multiple levels has created a sound foundation for a bright and shining future.

In conclusion, I would like to point out the outstanding work of the co-ordinators, members of co-operatives and staff. Their efforts have been very inspirational for me. I heartfully thank the Chairperson Lalita Krishnaswamy for giving her valuable inputs and guidance since the formative years and would also like to thank all the other staff members for their contribution.

Lastly, I am deeply grateful to SEWA, Sir Dorabjee Tata Trust, Rangoonwala Foundation, and the Canadian Co-op Association for their invaluable support since our inception. Their cooperation facilitated and catalysed the Federation's journey to evolve into a strong entity and remain in the forefront.

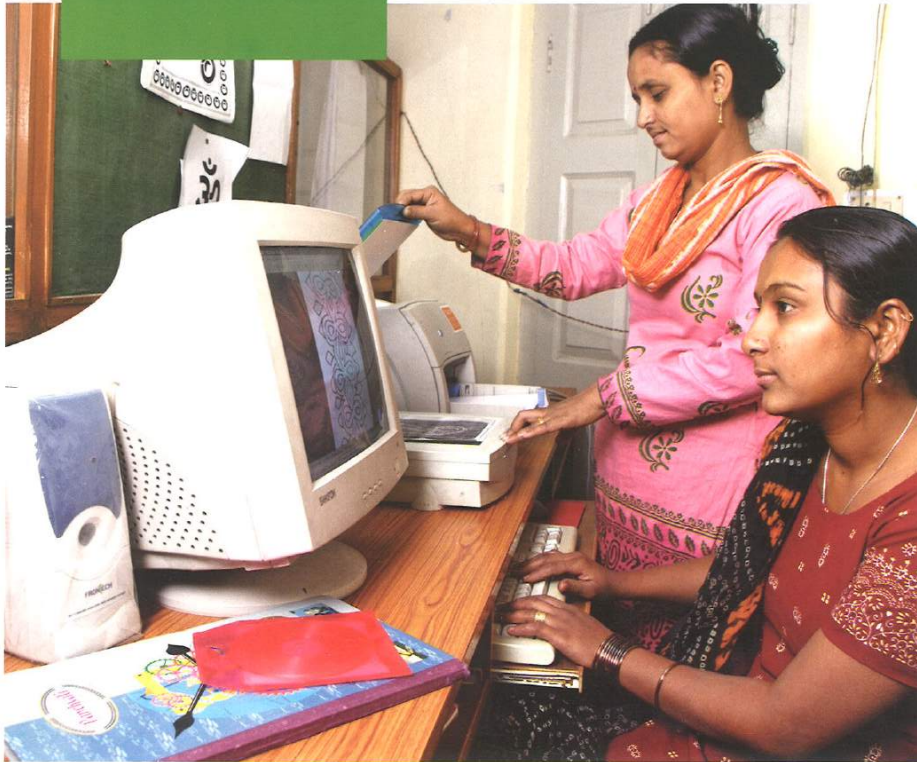
A handwritten signature in black ink, appearing to read 'Labhu Thakkar'.

LABHU THAKKAR

# सेवा फेडरेशन

Meaning: Serving Organization. Serving Who? Poor, illiterate women. How? In groups of common vocation. Why? For self-managed, self-sufficient livelihoods.

“ Individually, we are a drop. Together, we are an ocean.”  
**Ryunosuke Satoro**  
”



Twenty long years ago, SEWA Federation realized that an individual struggle gathers sustainable force in collective efforts. We began organizing economically weak, self employed women who fought a lone battle for livelihood into vocational groups of shared interest - self sufficient livelihoods. SEWA Federation's member co-operatives are 'Social Business' ventures: democratic entities guided by social and economic objectives.

As we responded to the needs of women struggling to stand on their own in traditionally male-dominated sectors, we gained new skills and resources. We played the role of business incubators, nesting organization in the formative years, and then held their hand and walked with them through the trials of growth and expansion years. SEWA Federation stands strong behind all its co-operatives and serves them as a manager, trainer, consultant, marketer, advocate and fund raiser.

This quest has compelled us to take up numerous pioneering initiatives. Lobbying for new definitions of co-operatives where none existed. Learning from grass root realities and organizing enterprising groups wherever we found viable opportunities. Many of our innovative co-operatives were thus conceived. We applied integrated approach to self reliance and nurtured each fledgling co-operative through asset-building, social security, capacity-building and representation in mainstream development. As we organize and build women's organizations, the members thrive at the center of the development. They turn into leaders who work for their own rights, equality, dignity and justice.

Today, SEWA Federation has a turnover of Rs. 25 crore, of the co-

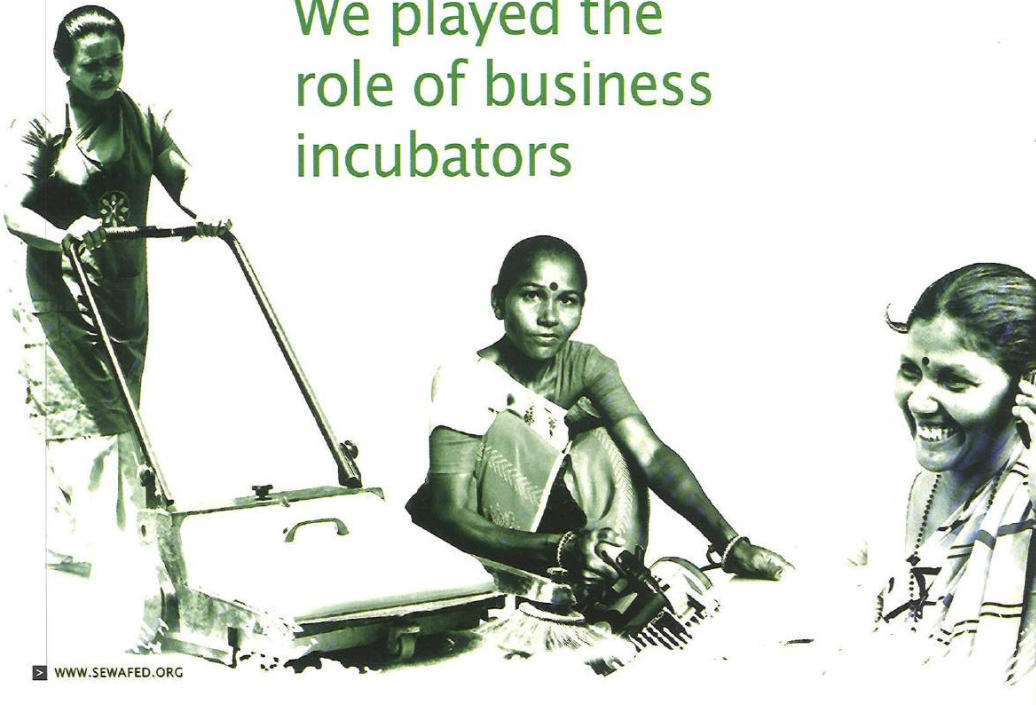
operative members, and has achieved 'A' grade in audit.

Today, we are working tirelessly and innovatively to energize 105 co-operatives and 98790 members. The focus now is to infuse all our members with the merits of professional management. The complex but empowering tools, processes and principles of management are being translated into "simple to understand, easy to apply" way.

**United Nations  
Organization  
celebrates 2012 as  
the 'International  
year of the Co-  
operative' with the  
theme "Co-operative  
enterprises build a  
better world".**

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**We played the  
role of business  
incubators**



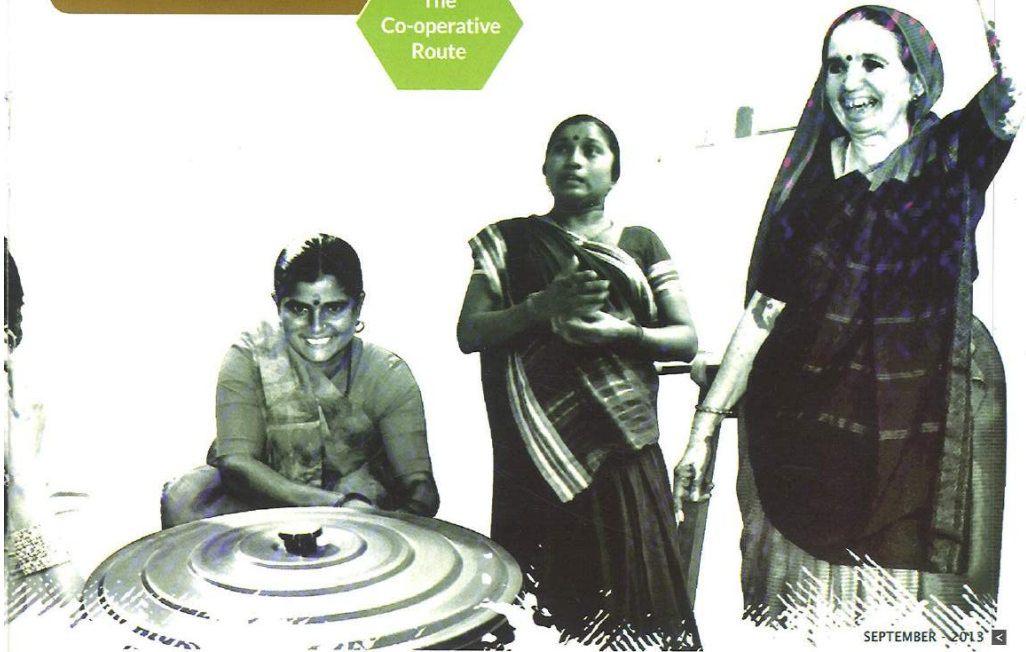


Co-operatives are powerful tool for development. When women generate employment, form capital and build their own assets through their co-operatives, they build their capacity to stand firm in the market, control their resources, and have social security and strength. Only then, empowerment takes place socially and economically.

The Co-operative Route



Construction Women Workers then

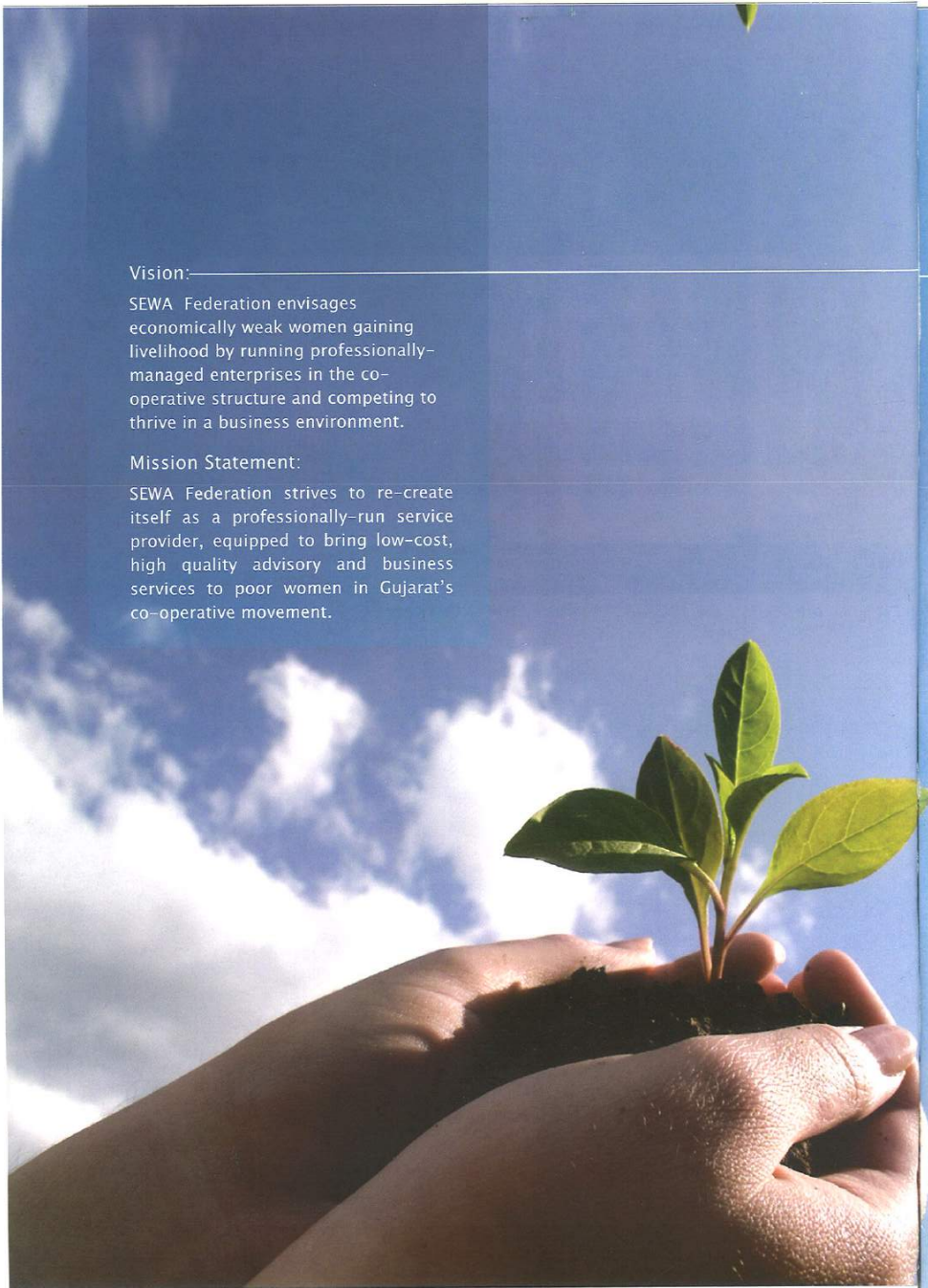


Vision:

SEWA Federation envisages economically weak women gaining livelihood by running professionally-managed enterprises in the co-operative structure and competing to thrive in a business environment.

Mission Statement:

SEWA Federation strives to re-create itself as a professionally-run service provider, equipped to bring low-cost, high quality advisory and business services to poor women in Gujarat's co-operative movement.



# THE ROAD TO SELF RELIANCE:

CONNECTING STRUGGLES, DREAMS & POSSIBILITIES

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> "The transition is long, arduous but visibly worthwhile. From illiteracy to functional literacy. From socially irrelevant to socially significant. From sporadic and meager livelihoods to economic self-sufficiency. From diffidence to confidence. From a struggler without voice, opinion or wherewithal to a force with voice, direction and resourcefulness."

While the co-operative movement gained force decade after decade, the women from the informal sector were left behind : under-represented, marginalized, with no voice or visibility. The women , stepping tentatively across the domestic threshold, struggled weakly to increase their bargaining power and gain economic self-reliance . SEWA (Self Employed Women's Association) was formed in 1972 to address and energize this common bond of "struggle" and the collaborative mission of "development" by leveraging the strategy of organizing women in unions and cooperatives.



Women in rural areas get tied up with household chores - filling water everyday.



Women in rural areas play the traditional folk dance 'Garba' with water pots on their head.



“  
We knew nothing about co-operatives or business plans. The Federation trained us on many fronts.  
”



SEWA Federation, an initiative of SEWA, was registered in 1992 to bring about active participation and leadership of women in the mainstream co-operative movement. The singular vision is to provide its members with three empowering capabilities: economic self-reliance, capacity building through skills training and access to resources and markets, and sustained livelihood. The strategy is to organize women through formal institution of a co-operative to advocate for their rights, and to promote opportunities for better income in existing employment sources or in alternative employment sources.

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We found that the co-operatives belonged to different trade groups and had unique set of issues within the common parameters like demand, supply, marketing, technology, etc.

## Six groups - 105 co-operatives



### Women's Economic Empowerment secures her participation in.....

- ◆ Decision Making
- ◆ Political Movement
- ◆ Social Security
- ◆ Capacity Building
- ◆ Assets in her name
- ◆ Balance of relationship in the family unit



They needed a common forum and an apex body to represent their issues at policy level, resolve their operational constraints and develop their capacities and markets. To this end, the Federation delivers a diversified range of low cost, high quality training, financial, managerial, advisory and business services. It delivers an important supportive role comprehensively in distinct contrast from the Government body for co-operatives which focuses only on policy issues, promotes capacity building for only specific trades, and does not aim for achieving marketing support, livelihood generation or economic sustainability. SEWA Federation is the biggest Women's Cooperative Federation in the country for workers in the informal economy.

#### How does the Cooperative Structure help?

- A "Collective" business is a stronger foundation for self-reliance.
- Leadership and Management capacities of women increase as they learn to write accounts, read balance sheets, check and manage incoming and outgoing incomes while managing the cooperative
- The democratic process of co-operatives creates a new line of leaders through elections. The women gain recognition, representation and visibility.
- The Co-operative serves as a single window for common issues. This reduces individual cost and effort as the women do not need to run around for different services.
- The women develop a habit of working together across different cultures, castes, creed and language.
- The cooperative is used, run and owned by the members themselves. This lends a reassurance of strong belonging.

One of our most impactful initiatives is organizing study trips and exposures for our members to the outside world : markets, trends, counterpart members in other states and countries, and know-how. These exposure visits have had a remarkable impact and development effect on the seven areas that the Federation strives towards. They were also the defining moments for women whose world was so far limited to their home, SEWA Federation office and their work place.

## Our objectives

1 Enhance socio-economic development of its present and potential members.

2 Organize and encourage participation of self-employed but poor women or informal economy in the co-operative movement.

3 Enhance the skill of members through needed education and training in entrepreneurship.

4 Provide advisory services to member co-operatives.

5 Provide need based training and technical support for the upliftment of members in the co-operatives.

6 Advocate policies at the State and Central level to safeguard the interest of members.

The Federation reaches out seven main support and promotional services:

- 
- Co-operative education and development
  - Business Development
  - Institutional Development
  - Human Resources Development
  - Market Support
  - Policy Advocacy
  - Research and Publications.

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**SEWA Federation is a teacher, advisor, facilitator, mentor and friend to women who hold a dream in their hand.**

> WWW.SEWAFED.ORG

> **Human Resources Development : Intensive Training. Extensive Exposure.** Having organized the women into co-operatives, the Federation found that the largely illiterate women did not know the power, benefits, responsibilities and potential of being a member of a co-operative. They had little knowledge of accounting, lacked access to programs and policies, and were ignorant of the market trends. With negligible networking, how could they gain access to training in these functions essential for the success of their trade? The Federation took upon itself to address these challenges in three ways : Training, Exposure and frequent consultative Meetings.

**Training: Imparting more than just technical skills. Changing Attitudes.**

The training needs of member co-operatives were wide ranging as issues differed across six separate trades spread over 105 co-operatives. Regular interactions and in-depth study helped us design an evolving and dynamic range of structured training programs for multi-dimensional development of co-operative members. We realized that there are three aspects of training necessary for a co-operative's success: Governance, business development and economic viability. We gave them all three.

## TRAINING OBJECTIVES

- Generate awareness and bring women into the co-operative movement.
- Strengthen capabilities of individual members and group/co-operative so that they run their enterprises effectively and democratically.
- To develop their competence in working successfully in a new environment.
- To transfer professional knowledge and skills to the grass root level.
- To become their own decision makers.



“I learnt about the co-operative movement “on the job” at the Federation. I have understood the structure of the co-operative sector, which enables to generate livelihood to the poor. I started giving co-operative education training to the members to generate awareness in the benefit of the co-operative. - Jayaben Vaghela - Co-ordinator Training SEWA Federation ”



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**Governance:** Across various trades, many aspects impacting development are common, Values Training is one such area. General training sessions updates members on these basic issues and core values: organization values on Gandhian principles, business values like professionalism and trust, and human resource values like truth and transparency.

Secondly, special trainings were conducted to build capacities for running a co-operative successfully on four factors impacting the efficiency, viability and growth of a co-operative: educational, management, financial and marketing. about 750 women were updated with the essential skills of good co-operative governance, day to day governance, minutes of the meeting, accounting.

**Business Development Training:** Each group of co-operatives has its peculiar trade -specific issues to be surmounted. They could be process specific, product specific or resource specific. Business Development trainings introduce new methods, upgrade skills, modernize old process, or open up new product opportunities.. Each training aims to ease the way or create a new way of growing stronger. So that they can formulate effective Business plans. Till date, 2480 members have received business development training. In total, 20,900 women have been trained across 900 programs.

The goal of training is to turn every member into proficient managers, capable of piloting and promoting the business activities of their respective co-operatives. Over consistent efforts, these sessions prepare members on co-operative educational training, management training, training for marketing and promotion, leadership, technical know-how and capacity building.

Exposure Visits

# LINKING MARKETS

Exposure: Opening new worlds. Connecting to Mainstream growth.

There is a world of opportunities out there and you can access its potential for your growth. This idea

inspired the Federation to co-ordinate exposure visits for its members to institutions, counterpart organizations, markets, and

resources groups in other cities and countries of the world. Exposure visits enable members to learn, experience and exchange information, innovative ideas and techniques to run a successful co-operative.



for its member co-operatives.

Over the years, the Federation has formed networks with myriad organizations nationally and internationally and formed access lines for its members. As a direct member of NCUI, the Federation forms frequent direct linkages with international bodies for capacity building, branding and visibility, livelihood, and business development

In a 2007 tie up with NCDC (National Cooperative Development Corporation), fish vendors went to Trivandrum and vegetable growers to Bangalore. Catering Co-operative members visited the reputed Mumbai Dabbawallas to learn



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A visit to the reputed Mumbai Dabbawallas to learn efficient distribution system based on six-sigma.

## National

Years	Women	Countries
'04 - 05	80	Valsad - Vasudhara dariy, Amalsad, Gandevi, Nasik, Trambak, Shiradi, Pune, Mumbai
'05 - 06	1	Delhi
'05 - 06	110	Gandevi, Nasik, Trambak, Shiradi, Pune, Mumbai, Panchangini
'06 - 07	10	Trivandram
'06 - 07	36	Kerela, Allahabad & Aurangabad
'07 - 08		Tirupati, Mahudi, Amarnath, Vaishnavdevi
'08 - 09	5	Jaipur, Haridwar, Rushikesh, Puskar, Mathura, Gokul, Vrundnavan, Shrinathaji
'09 - 10	8	Kolkata
'10 - 11	6	Cochin

**Visits to access global trends and practices with CCA (Canadian Co-operative Association), COADY international institute of Canada**

▶ Since 15 years, I have grown and learnt with SEWA Federation.

After joining the Federation, I gained immense experience by going to other countries especially COADY International for a training on livelihood and markets. This inspired me to make a number of changes in my work. I learnt how to work systematically, gained professional skills and a lot of confidence.



efficient distribution system based on six-sigma. In 2010, fish co-operative members visited MPEDA (Marine Products Exports Development Authority), NCDC, Modern Fish Markets and studied dry-

their knowledge and perspective expands and the confidence soars to sustainable heights. They come back home forever enriched. They even start getting respect and recognition in their families.

**Inter National**

Years	Women	Countries
'01 - 02	2	Mexico
'03 - 04	1	U.S.A
'06 - 07	12	Srilanka
'06 - 07	3	Canada
'07 - 08	13	Thailand
'07 - 08	1	Germany
'08 - 09	1	Netherland
'08 - 09	1	Poland
'09 - 10	1	Canada
'10 - 11	13	Srilanka
'11 - 12	1	Eithopia

fish techniques (Digha) in Calcutta.

**For women who never stepped out of their homes, the positive impact of these exposure visits remains long after the visit ends.**

As they step out of their homes, their credit worthiness raises manifold,

community and society.

The Federation upscales its own capacity and skills also by organizing "Training for Trainers" with exposure and study visits for its staff and Board of Directors. As part of capacity building, the staff members attended national level programs and workshops with NCUI, New Delhi; Functional



Vocational Training Center, Bangalore; Rangoonwala Foundation and IRTC at Mumbai; AMA(Ahmedabad Management Association), Ahmedabad. NABARD(National Bank for agriculture and Rural Development) workshops; and Trainings on international fund raising and tenders with South Asian Fund Raising Group, Agra among others. Visits are also organized to access global trends and practices with CCA (Canadian Co-operative Association), COADY international institute of Canada; National Co-operative League, Thailand; Business Counseling Program, Germany, etc.

**Interactive Growth: Sharing and Learning and Growing.**

▶ The Rangoonwala Foundation Partnership Programme organized three exchange visits. Arunodayam, Chennai works for mentally challenged and abandoned children. They sent four members to train in block printing and paper bags making.



They said, "We will use this skills to train children at our end." Vikas Sahyog Parishthan.

Maharashtra visited the Sewa Co-operative Federation to integrate the experience in organizing women and the skills in organic farming and documentation.

"We will try to replicate some of the systems and improve our production and marketing procedures. We will train our members so that they become professional trainers. We aim for better quality products." Sairaben, Master Craft Person, Design Sewa after visiting Dastkar Andhra Marketing Association, Hyderabad.





a strong  
link with  
mainstream  
markets

# MARKET SUPPORT

“ Most poor producers like us sell our products to middleman or agencies which sells them to vendors or customers at much higher price. We did not have connections, training or bargaining power to negotiate with bigger vendors for higher price or the resources to have our own shop. So we had to sell cheap. ”

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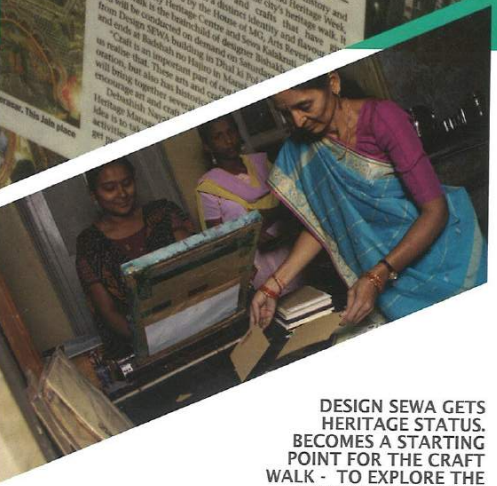
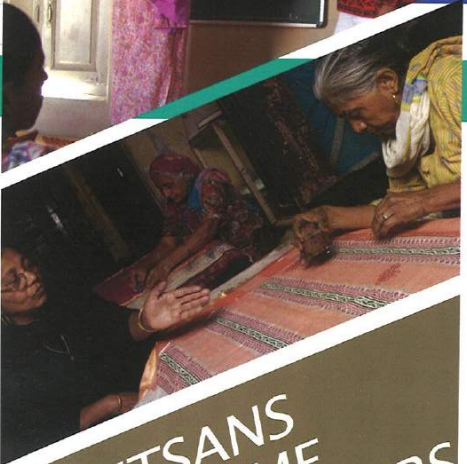
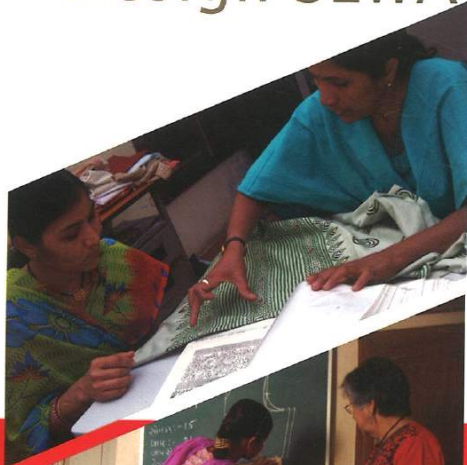
For women whose world existed just a few meters around the four walls of her home, marketing their skills and products to the world was an impossible proposition. They need help at every step of the marketing process. Identifying and accessing markets. Advertising their services. Negotiating. Packaging. Logistics.

The Federation assumes the responsibility of exploring and providing opportunities for its member co-operatives to market its products and services directly to vendors and customers. This eliminates the profit of middlemen altogether and

places the control in the hands of its members. The Federation helped create four marketing facilities : SEWA Kalakruti to market produce of artisan co-operatives; Shop no. 40 at APMC Market to link vegetable producers and vendors; Matsyagandha Fish Shop for fish sellers; and Design SEWA for artisans for reference, design development and market their customer-oriented products designs.

Design SEWA has formed a panel of master craftswomen-cum-designers to help the co-operatives in product development.

# Design SEWA



**ARTISANS  
BECOME  
DESIGNERS**

**DESIGN SEWA GETS  
HERITAGE STATUS.  
BECOMES A STARTING  
POINT FOR THE CRAFT  
WALK - TO EXPLORE THE  
PEERLESS LEGACY OF  
AHMEDABAD'S  
EXQUISITE TRADITIONS.**

Design SEWA imparts formal training in skill upgradation and design development so that local artisans become master craft persons and master craft persons become designers. It increases their ability to combine traditional skills with new techniques. They create innovative designs while maintaining aesthetic sensitivity and authenticity. Design SEWA is a strong catalyst for strengthening market support and market linkages for the artisans.



**T**wo problems faced the artisans. One, the skills were getting lost in the sands of time. Two, the traditional skills of artisans operating in the conventional grooves (designs were poorly recorded and passed on personally from artisan to artisan) were disconnected with the mainstream market trends, colours and designs. The Federation set up Design SEWA as a large repository of designs as well as a central forum for interaction between artisans and between artisans and buyers of traditional designs. A large data base was documented and archived for easy referencing for the artisans. Design SEWA collects sample and documents traditional designs of embroiders, block printing, patch work, weaving, zari and tilla work and other crafts in its digitized and regularly updated library.

#### Documenting Designs created by craftswomen by Rehat



To find out more go to:  
[www.designsewa.org](http://www.designsewa.org)

Design SEWA is housed in a 100 year old building located in the walled city area, Dhal ni Pol, Ahmedabad. It has been recently included in the Heritage Craft Walk of the city. There is an urgent need to support the restoration of its heritage building as architects, doctors, lawyers, children and institutes have begun visiting Design SEWA to benefit from its live demonstration of traditional arts and crafts. This public interface creates greater awareness and visibility, access to larger market and increased respect for the local arts and craft heritage.

SEWA

V

# Kaldam

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We also supported the process of catering to the export market by training the artisans to understand, implement and honour the norms and standards of production and packaging set by importing countries. Ten members of Saundarya Safai Co-operative were trained as professional packers. The Federation exports artisans' products to USA, UK, Switzerland, Geneva, Spain, and other countries around the world.

## The up-market shop for grass root Artisans.

**SEWA KALAKRITI IS THE POOR ARTISANS' DREAM SHOP - A COMMON PLACE TO COLLECTIVELY DISPLAY & MARKET THEIR PRODUCTS TO MAINSTREAM MARKETS**

> From its tentative first outpost of two tables near SEWA Reception Center, SEWA Kalakriti evolved into a large artisan's mall at a mainstream shopping complex in Ahmedabad City. The Federation has taken SEWA Kalakriti to national and international exhibitions to exhibit, sell and form linkages with global buyers.

## Shop No. 40 :

Vegetable Sellers break a male bastion.

Women constitute two in three, and sometimes three in four, of the agricultural labour force in Asia. Yet, they are vastly under-represented in agricultural co-operatives.

> Finding a strong ground for vendors, both in terms of physical and bargaining power, has been a long struggle for women vegetable vendors. Step by deliberate step, the Federation organized women vegetable sellers into a co-operative, learnt and taught women the dynamics of the trade, and struggled hard to obtain a shop at APMC for marketing produce.

The Shop provided technical guidance, credit facilities and transportation for facilitating the farmers to sell their produce directly through Shop no. 40. It introduced efficient marketing system to enhance the income and benefits for both producers and buyers. Today, Shop No. 40 has a turnover of Rs.60 lakhs p.a., offers a number of facilities to farmers

and has strong linkages with rural vegetable growers, government and other organizations.

The Shop has been instrumental in bringing together vegetable and fruit producer women who so far operated in isolated islands. In Kheda Taluka, 51 such women who supplied vegetables regularly to Shop no.40 organized themselves to benefit from collective strengths and registered their co-operative 'Kheda Taluka Women's Fruits and Vegetable Producers' Co-operative'. They are working to find better solutions for occupational needs of farmers members (manure, seeds, equipment, water, etc.), enhance their livelihood and build their capacity.

The Vegetable Growers Association

“ After a long battle, we were allotted space in the APMC market for a trial period of one year in 1999. We underwent one month's on-the-job training on existing tradition of business transactions like price fixing, record keeping, etc - Dinaben Parmar, shop No. 40 ”

gained from visits to various co-operatives in Bangalore, and participation in vermin-compost training by Gujarat Agriculture University,

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> The Shop No. 40 at APMC market Ahmedabad  
> A woman fruit vendor sells fruit on her own hand cart given to her with support from the SEWA Federation.



# MATSYA FRESH FISH SHOP :

Regular supply at a fair price.

Ensuring a regular supply of good quality fresh fish was a recurring struggle for small-volume women traders of fish.

The Federation initiated a whole-sale shop with Matsya Fresh in the fish market at Chamanpura, Ahmedabad. This was located close to homes of women fish sellers. They could now easily buy good quality fish for retail selling at bulk prices. The women had the assurance of regular supply, cut down transportation time and cost and did not have to deal directly with difficult traders. They were given essentials like boats, iceboxes and weighing machines. This year, we added a Mobile Van to reach many areas of the city so that buyers can get various kinds of fish at a reasonable price.

From a dormant co-operative, the Federation turned around the fish co-operative by actively working towards asset building, capital formation and securing a market place (after nine years of

concerted efforts). In the future, we aim to facilitate an RO system and Cold Storage to enhance their fish preservation and marketing capabilities.

#### Facilities for women vendors & producers given by the Federation :

- ◆ 110 litre boxes distributed to 410 producers & vendor women
- ◆ 50 litre boxes distributed to 535 producers & vendors
- ◆ 12 cycles, 3 handcarts & 88 weighing machines for vendors in Ahmedabad
- ◆ 5 boats for producers in Veraval & Porbandar
- ◆ We have setup a RO system for clean drinking water for fish vendors
- ◆ 900 kg capacity cold storage installed at Omnagar shop in Ahmedabad.



This was the first time that women had an asset in their own name.



**“ Private fish traders sold us inferior quality of fish at high rates. We had no proper boxes to preserve fish, says Shantaben. ”**



*Women Fish Vendors rejoice in the traditional 'Garba' dance after having won an own co-operative shop.*

TRAININGS  
&  
WORKSHOPS

BUSINESS NEW



**MEETINGS**  
Member Co-operatives participated in the yearly plan meetings at Ganeshpura.



**SOFT SKILLS TRAINING**  
for Home Care members by Dr. Renuka Patwa - on attitude, cleanliness and hygiene.



CREATE

**WORKSHOP**  
Workshop on support services to womens' co-operatives.

WORKSHOP

SWOT Workshop in 2008 for understanding of strength & weaknesses.



26



**MEHNDI TRAINING**  
being imparted as new vocational skills to daughters of co-operative members.



AWARD

Elaben Bhatt awards Taraben, a master craftswoman as the odlest member.



ASSET IN THEIR NAME

FOR THE FIRST TIME.  
Hasumativen, a vegetable producer fom Kheda disrict got a buffallo and water pump as an asset in her own name . 5 Fish Producer women got a boat as an asset in their own name.

INSPIRING



**AWARD**  
Kantaben - committee member of Vegetable Producers Co-operative of Kheda district gets award from Gujarat Vidyapeeth for women empowerment.

## ENERGY

Gobar Gas Plant installed at Vasna Village, Kheda district in Maniben's house. This helped her light her fuel fire so she could save time in collecting wood for fire. Besides she could use organic manure for farming.



## NEW INITIATIVE

### NEW RO PLANT AT MATSYAGANDHA SHOP

For regular supply of water and they get access to clean drinking water for the slum areas of Chamanpura, Ahmedabad, the Federation helped install a RO Plant.



## CAMPAIGN

Radio Mirchi campaign for Saundarya and Catering Co-operative.

## LEARNINGS



**SUPPLY CHAIN MANAGEMENT WORKSHOP** conducted by IRTT for all co-operatives.

## LEARNINGS

Visit to SEWA Kerala hosted by SEWA Academy, by Homecare Co-operative members to understand their work on domestic workers.



## VISITORS



### FROM VSP

Vikas Sahyog Pratishthan, NGO from Maharashtra visit the Federation to share information on co-operatives.

## EVENT



Lalita Krishnaswami commemerates the members of Saundarya Co-operative on it's silver jubilee celebration.

## EMPOWERED



### TRAINER

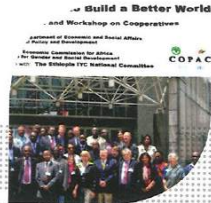
Rehat joined the Shantipath camp during the 2001 riots now becomes a trainer for other artisans.

## TECHNOLOGY



Organic Farming visit to Kutch - Cohej organisation who have their own organic shop.

## LINKAGES & EXPOSURE TRIPS FROM AROUND THE WORLD



**EITHOPIA:**  
A global Forum & workshop on Co-operatives organised by United Nations Development for Economic & Social Affairs in association with the Eithopia IYC National Committee. Lalita Krishnaswami represented the Federation in the workshop.



### CANADA

Training on 'Policy & Advocacy' and 'Learnings & Change in Canada in 2007 participated on behalf of the Federation by Labhuben Thakkar, Jaya Waghela & Ila Shah.

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#### LINKAGES WITH OTHER ORGANIZATIONS

- IFCOD
- M.I.C.A.
- Nabard
- SIDBI
- C.P. Art Center
- images
- Synergy
- Gujarat High Court
- Unnati
- Gujarat Vidyapeeth
- Commissioner Women And Child Development
- Development Commissioner Of Fisheries
- National Institute Of Design
- Development Commissioner Of Handicraft
- Friends Of Women's World Bank
- Central For Environment Education
- National Institute Of Fashion Technology
- Shri Laxmichand Zaveri Foundation
- Registrar Gujarat State Co-operative
- Ahmedabad Milk Union
- Appeal Export Promotion Council
- National Co-operative Development Corporation
- Jean Fremont Secourse Populair Association
- Gujarat State Fisheries Federation
- Gujarat State Co-operative Federation
- Ahmedabad Management Association
- Ahmedabad District Co-operative Federation
- Agriculture Producer And Marketing Committee



### CANADA

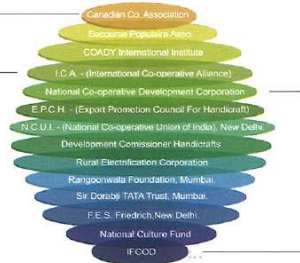
Lalita Krishnaswami represents the Federation at Ottawa, Canada for a UN Conference on 'Economic Empowerment of Women' in 2011.



**POLAND**

"World Farmers Forum" in 2008 represented by Labhuben Thakkar for the SEWA Federation.

International



National

**LINKAGES**

**SRI LANKA**

Sharing Experiences on 'Co-operatives' by the Board Members with SANSa Bank & it's affiliates.



**ISRAEL**

Study tour on Co-operative Development & Agriculture in arid zone. Labhuben Thakkar represents the SEWA Federation.



**SINGAPORE**

Kalakruti marketing outlet for artisans participated in the Diwali Exhibition fare at Singapore.

**BANGKOK**

A study tour to Thailand organised by the Federation for the BOD. The BOD visited credit union & other co-operatives.



*The work of Federation often features in media like 'Gram Swaraj' magazine and the annual publication of Gujarat State Co-operative Union. The Federation also uses mass media like radio (via programs like "Rudi no Radio" and channels like Radio Mirchi) to promote awareness and news of women's co-operatives.*

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*Video documentation is a powerful means of live demonstration of the world of and its member co-operatives. The Federation has made many audio visual films on its own journey, and that of its members like Matsyagandha Fish Co-operative, Saundarya Safai Mandli, Design SEWA, Artisans, etc.*

## RESEARCH, PUBLICATIONS & DOCUMENTATION

Sharing Solutions, challenges and milestones with all stakeholders.



The Federation undertakes a range of research and documentation work for greater insight into issues impacting the growth of its member co-operatives. It also undertakes documentation and publishing of data on numerous aspects for easy reference by various stakeholders: member co-operatives, funding agencies, study groups, associate organizations.

Research has helped the Federation to identify needs, issues and status of the co-operatives. The findings of spot survey of five struggling and near defunct co-operatives helped the Federation to decide and recommend revival of three co-operatives: Trupti Catering Co-operative, Matsyagandha Fish Co-operative and Sachana Embroidery. Today, all three have evolved into thriving organizations.

Efficient and comprehensive documentation is an important tool for sound decision making, multiple

references, historical study and structured training. The Federation frequently publishes documentation to fulfill wide-ranging objectives like training modules for skill sharing, business plan development, member education, policy education, and co-operative management. These publications are created in English as well as the local language Gujarati.

Monthly Newsletters "Sahakarita" are published to share the achievements, developments and current issues of member co-operatives. Besides, the Federation also records journeys of evolution and timeline of challenges overcome for some of its co-operatives as inspirational case studies. The challenges and transformation of artisans was captured in a booklet called "Artisans become Designers". How the tide was turned for women fish vendors selling fish on the streets was detailed in "Matsyagandha ki Sugandh – Story of Women fish vendors"



## POLICY ADVOCACY

Consulting: Multi-dimensional advisory services. Identifying solutions. Exploring opportunities. Mentoring members.

The process of forming and running a co-operative successfully is like any other business enterprise. The uninitiated poor women were unaware of taking the necessary steps, accessing the right sources and linking with the optimal solutions. The Federation initiated a consulting cell to give low cost high quality services on Business development and Governance.

The Consulting Cell guides its members on several aspects and tasks: register a



co-operative, link member co-operative with the prospective employers, prepare agenda and minutes of meetings, help maintain reports of monitoring and financial details, communicate with government/non government organization, meet legal procedures, disseminate key information, and link with other service providers of SEWA and its sister organizations.

The Consulting Cell is the women's link to the opportunities, schemes and information with the outside world. Over the years, the Consulting Cell established access to government run trainings and

schemes, developed business plans, generated employment opportunities, supported marketing through brochures and videos, guided on account keeping, and conducted surveys for member co-operatives. It also provided tax related services and valuable inputs on mandatory legal services.

For instance, 450 vendors of Matsyagandha Fish co-operative were linked with State training programs and subsidies for accessories like insulation

boxes. Trupti Nashta Utpadak Mahila co-operative was liaised with NABARD, Gujarat High Court, and Metropolitan Magistrate Court to run their canteen. 200 construction workers upskaled their skills at Mahila Housing Trust. They went on to form the first women's construction workers' co-operative - 'Rachayita Bandhkaam Mahila SEWA Sahkari Mandali Limited. 100 women have formed a Home Care Co-operative. Women received training on 'child and elderly people' and placed in various homes. The cooperative members also receive training in home management.

In another instance, we secured permission for MHT to utilize the charitable funds held in trust by Credit Co-operatives in Baroda and Surat.

The Consulting Team advises member co-operatives on how to file an IT return, the process of TDS Deduction and claiming refund of TDS. This is especially useful for Service Co-operatives.

Similarly, co-operatives are briefed on filing Service Tax Returns and securing a Service Tax Registration Number.

### RAMILABEN, CHAIRPERSON, RACHAITA CONSTRUCTION WORKERS' CO-OPERATIVE.

"How to make a Business Plan" was a new idea for me.

After I participated in the training, I understood my responsibilities, the process of creating a business plan, plan of action and targets. Today, we have grown from 30 to 175 members. We have also learnt how to work in a team and make a co-operative successful. We are working towards providing regular income to members losing the soil fertility."



31

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*The most important aspect of my growth is that I have a strong identity of my own today. People in my community look up to me if they need to solve a problem. I am very happy.*

”



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**CONSULTANCY SERVICES**

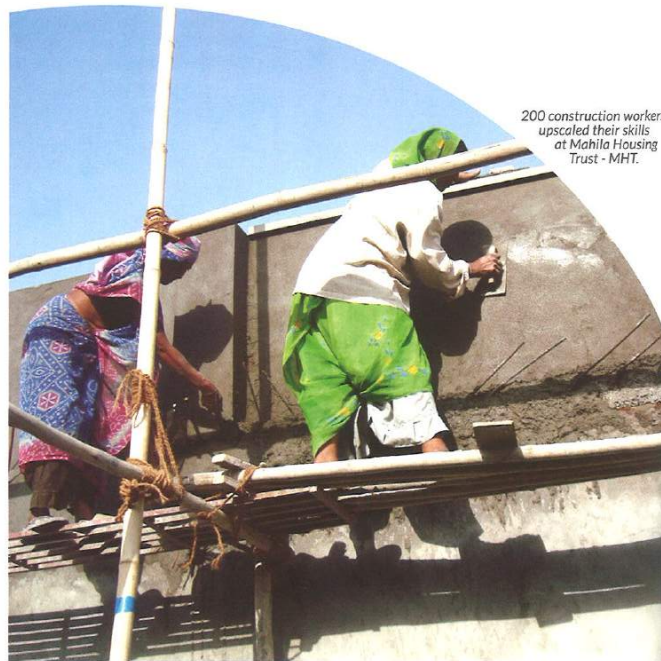
- Business Plan Development
- Tender form filling services
- Development of promotional material
- Linkages with other organization (SEWA Bank, Insurance, Healthcare, Childcare, etc)
- Updation and changing the bye-laws
- Linkages with government schemes
- Registration of new co-operatives
- Revival of co-operatives
- Accounting Services
- Tax Related Services

32

Legal procedures is another field of significant relevance. When the bye-laws governing Sangini Bal SEWA Sakhari Mandli were changed, we helped the co-operative to update and process the numerous revisions. The changes pertained to inclusion of contribution of mothers, grants and financial funds and working towards sustainability.

In Business development, we prepared business plans for Saundarya Safai Co-operative, Matsyagandha co-operative, SEWA Kalakriti and APMC Shop No. 40. Funds were sourced from Sir Dorabji Tata Trust to support this plan. We also conduct surveys on issues related to the member co-operatives. 150 members of Saundarya Co-operative received identity cards and 461 fish sellers received license to sell fish after persistent efforts of the Federation.

Women learn to operate the machine to cut tiles.



200 construction workers upscaled their skills at Mahila Housing Trust - MHT.

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Saundarya Safai Mandli members undergo a training program to operate new techniques and technology with the support of SEWA Federation.



It is important to link the members with modern technology.

Promotional material is an essential tool to create awareness and promote the products and services of member co-operatives. The Federation prepared brochures for Trupti Nasta Utpadak Co-operative, Matsyagandha Co-operative, Geetanjali Stationary Utpadak Co-operative and SEWA Home Care Co-operative of Ahmedabad City, Midwives Co-operative, and Childcare Co-operative. A website was created for Saundarya Safai SEWA Mandali for easy access for corporate clients. We promoted Cards designs for Artisans.

We also initiated, planned and developed



video documentaries of Saundarya Cleaning Co-operative and

Matsyagandha Fish Co-operative. It is important to link the

members with modern technology.

Accounting Services are fundamental to the viability, trust and efficiency of a co-operative. Computerized accounts are the norm today. We computerized the accounts of five co-operatives: Kayasidhi Kagajkaam, Geetanjali Stationary, Aabodana Mahila SEWA Kapad Chapkam Sahkari Mandali Limited, Matsyagandha and Rachaita Construction co-operative.

Different backgrounds present different opportunities.  
The six types of co-operatives: Artisan, Livestock, Land, Service, Credit & Vendors

## Six Circles of self-sufficient LIVELIHOODS

34

> The first step to development for a poor self employed woman was to change her status as a marginalized, segregated and unrecognized worker. To transform her reality of low discontinuous earnings, insecure job environment, weak collective bargaining power and negligible support services.

The route to bring in a transformation was to bring her into the fold of an economic organization of similar other women: the women's co-operatives.

Shri Mahila SEWA

“We may be poor, but we are many, why not a bank of our own”



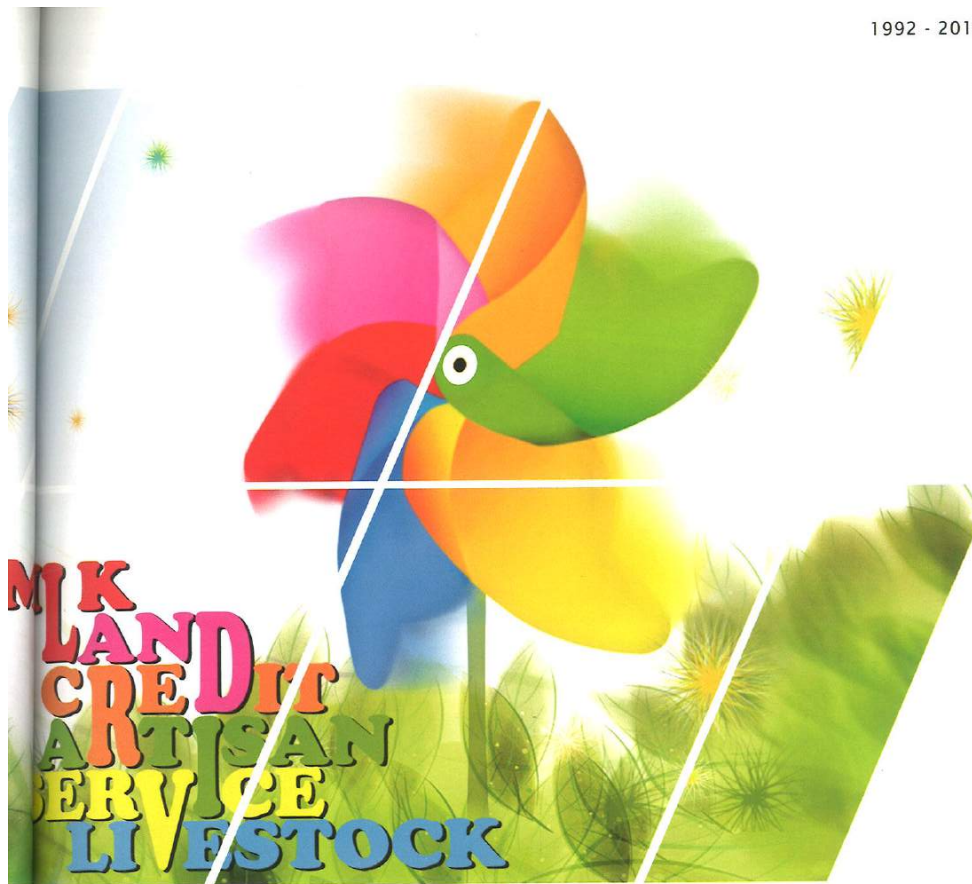
3 generations with the Federation family - Trusha, a receptionist at the Federation with her mother and grand-mother.

Sahakari Bank, launched in 1974, piloted a strong system of giving fundamental momentum and anchor to women members. It proved a great development resource for women workers in both urban and rural areas of informal economy. SEWA began organizing women workers from various trades in co-operatives with a common objective of development and financial stability. In 1992, The Federation was registered with 33 co-operatives as members. Since then, the Federation has worked hard to seed, nurture and grow 75

more co-operatives in different categories. All 105 co-operatives are categorized in six major

groups based on their principal activity.

Just Rs. 10/- each mobilized Rs. 40,000/- and a co-operative bank for the poor, illiterate self employed women was registered.



Our experience is that when women generate employment, form capital and build their own assets through their co-operatives, they build their capacity to stand firm in the market and have social security and strength. They are then empowered socially and economically and have better participation and involvement in their co-operatives. It feeds a self-sustaining virtuous cycle of substantive strength and growth.

Over the last decade, India has been an intrinsic part of the globalization process and witnesses the emergence

of new economic structures. Wider markets for trade, larger private

Livelihood through the member co-operatives in year 2010

Types of Cooperatives	Livelihood (Rs)
Milk	2,71,00,000
Land-Based	24,00,000
Credit	14,38,00,000
Artisans	51,00,000
Services	12,60,000
Trading	15,00,000
Total	18,11,60,000

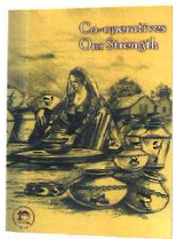
capital inflows and accessibility to technology and the availability of wider variety of goods are some of

the economic reforms. Unfortunately, the co-operative movement has

been moved away from the poor, which leaves out a large segment of human resource. It is our endeavour to anchor it back rightfully to the large sections of economically weak, self-employed women. To sow the seeds of growth and catalyze the transformation of our affiliated co-operatives by bringing more women into the co-operative movement. Most often, opportunities of sustained livelihood are found by women themselves. To their efforts, we add the possibilities of co-operative power.

## RESEARCH AND DOCUMENTATION MATERIAL FOR GREATER INSIGHT ON ISSUES

Booklets, Brochures, Flyers, Website, Newsletters and CDs.



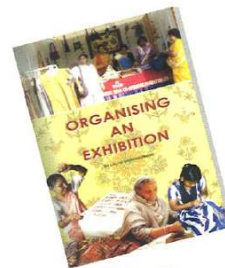
### 10 YEARS REPORT

On completion of 10 years in 2002 the federation published its 10 years report.



### ARTISANS BECAME DESIGNERS

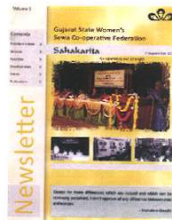
A video documentation on design Sewa.



### ORGANISING AN EXHIBITION

A booklet on exhibition organised by Sewa federation co-operative.

36



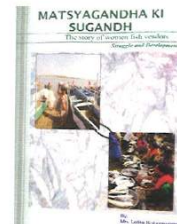
### NEWSLETTER VOLUME 1, ISSUE 1

Sewa published its newsletter volume 1, issue 1 on 7th sept. 2010.



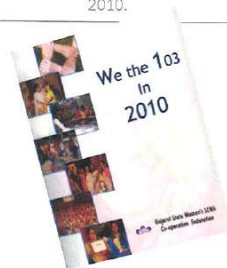
### SEWA KALAKRUTI FLYER

A flyer published its exhibition in Singapore.



### MATSYAGANDHA MANDLI

A booklet on the plight of fish vendors and producers of the Matsyagandha mandli co-operative.



### ANNUAL REPORT 2010

Sewa federation published its annual report in 2010.



### NEWSLETTER VOLUME 1, ISSUE 2

A newsletter published on 7th dec. 2010.

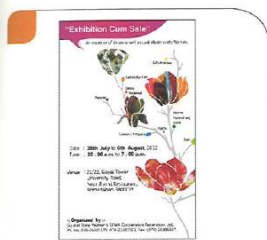


### A CO-OPERATIVE OUR STRENGTH

A short film showcasing the world of Sewa federation and its members

## RESEARCH AND DOCUMENTATION MATERIAL FOR GREATER INSIGHT ON ISSUES

Booklets, Brochures, Flyers, Website, Newsletters and CDs.



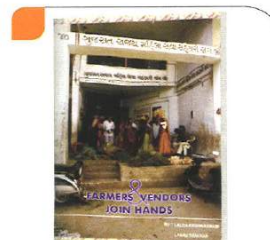
### SEWA KALAKRUTI FLYER

Published for its annual rakhi sale in Ahmedabad.



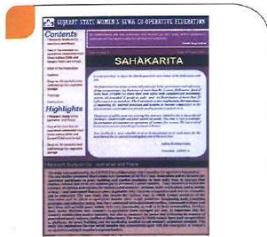
### NEWSLETTER VOLUME 1, ISSUE 3

A newsletter published on 7th march 2011.



### BOOKLET ON SHOP NO. 40

A booklet on inspirational case studies agricultural, farmers and vendors.



### NEWSLETTER VOLUME 1, ISSUE 4

A newsletter published on 7th june 2011.



### MATSYAGANDHA CO-OPERATIVE

A website created for Matsyagandha co-operative - [www.matsyagandhacoop.org](http://www.matsyagandhacoop.org).



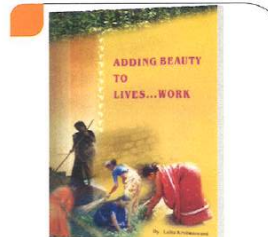
### SAFAI UTKARSH MAHILA

A video documentation on members of Saundarya safai mandli.



### SEWA HOME CARE

A brochure of Sewa home care



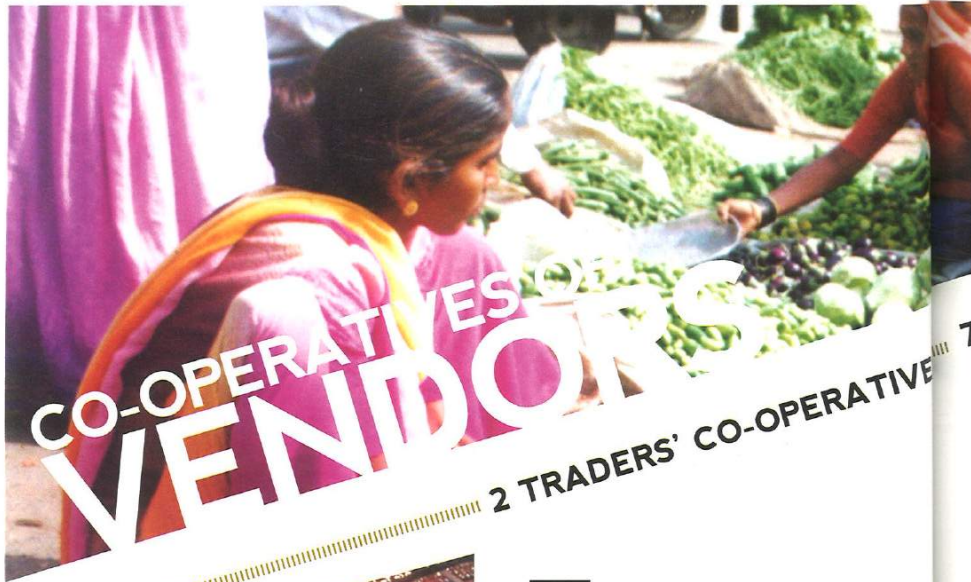
### SAUNDARYA SAFAI MANDLI

A booklet adding beauty to lives by Saundarya safai mandli



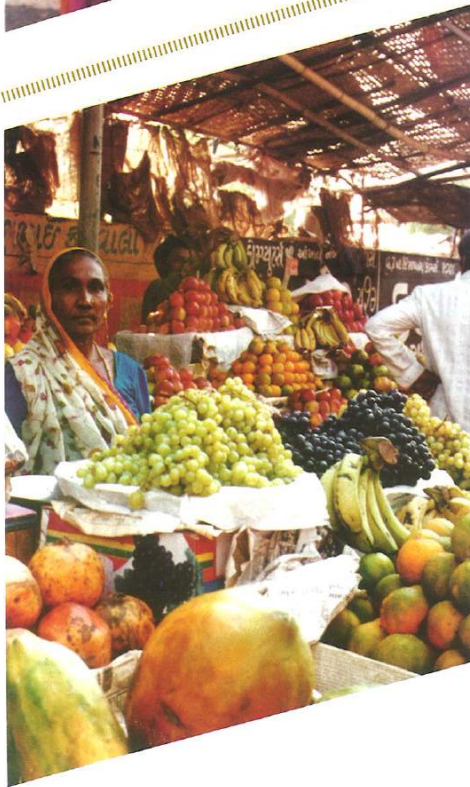
### NEWSLETTER VOLUME 2, ISSUE 1

A newsletter published on 7th



2 TRADERS' CO-OPERATIVE

38



## Small street sellers trade a larger vision.

There is a large group of women street sellers trading perishable goods like fish, vegetables, etc. For years, supporters of women's development lobbied with the government to preferentially purchase goods from women's co-operatives. For some time, the government accepted and issued a GR recommending preference to women's co-operative before procuring products/services from open market. This helped vendors to supply fruits and vegetables in jails and hospitals. But clerks, peons and older traders continued to harass the vegetable vendors. The women fish sellers too struggled against erratic supply, low quality fish at high prices, lack of ice boxes and proper selling space.

After a lot of persuasion by the Federation, a shop was allocated to open a women's only shop at APMC, Jamalpur to link vegetable growers from rural areas to vegetable vendors from Ahmedabad city. A handcart has been specially designed for vegetable vendors with the help of Innovative Center for Poor to increase their efficiency.

# 760 MEMBERS GENERATING TURNOVER OF RS.50 LACS.

The Federation opened a shop Matysa Fresh to ensure regular supply of good quality fish at bulk prices for the fish sellers. Ice boxes were distributed for better and longer preservation of fresh fish.

Special trainings were given to make process improvements and additions like pickle making to multiply market opportunities, add value to the products, and enhance vendors' range of livelihood skills. Today there are twotraders' co-operatives with 760 members generating a turnover of Rs. 50 Lacs.



Year	Vegetable Shop	Fish Mandli	Sewa Kalakruti
'95 - 96			2,43,788
'97 - 98	4,80,850		8,45,000
'99 - 00	27,09,45,800		30,00,000
'00 - 01	41,04,375		18,78,331
'01 - 02	35,02,564	4,98,036	41,35,820
'02 - 03	40,37,536	8,53,730	1,11,80,000
'03 - 04	48,02,637	11,07,605	63,98,205
'04 - 05	46,88,150	20,52,605	16,37,000
'05 - 06	49,21,264	23,75,500	32,38,628
'06 - 07	38,88,033	12,39,485	32,05,992
'07 - 08	36,91,516	22,17,688	48,67,200
'08 - 09	41,64,783	18,63,560	15,34,409
'09 - 10	48,76,786	1,41,08,209	15,18,108
'10 - 11	48,76,786		19,35,800
<b>Total</b>	<b>31,41,04,294</b>		<b>4,86,08,281</b>

## CASE STUDY - Maniben Dabhi, Vegetable SHG, Vasna Khurd Village.

Growing a regular harvest of sustained livelihood.

My husband and I worked in other people's farms to earn our living. Our income was very low and erratic. We had our own land but we had mortgaged half of it to make ends meet. We had formed an association of 13 farmers to collectively work on each other's land. Then, members from Vegetable SHG came to our village. We learnt of the benefits of selling directly to wholesale shop at APMC, better farming practices for higher yields.

My life changed after I joined SHG. I earned regular income, saved more and spent less. With regular interaction with the Federation and its various trainings, and exposure visits to Sri Lanka, Punjab, Kutch and Bangalore, I have become a very confident woman and can negotiate terms with my fellow farmers as well as other wholesalers. I use better farming techniques and improved my harvest. I bought 3 buffaloes with my savings and get additional income by selling milk.

The most important aspect of my growth is that I have a strong identity of my own today. People in my community look up to me.



3

Celebration of 25 years of Sewa. The Fed participated with a stall at Victoria Garden in 1997.



1  
First meeting of co-operatives to form the Fed at Thakurbhai Desai hall in the presence of co-op minister of Gujarat in 1992.

2

Fed office Shifting Samelan inaugurated by Elaben at Goyal tower & Cultural affairs Gujarat in

4

Khedut & Vapari Samelan at Kheda. Women and Child Development Commissioner was present in 2003.

20

Events, Workshops, Visits, Felicitations around the year. Catch a glimpse of some of our notable events around our 20 years journey.

40



Ten years celebration of Federation in 2003 at Bhilkhabhai Garden, Ellis Bridge. 19 co-operatives with top performance were awarded.



Hastakala karigar women Samelan in 2010 at design Sewa Dhal ni pole. Taraben, a senior masterscraftswomen & 10 other artisans women were felicitated by Elaben Bhatt for presenting their designs based on their own concept and theme.

Shantipath Samelan inauguration of Shantipath center & workshop on Communal Harmony after riots for livelihood for riot affected women in 2003.



2009 At AMA, a state level workshop was organised to introduce the services provided by Fed. Lalitaji chaired the workshop & Ghanshyambhai Amin, President, State co-op union was the chief guest.



8

Video Conference with APJ Kalam for inauguration of Computer Training Center at Sewa Fed Goyal Tower in 2004.

# 10

Fish Producers Women Samelan at AMA in 2012 to generate linkages on Producers & Vendors and to empower fish vendors on selling techniques.



2010 Leadership Samelan – CCA Canadian Co-op Association gave to award to Fed and Fed gave 22 women leaders award for leadership.



# 14

A workshop on 'Forming Business & Work Plans' by CCA in 2006. Ms. Sarah & Mr. Rode conducted the workshop.

In Ahmedabad in 2010 a samelan on Home Care co-op formation because of the growing demand for home women workers, child care, old age care, patient care and domestic help at Goyal Tower.

Shop no. 40 participated in an exhibition on Sustainable Livelihood through Agriculture Activity at India Market Place, Delhi in 2007. Fed was given a consolation prize of Rs. 25,000

# 12



2011 Silver Jubilee celebration of Saundary Safai Mandli at AMA Ahmedabad.

Inauguration of Fish market at Chamanpura in 2011 by Elaben. 52 fish vendors got their own place in their market to sell & co-op also inaugurated their own shop.

# 18



Sewa Chalisa celebration on 40 yrs of Sewa by 5 groups at Jai Shanker Sundari Hall in April 2012.

# 16

In 2011, a samelan to form a co-op on Vegetable Producers women in Kheda APMC market.



First heritage craft work samelan in 2011 at Dhal in pole.



International year of Co-op Celebration in 2012 at AMA 'Co-operatives build a better world' Chaired by Lalitaji NCDC and Sewa Bank and Social Security heads.

## Artisans Co-operatives: History's living treasure bearers.

✓ Magic flows through nimble but industrious hands of women who pass their craft from one generation to another. With simplest of tools, they create articles of functional and aesthetic joy. Alone they suffered. From limited access to markets, outdated tools, insufficient capital, and space to work. They were brought together under various co-operatives to address their issues of capital, market, skill updation, product development, etc. Artisans' Co-operatives bridge the gap between the artist and the market in an organized manner and for optimal return to the artisan.

There are 12 artisans' co-operatives in rural and urban areas of Gujarat with 869 members. Some of the most active of these are Shri Mahila SEWA Chindi Utpadak Sahkari Mandali, Shri Aabodana Mahila SEWA Kapad Chapkam Sahkari Mandali, Shakti Bharatkaam, Geetanjali Stationary Utpadak and Kadi Khuddar Hastkala Sahakari Mandli.



Geetanjali Stationary Utpadak and Kadi Khuddar Hastkala Sahakari Mandli. The Federation was instrumental in promoting

the formation of newer artisans' co-operatives. It partnered with various organizations to upgrade artisan skills & products so that they were well matched with the needs and trends of the market. Since artisans' work and workmanship must excel market expectations for a successfully run social business, the Federation made great efforts to promote their capabilities with initiatives like SEWA Kalakriti and Design SEWA.

We also explored market opportunities, & associated with government & private organizations to form linkages for buying raw materials and selling finished products.



### From an Artisan, I became a Designer

"During the 2002 riots, SEWA Federation offered us work in the camps. Despite opposition from my brothers, we grabbed it as the only means of livelihood. We did not know how to stitch. The Federation gave us training. I learnt to use a sewing machine and started making products. With the help of the Federation, artisans attended numerous trainings in various

crafts and skills. I used to stitch my doll's clothes and dreamt of becoming a designer. Now, my mother supports my work strongly and scolds my brothers to not discourage me. Today, I am the production co-coordinator here. I live my dream of a Designer." — Rehat ben Ansari.

## Life's harvest from Mother Earth

**V** The people who work closely with nature and earn their livelihood from land-based activities have rich opportunities but bigger obstacles that prevent them to access nature's riches.

Women constitute two in three, and sometimes three in four, of the agricultural labour force in Asia. Yet, they are vastly under-represented in agricultural co-operatives. Women's membership of agricultural co-operatives is much less than their share of the agricultural labour force.



Women workers in land based activities suffer from shorter working cycles and long periods of unemployment. She suffers erratic earning pattern and little or no right to land or to any fixed assets.

Land based Co-operatives are largely rural and include members who earn livelihood from activities like cultivation, manufacturing salt and stone quarrying, etc.

These agricultural labourer women were organized under Vanlaxmi Women Tree Growers Co-operative at Mehsana. Wasteland was allotted to them by the Revenue Department for collective farming. The women showed great commitment and systematically planned and executed the optimum use of available land using a multi-faceted approach. This plan

## Land Based Co-operative



generated full employment for its members, and met fodder and fuel demands of the village.

"The Gujarat Agricultural University gave us technical assistance to apply scientific practices to increase overall productivity like bio-fertilizers, agro-forestry, drip irrigation, compost pits, and rainwater harvesting techniques. Low cost methods boosted productivity like mixed cropping of lentils for nitrogen fixation. We acquired a license as authorized seed distributor of Gujarat State Seed Corporation. So, we could afford equipments like power tiller and

« **There are seven land based co-operatives of women workers in Tree Plantation and nursery, Stone Workers, and Salt Producers. The Kheda Fruit and Shakhaji Co-operatives was launched and registered in December 2011 with 60 members.** »

thrasher to enhance yield." Vanlaxmi Co-operative is a model for economic stability for all and also in water preservation, garden farming and agro-forestry. Ten acres of land given by the Panchayat was nurtured and turned into a green site as an eco-tourism resort.

## Livestock Co-operative



Women working at the Dairy : Livestock Co-operative

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### Co-operatives of Livestock Based Activities: The Women's White Revolution

▼ Livestock rearing is the second major source of livelihood for rural areas in Gujarat. Milk and Milk based product co-operatives are the backbone of most village economies. However, socially and politically powerful people (predominantly male) wrested control of milk based units with themselves for political, financial and social gains. SEWA and the Federation fought these battles and strengthened the women members with various training programs, literacy classes, consultations and with technical, social and economical support.

The consistent support and dedication of the Federation in three districts of Ahmedabad, Gandhinagar and Banaskantha has established a strong foothold for women with 65 Livestock based co-operatives, 8114 members and a turnover of Rs. 11 crores. The Pethapur Co-operative in Gandhinagar District is the highest contributor of Milk to the Milk Federation. It is equipped with computerized Fat Quality Testing equipment and generates a healthy yield of Rs. 30 lakhs surplus to its members every year. Its President has been selected to represent the Boards of Gandhinagar Milk Federation and of SEWA Federation.



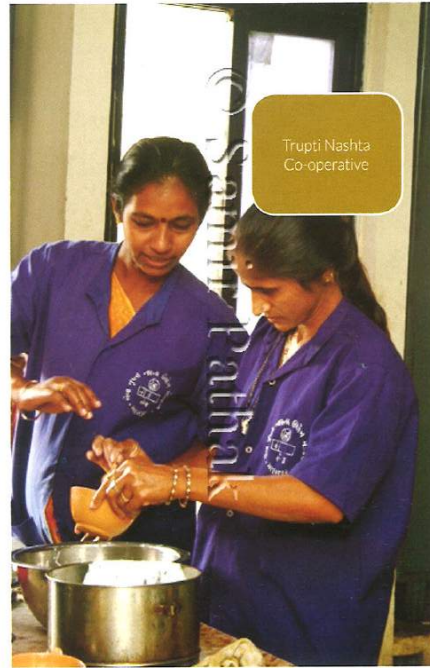
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own medical shop at L. G. Hospital, Abad.



Child-Care Co-operative



Trupti Nashta Co-operative

The Federation has provided **valuable guidance** to our social security cooperatives - healthcare, childcare & national insurance cooperative. Ours is a long and deep association". - **Mirai Chatterjee - Director Social Security.**

Service Co-operative

**Co-operatives of Service Providers: A new skill opens a new life.**

While exploring a viable alternative to the erratic earning patterns of waste pickers, the idea of service based livelihoods took shape. Institutional and domestic cleaning work could regularize income. NID became the first opportunity and the formative impetus for Shri Saundarya Safai Utkarsh Mahila SEWA Sahakari Co-operative in 1986. Members of service co-operatives are working women in rural and urban areas who juggle between their workplaces and homes to maintain a balanced living. The possibility of low capital, skill based and year round opportunity of employment make service based employment a sustained and viable option. The Federation promoted and nurtured the creation of many co-operatives around specialized services and skills like health care services, home-care services, child care services, etc. Many of these were innovative co-operatives as they pioneered

New skills & knowledge required to cope with globalisation

a special niche in the co-operative world. Over time, they proved valuable in enhancing the social status of women workers. They are doing extremely well and are examples of co-operative gemstones.

Today, there are nine types of service based co-operatives: Catering, Home care, Cleaning, Construction Workers, Midwives, Paper Pickers, Video, Healthcare, and Childcare.



"Since 15 years, I have grown and learnt with SEWA Federation. I began working as an accountant, and have grown to work in the consulting cell and as a co-ordinator of the artisan's activities." - Priti Bhatt, Co-ordinator at SEWA Kalakruti.



"I am the co-ordinator for Fish co-operative. I got an opportunity to go to Thailand and study how to make a stronger co-operative structure - to fight against injustices. We won a space for the fish vendor women in the market, but were forced to sell it off due to legal issues. We then continuously struggled with the Municipal Corporation for a place in the market. Eventually, we were able to get a space for 52 women. This experience taught me all about effective advocacy.

Through the co-operative structure and collaborative efforts, we won basic rights for women members i.e clean drinking water, storage and safety of stock, RO water plant and a deep freezer to preserve fish. I feel satisfied when I see the high confidence level, financial improvement and capacity building of member women. Yet, there is still a lot to be done to sustain our place and pace in the modern competitive age." - Suruchi Mehta, Co-ordinator, Fish Co-operative.



## CREDIT CO-OPERATIVES

# Generating financial literacy and sufficiency.



there are three credit co-operatives in Baroda, Surat and Vyara



The SEWA Bank provides a range of services & also delivers training programs to increase the financial literacy and awareness of its members.

- short term saving options
- long term savings options
- pension schemes
- loans and insurance products
- financial counselling
- business counselling

The need for credit by poor self-employed women was the primary impetus of the first co-operative of SEWA: Shri Mahila SEWA Sahakari Bank Limited formed in 1974.

An institutional framework to design and deliver financial products and services to other self-employed poor women in the informal sector of the economy is a critical enabling service. The Bank has 5,00,000 members and a working capital of Rs. 1500 Crores

The Federation has encouraged and supported the formation of more credit co-operatives in other districts. Today, there are three credit co-operatives in Baroda, Surat and Vyara - each committed and trained to strengthen the status of the informal sector.



## New vision creates innovative co-operatives

When women wanted to do something new, beyond the boundaries of traditional definitions of a co-operative, we stepped up and created a new definition of co-operatives – the innovative cooperatives.

For many women, opportunities came from different directions. Their services did not fit in the prescribed format of co-operative structure. The first step itself proved a challenge. We could not register them as a co-operative. We worked on four areas : Organizing, Capacity building, Assets Building and Social Security.

**Organizing:** The women needed representations in boards and committees at district, state, national and international levels. We took up that mantle. We helped them organize themselves so that they can actively participate in planning, implementing and monitoring the processes of their own co-operatives. We helped them be the planners, users, managers and owners of poverty alleviation programs that were meant for them.



**Capacity Building:** A number of initiatives helped build their capacity to stand tall in the competitive market. We opened access to

**Assets Building:** Access to financial services (Savings, Credit, Insurance) helps women to to build and create assets of their own like land, house, work

insurance, housing, and pension are real challenges and chronic risk faced by the women members and their families. They involve huge economic costs. We provide buffers so that the poor can absorb these shocks, and continue strongly on their quest to gain sustained livelihood.

Today, there are nine types of service based co-operatives: Catering, Home care, Cleaning, Construction Workers, Midwives, Paper Pickers, Video, Healthcare, and Childcare. Insurance Cooperative, etc.of women workers. They are doing extremely well and are examples of co-operative gemstones.



market infrastructure, to education, knowledge and to information technology. We provided access to relevant skills in management, planning, accountancy, as well critical trade skills.

shed, equipment, working capital, etc. Assets and ownership are powerful weapons to fight poverty, especially if they are in the name of the women.

**Social Security :** Essentials like healthcare, childcare,



**CASE STUDY**

**Fishing in better waters - The struggle for equal opportunities.**

Scores of small scale women fish vendors struggled to sell their wares for lack of a proper space to set up shop and in the face of a fiercely male dominated fish market. The local authorities hesitated to allot a specified area to them. The women were harassed for adequate supply of good quality fish to meet the demands of retail quality. They had to contend with selling poor quality of fish.

The fish sellers co-operative Matsyagandha, was

**Innovative Co-operative**

**Shantaben Patni, Matsyagandha Fish Cooperative.**

established in 1988 with 300 women fish producers and vendors with a mission to support them with

working with my mother doing odd jobs and selling fish or vegetables. After marriage and seven



adequate and regular supply of quality fish. The fish vendors were linked to producers directly. They were provided technical support and training through linkages with State Fisheries Department. Nine years of consistent persuasion culminated in a legal allotment of space by Municipal Corporation. With the significant achievement of having their own place, the women could sell in comfortable and clean environment. The fish market has all basic facilities of water, drainage, toilets, garbage collection, etc.

Today, the fish vendors are well-equipped with ice boxes to preserve its stock well.

"I was 9 when I began

children, I fell on hard times. Even as I struggled with odd jobs against social and family pressures to make ends meet, three of my children passed away. My neighbor advised me to work for SEWA. I worked at Nagrik Police Raksha, Aarogya Health Co-operative, Sewa Insurance and Sewa Bank before I was asked to conduct a survey on the condition of women fish vendors in Ahmedabad City. It was a challenge. It was hard work...travelling, meeting women & organizing them. The truth out there was harder still. The women fish vendors were highly exploited and ill-treated by other male marketers. In 1988, we registered the fish co-operative, and organized skill trainings to equip members with better ways

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of fish rearing, storage and selling. Yet, the women continued to be beaten and shunned out. Constraints of irregular supply of good quality fish, transport and social impediments continued to overwhelm the venture and the co-operative turned dormant in 1993.

By now, Matsyagandha Mandali was my home. I was pained immensely, but I never left hope. I met officials in Gandhinagar. The Federation stood by me and Lalitaji came with me several times to speak to State Department Heads for the revival of our co-operative. I took on the wrath of male marketers. Years of persistent uphill struggle paid off in 2003 with the revival of the co-operative. After 20 years of fighting for our own fish selling space, we were allotted

I met officials in Gandhinagar. The Federation stood by me and Lalitaji came with me several times to speak to State Department Heads for the revival of our co-operative.

our own space under Chamunda Bridge in Ahmedabad. We now have strong producer and vendor linkages. Other women in the fish market see our strengths and want to join the co-operative as members.

Earlier I was too scared to negotiate with the wholesaler. Today, I supervise and assist in the working of the cooperative's wholesale outlet in Chamanpura. From being closeted in the four walls of my home, I went on study visits to Thailand, Sri Lanka, Kolkatta and Hyderabad. I am on the Board of Directors at the Federation. I am very confident and share my views forcefully with fellow members and even male fish sellers. The men in the market talk to me with respect today. **"That is real development for me."**

### Saundarya Cleaning Co-operative

#### Polishing a new stronger identity.

Saundarya Safal Mandli is a social entity formed by paper picker women.

Twenty five years ago, when the paper picker women began giving services to clean buildings, their services did not fit in the prescribed format of a co-operative structure. It took five years of persuasive efforts with the authorities to have them recognized and registered as a co-operative. The Federation initiated a market survey of about 100 organizations of which 40% gave cleaning projects to the Mandli. It prepared new promotional material like brochures to market its work. The Federation trained the

members to work with modern equipment, new techniques and packaging skills. It helped in negotiating contracts for cleaning public and private institutions.

Today, the Saundarya Safal Mandli has its own website and provides housekeeping services to institutions, corporation, government offices in and around Ahmedabad city. They give professional grade services and are well-conversant with new technology like vacuum cleaners, carpet shampooing machine, etc. 400 women earn sustained income by working at 40 places.

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STUDY

## Manjula ben Vaghela, Saundarya Cleaning Co-operative

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A paper picker yesterday. A Chairperson today.

When my family was struggling with a hard deal of fate, I learnt about SEWA Federation from one of my neighbours. I began working as a paper picker, but I knew I could do more. When the Federation received an offer from NID for cleaning services, I joined the batch of 31 women for the project. I learnt well. When the second offer came from PRL, I became the supervisor of members as I could read and write. As our work expanded, I was asked to handle the marketing of the co-operative and organize more women. I went to different areas of the city to organize women. It was tough - balancing the demands of the job and the home. At the Annual Meeting, I was elected as the secretary of Saundarya Cooperative. After initial confrontations, my husband supported my need to work longer hours for the cooperative.

Trainings at SEWA Federation honed my skills and I soon started handling aspects like management, banking and

accounting. I made estimates of costs for agreements between co-operative and clients. I gained immense courage and the shy and not-so-confident Manjula had given way to a new, very confident one. It was a great moment of pride for me to be elected as Chairperson of the Co-operative. It is not an easy crown to wear.

While fighting for the PRL case, I was taken to the police

station since I represented the co-operative in the labour court. My family and I were threatened. But I was not afraid. I said, I have 300,000 women with me. It was the longest struggle for our co-operative. From labour court,

we went to High Court and then to the Supreme Court, until we won the case finally.

My visits to Thailand and Germany for exposure visits are unforgettable. I saw a lot of changes in the way people talked to me when I came back from Germany. They thought I was someone important. Now they come to me for advice.

**I gained immense courage and the shy and not-so-confident Manjula had given way to a new, very confident one. It was a great moment of pride for me to be elected as Chairperson of the Co-operative. It is not an easy crown to wear.**

**LINKAGES WITH SEWA PROMOTED ORG.**

SEWA Insurance
Mahila SEWA Academy
Homenet South Asia - Ahmedabad
SEWA Trade Facility Center
Kutchh Craft DWAKRA Association
SEWA Gram Mahila Haat
Shree Mahila SEWA Sakari Bank Ltd
Mahila SEWA Housing Trust
SEWA Bharat



**Home Care Co-operative**

**A Home of Opportunities**

Members of Safal Mandall began getting customer enquiries to take care of senior citizens as well as their children. Frequent need for maids on a daily basis made us think of forming a co-operative which could render specialized services in areas like child care, patient care, senior citizen care, preliminary cooking and household activities. This was a great opportunity because women who worked individually for customers never had regular employment and this greatly impacted their livelihood. We conducted a survey across different areas of Ahmedabad and women were encouraged to organize themselves into a co-

operative. In August 2010, Home Care Co-operative got its legal recognition.

The need of the women working in this co-operative was to learn the basics of child care, elderly people's care, personality development, etc. They are regularly trained by professionals for technical as well as soft-skill upgradation. Home Care is the most sought after service-provider among its clients as they appreciate the great spirit of dedication towards their work, reliability and dependability of home managers.

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CASE STUDY

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## Hinaben Solanki, Home care Co-operative

From a broken home to Home Manager. When my family was struggling with a hard deal of fate, I learnt about SEWA Federation from one of my neighbours. I began working as a paper picker, but I knew I could do more. When the Federation received an offer from NID for cleaning services, I joined the batch of 31 women for the project. I learnt well. When the second offer came from PRL, I became the supervisor of members as I could read and write. As our work expanded, I was asked to handle the marketing of the co-operative and organize more women. I went to different areas of the city to organize women. It was tough - balancing the demands of the job and the home. At the Annual Meeting, I was elected as the secretary of Saundarya Cooperative. After initial confrontations, my husband supported my need to work longer hours for the cooperative.

Trainings at SEWA Federation honed my skills and I soon started handling aspects like management, banking and

**I am a changed person. I feel so confident. I stay with my parents but I want to buy my own house now. I want to be completely independent.**

accounting. I made estimates of costs for agreements between co-operative and clients. I gained immense courage and the shy and not-so-confident Manjula had given way to a new, very confident one. It was a great moment of pride for me to be elected as Chairperson of the Co-operative. It is not an easy crown to wear. While fighting for the PRL case, I was taken to the police station

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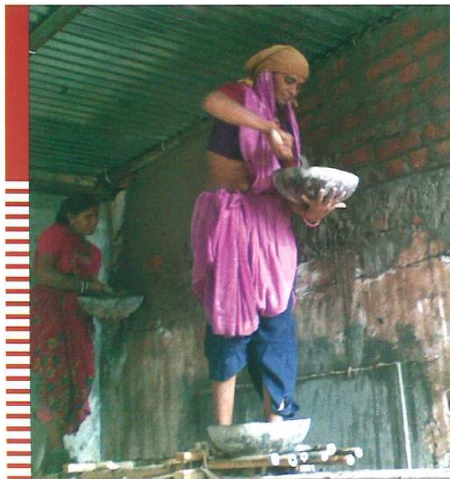
My visits to Thailand and Germany for exposure visits are unforgettable. I saw a lot of changes in the way people talked to me when I came back from Germany. They thought I was someone important. Now they come to me for advice.

INNOVATIVE CO-OPERATIVES

Rachaita Bandhkam  
Workers Co-operative



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## Cementing a taller Vision.

> The women in the construction sector were traditionally relegated to the lower paid, manual work on construction sites. It was a daily toil with no hope. The men refused to teach women about masonry skills for fear of losing their own work.

The Federation organized these women to form their own co-operative. Experts were brought in from technical institutes to train women in specialized masonry skills and related employment avenues like plumbing, carpentry, etc. The Federation sent members to Allahabad, Aurangabad and even Netherlands for training in Tiling. This opened up much larger employment opportunities and increased their earning abilities. This expertise earned them long term self-sufficiency.

Today, the women skillfully carve walls out of bricks, marble floors out of stone, mosaic art panels out of cut-glass. Members of the co-operative are well recognized as skilled workers and even as Master Masons for various projects.

## Ratanben, Rachaita Baandhkaam Co-operative

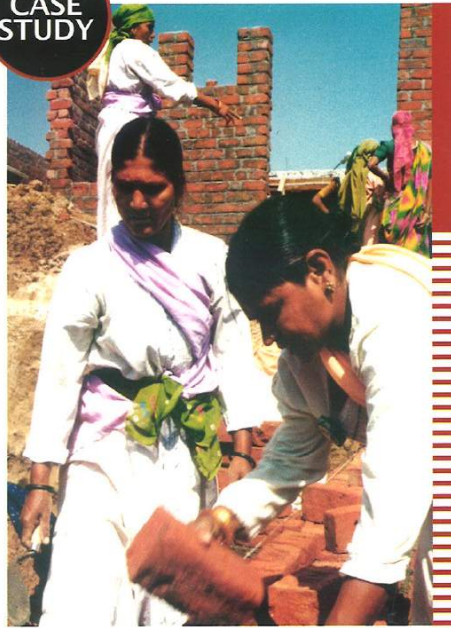
### CASE STUDY

Building a bright family future, brick by brick.

My mother worked at construction sites when the family went through financial hardships. During the riots of 1990, people just barged into my marital home and drove us out. Overnight, we became homeless. We took shelter in our mother's house, in government shelter camps. I had four children under pressure from my in-laws even during these trying times. Often, we had nothing but chai and biscuits to live on. One of my friends worked for SEWA and asked me to join. I agreed immediately and was appointed as a field worker for the organization. I organized women, and educated them of the advantages of working within a co-operative framework. I encouraged them to save with the bank and to get an insurance. This work interested me, gave me great satisfaction. But income was still irregular, and it was difficult to support the education of my academically bright children.

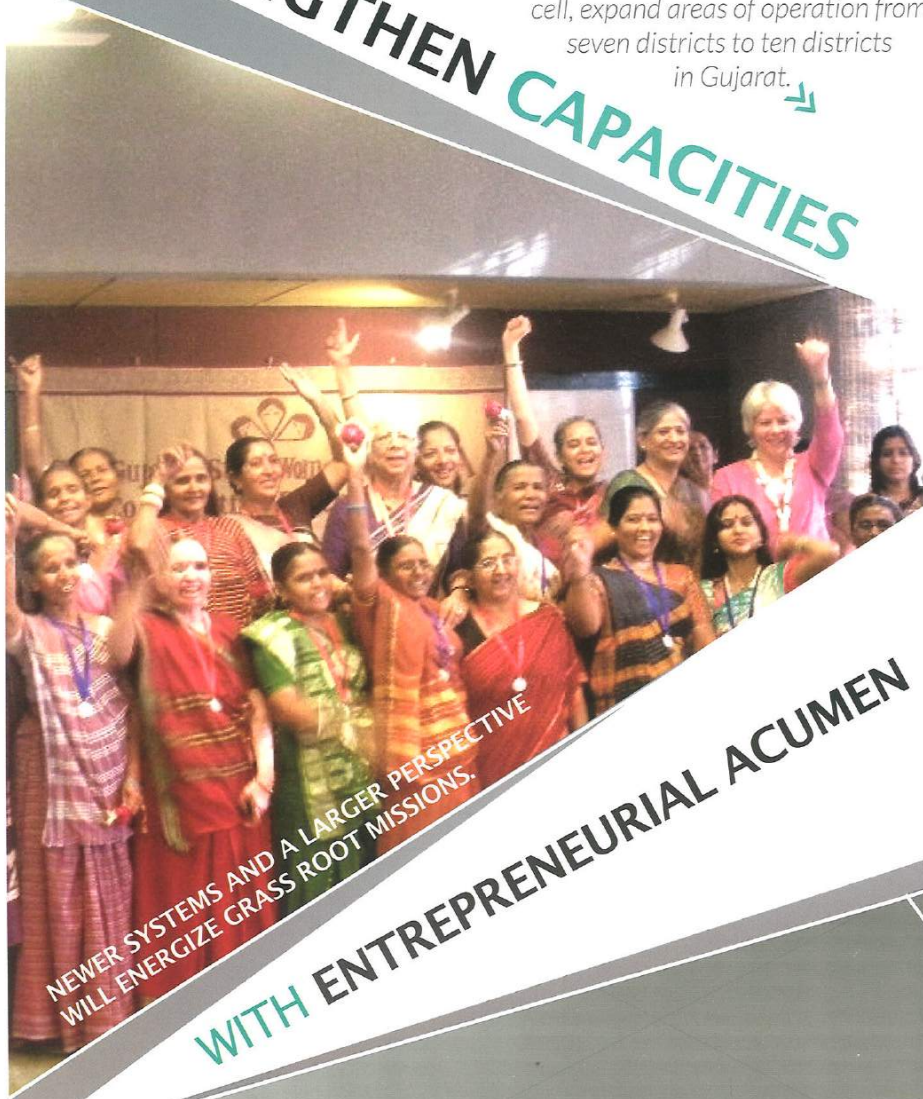
I joined Construction worker's cooperative for fixed and regular income. So did my husband. I bought an apartment. I took 8 loans from Sewa Bank, sometimes to tide through various family crises, and sometimes to educate or marry children. My children are well educated and earn money through a job.

I am a new person. I can travel alone, even to unknown places like Delhi. I once addressed 2000 women in Tagore Hall, Ahmedabad.



# STRENGTHEN CAPACITIES

↖ In the next 5 years, we endeavor to set up a live craft museum housed in Design Sewa; provide technical services; set up a full fledged training cell, expand areas of operation from seven districts to ten districts in Gujarat. ↗



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NEWER SYSTEMS AND A LARGER PERSPECTIVE  
WILL ENERGIZE GRASS ROOT MISSIONS.

## WITH ENTREPRENEURIAL ACUMEN

## The Federation continues to create livelihood opportunities for women.

*Over twenty years, the member co-operatives have come a long way in gaining a strong foothold over sustainable livelihoods. The Federation continues to create new co-operatives to generate livelihood opportunities for a larger number of women.*

➤ The key need gaining ground today is to strengthen the capacities of established members to thrive in contemporary challenges with greater managerial and entrepreneurial acumen.

"My relationship with the Federation has not only made my life better but has written a new future for our children. My success ensures that my children grow not in kucha house with little amenities but in comfortable pucca home. I can educate them well and they will grow up to be not rag-pickers but be the leaders of the community and bring more women into the fold of the cooperatives"

Globalization and technology makes it imperative that the women from within the co-operative structure become self-sufficient enough to tap the mainstream, access technology, understand markets and techniques and turn into self-reliant and decision making managers.

Among our future plans are a Design Institute, a Co-operative Training School and expand the idea of cold storage to enhance the capabilities for the fish and Vegetable activities.. We aim to expand the current Consulting Cell into a Resource Center for all member co-operatives. We have set up a fully computerized IT Consulting

Cell. We have increased our visibility and linkages with the local apex bodies like the State Co-operative Union, APMC and NABARD and others. On the other hand, our own set of parameters for viable co-operatives is a benchmark which is accepted by government bodies today. In fact, the Assistant Registrars and Registrars include visits to the Federation in their training programs.

↳ We have initiated work in Madhya Pradesh, Maharashtra, Bihar and even 5 countries of Africa.

We have a new vision of self-employed women. We see them as modern day managers of businesses running efficiently and viably. We are in the process of embedding

the fundamental strength in systems, the tenacity of efficiency and professionalism in the social business growth.





**Gujarat State Womens' Sewa Co-operative Federation Ltd.**  
21/22, Goyal Tower, University Road,  
Ahmedabad - 380015, Gujarat (INDIA).

Tel. No. : +91 - 079 - 2630 6937/1503  
Fax No. : +91 - 079 - 2630 6937  
Email : [sewafederation@gmail.com](mailto:sewafederation@gmail.com)