



# SAHAKARITA

## GUJARAT STATE WOMEN'S SEWA CO-OPERATIVE FEDERATION

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*"Coming together is a beginning; keeping together is progress; working together is success."*  
- Henry Ford

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*We wish Elaben, Founder of Self Employed Women's Association (SEWA) a very Happy Birth Day. Also the day on which our newsletter, Sahakaritaa saw its first edition. We enter our third year.*

*Water is a very important and precious resource in the country.*

*It is an individual and collective responsibility of using, storing and conserving water for this generation and the generation next.*

*Conservation and water harvesting should be done by reviving and using traditional methods like step-wells, underground tanks etc. depending on local conditions*

*The government of Karnataka has extended support for promoting water users' co-operative society in the state.*

*If this happens, we will not say,*

*"Water water everywhere, not a drop to drink"*

*-Lalita Krishnaswami,  
President, GSWSCF.*

### Federation and its member co-operatives conduct AGM

Sewa Federation and its member co-operatives conducted their Annual Meetings (AGM). The accounts and annual reports were presented in the meetings. New committees were elected through democratic process. Planning was also discussed for the next financial year.

Shri Elaben Bhatt, Founder, SEWA stated in AGM of Sewa Bank "For the workers of unorganized sector, who are not covered by legislation, organizing of a co-operative works like a brother or sister. Our experience says that the workers' bargaining power against government or traders increases when they form co-operatives as they can bargain without fear of losing work. This is the experience of the whole world. But unions are not interested in forming co-operatives. This attitude is disappointing."



AGM of SEWA Co-operative Federation on 6<sup>th</sup> August

## Campaign against alcoholism

Lokswasthya Women's Sewa Healthcare Co-operative is working in South Gujarat, Rajasthan and Ahmedabad District. A large number of men are found to be addicted to alcohol. The women work hard for the whole day to provide two meals for the family. But the husbands and sons take away their hard earned money to drink alcohol.

The co-operative promotes the use of medicines to de-addict the men from alcoholism. At least 100 men are under this medication and some have already given up alcohol. After taking the medical history, the co-operative gives education and counselling to the family members in the use of the medicine, its effects and side effects. Though this medicine is available in the market, there is no dissemination of information regarding this medicine. It is an enzyme which reacts only with alcohol.

## Rachaita Co-operative and Larson & Tubro Company tie up

L & T has registered Rachaita Construction Workers' Co-operative along with other 5 lakh contractors. As a follow up, the co-operative constructed Mahatma Mandir in Gandhinagar using modern technology based on model made by the company. It provides livelihood to women masons.

Presently the co-operative is working at 5 sites in Ahmedabad city.



## Federation provides consultancy to other organizations

Two master crafts persons from Design Sewa imparted training in embroidery to some fisher women in Kutchh as an alternative skill to enhance their livelihood. It was a part of Corporate Social Responsibility (CSR) activities of OPG Power Company.



Embroidery training given to the fisherwomen in Kutchh



Survey of co-operatives in Shahgaon village

As a result of an exchange study visit two staff members from The Federation were invited as resource person by Vikas Sahyog Pratisthan (VSP). The organization is involved in community development through micro-entrepreneurship development, organic farming and formation of SHGs & co-operatives in Maharashtra. They were invited to make a survey of the microenterprises, to recommend better governance and viability, to train women to take up the leadership in their enterprises in Shahgaon village.

## Dr. Nayana Patel set to form surrogate mothers' co-operative society in Anand

Surrogate mothers in Anand will band together to form a co-operative. An IVF clinic run by Dr. Nayana Patel in Anand mooted this idea to support women who rent out their wombs to help hundreds of childless couples to have children.

Dr. Nayana Patel says, "Surrogate mothers are still not seen with respect in Indian society. It is time now for these women to have a platform where they can realize their dream of a sustained livelihood through alternative economic activities. A co-operative of 100 surrogate mothers will be founded soon. I aim to generate awareness and make a place of respect for surrogate mothers in society and also give them training in other skills." She will provide the initial corpus.

## Participation in celebration of International Co-operative Year

International Co-operative Year was celebrated by the government of Himachal Pradesh. Suruchiben Mehta, Coordinator, Sewa Co-operative Federation made a presentation on Self Employed Women's Association (SEWA) and co-operative activities of the Federation. She also discussed issues and challenges faced by women co-operatives.

Shree M. S. Chauhan, Registrar, Co-operative Societies, Himachal Pradesh said, "I had heard about SEWA but I did not know that SEWA has a separate body for co-operatives."

Shri Lalita Krishnaswami participated in an Expert Group Meeting on "Harnessing the Co-operative Advantage to Build a Better World" in Addis Ababa, Ethiopia, as a resource person. The global forum for co-operatives was organized by the Division for the Social Policy and Development (DSPD) of the United Nations Department of Economic and Social Affairs.



Suruchiben Mehta made a presentation in celebration of International Year of the Co-operative in Himachal Pradesh

## Innovative loan product by Mahila Housing Trust and Surat Credit Co-operative Society

Access to housing finance is critical for poor women in the informal sector. Eight of ten houses in India are constructed by people themselves. However, housing finance is more complex, complicated than microenterprise. Informality of tenure in finance is added on with the informality of income. It is a long term higher amount loan. Unsecured loans are available upto Rs. 1,00,000/- which is very low looking at current construction costs. Low income mortgage loans are available from Rs. 5,00,000/- and above. But between Rs. 1,00,000/- to 5,00,000/- is the "missing middle" for which there is a great need. The Surat Credit Co-operative, (a member of The Federation) with support from Mahila Housing Sewa Trust has developed an innovative loan product which gives semi formal security. This loan product has enabled the Surat Credit Co-operative to give 'semi formal housing loans for the "missing middle"'.

## Updates

The Federation linked with Gujarat Fisheries Department to enable 53 fish vendors to buy weighing machines costing Rs. 1500 each. They received Rs. 1000 as subsidy under the government scheme.

Revival of the co-operative: A need assessment was made by conducting meetings and visits in Sachana Co-operative in Viramgam Taluka. As a follow up of need assessment, a skill training was conducted for 25 members of the co-operative to revive the co-operative and generate livelihood for the members.



Fish vendors were allotted weighing Machine

**The Co-operative Department has extended the last date for AGM from 30<sup>th</sup> June to 30<sup>th</sup> September.**

## Trainings

20 trainings for 481 members were organized by the Federation in this quarter.

8 trainings for 173 members of Home care Co-operative were conducted. Technical training for home-care appliances, SEWA's values, how to develop training manual, old age care and child care training were included.

Ushaben Kahar says, "SEWA's value based training will be very useful at my work place. We learnt the values through games which we easily understood. We learnt punctuality, honesty, how to solve problems, respect others, talking to the point, better communication, listening to others and very important, a positive attitude."

3 trainings in embroidery, patchwork and aari work were conducted for skill upgradation of the artisans. 80 artisan members participated.

9 training programs were conducted for co-operative education, in which 228 members of various co-operatives including Saundarya Cleaning, Matsyagandha Fish, Mid-wives, Home-care, vegetable and milk co-operatives participated.



Value based training to the members of Homecare Co-operative

## Sewa Bank's Solar energy enlightens the lives of our members

Life of women working in unorganized sector is full of struggle. Especially for the members who are working at home and there is no basic facilities like electricity, water, toilets. Sewa Bank took an initiative to give loan at lower interest rates for purchasing equipments like solar home light, lantern, fan, stove, cooker etc. with a subsidy of 30%. 3500 Members of Ahmedabad, Gandhinagar, Kutchh, Panchmahal, Surat and Anand have purchased these equipments and benefited economically. In 6 months of purchasing the equipment their income increased by 33%.

Jashiben Bharwad, a farmer from Zulund village of Gandhinagar District purchased two lights and one fan under Sewa Bank's Energy project and says, "We have solar light. So, we do not have to worry about poisonous mosquitoes. Solar light helps to eat dinner after the sunset. In early morning animals have to be attended, bathed, milked and such other jobs. My children can now do their homework at night and my husband can guard the farm during night without any fear. Everybody in my home has benefited through the solar light. I can say, 'Our new life has begun through the spark of this solar Dia'"

'How to make a Business Plan' was a new idea for me. After I participated in the training few months ago, I understood my responsibilities, how to make a business plan, plan of action and targets.

Today from 30 members, in the co-operative we have grown to 175 members. Along with making business plan we learnt how to work in a team and make the co-operative successful. We are working towards providing regular income to the members.

- Ramilaben, Chair Person, Rachaita Construction workers' Co-operative.

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