4. THE FEDERATION OF CO-OPERATIVES

FOUNDING THE SPIRIT OF COLLECTIVE WISDOM

4.1 INTRODUCTION

Gujarat State Women's SEWA Co-operative Federation is a Confederation of 86 women co-operatives working since 1992 for poor women workers of informal sector. It is an upshot of SEWA's inspiration and experience that women's bargaining power, capacity and ownership can be increased by organizing them into co-operatives.

Federation completed ten years of existence and successful operations. A decadal celebration function, organized in collaboration with all co-operatives, was attended by Shree Ela R. Bhatt and State Minister for Agriculture and Co-operation, Mr. Chudasma. Mr. Chudasma noticed SEWA's activities and appreciated the efforts put in by SEWA for development of poor women. 19 members were awarded for extraordinary efforts for development work by Shree Ela R. Bhatt and Commissioner of Industry.

In order to make the members competitive and compatible with market demands, this year the Federation has provided need-based trainings, guidance, marketing & design services and vegetable selling services to them.

Specific Service categories can be described as follows

1. Education & Training
2. Guidance
3. Marketing
   a. Export Procedure Services
   b. Design Services
   c. SEWA Kalakruti (Marketing Outlet)
4. Provision of Linkages
   a. Linkages for Vegetable Growers and Vendors
5. Revival
   a. Fish Vendor’s Co-operatives
6. Conference
7. Employment Center
   a. Survey
   b. Publishing
### Co-operatives and Membership

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Types of Co-operatives</th>
<th>Number of co-operatives</th>
<th>Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Worker's co-operative</td>
<td>10</td>
<td>850</td>
</tr>
<tr>
<td>2</td>
<td>Land Based worker's Co-operative</td>
<td>7</td>
<td>192</td>
</tr>
<tr>
<td>3</td>
<td>Milk co-operatives</td>
<td>54</td>
<td>11,000</td>
</tr>
<tr>
<td>4</td>
<td>Selling co-operatives</td>
<td>5</td>
<td>2000</td>
</tr>
<tr>
<td>5</td>
<td>SEWA Labourer's Co-operative</td>
<td>9</td>
<td>19,435</td>
</tr>
<tr>
<td>6</td>
<td>Video SEWA Co-operative</td>
<td>1</td>
<td>89</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>86</strong></td>
<td><strong>33,566</strong></td>
</tr>
</tbody>
</table>

#### 4.2 MAJOR ACHIEVEMENTS

1. Established wholesale Fish Shop at Holi Chakla, Ahmedabad, which removed the role of mediators and helped women increase their income. Also provided fish-boxes to 40 fish sellers with help of Government.


3. With help of Shree Reemaben, Saundarya Safai Mandali was awarded cleaning contract of Udyog Bhavan. 30 members could earn Rs. 48,000 per month through this contract.

4. Federations together with SEWA, helped co-operatives purchase 15 computers. Also basic computer training was provided to 120 co-operative members.

5. Through provision of various services, different co-operatives achieved sales targets as follows.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Description</th>
<th>Sales (INR. Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Vegetable Shop</td>
<td>37,20,218</td>
</tr>
<tr>
<td>2</td>
<td>MatsyaGandhaMandali</td>
<td>1,50,397</td>
</tr>
<tr>
<td>3</td>
<td>Design SEWA</td>
<td>6,21,000</td>
</tr>
<tr>
<td>4</td>
<td>SEWA Kalakruti</td>
<td>7,69,000</td>
</tr>
<tr>
<td>5</td>
<td>Export Services</td>
<td>50,00,000</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>1,02,60,615</strong></td>
</tr>
</tbody>
</table>
4.3 CAPACITY BUILDING - THROUGH TRAINING

Federation's main aim behind providing training services is to impart universal conceptual understanding of co-operatives, its objectives and benefits to members of co-operatives and leaders.

71 trainings of various forms have been imparted to 1382 members. Nature of training mainly includes Co-operative Education, Executive Member's training, Accounts training and Technical training. With help of Design SEWA, the Federation has provided trainings to 100 women engaged in livelihood activities like Batic, Printing, Jariwork and Crotio work. These women have earned Rs. 2,48,000 during the year. Shantipath helped 40 women earn Rs. 90,000.

Collectively with in-house trainings, Federation provides trainings at village level on strategic modules; based on understanding and convenience of rural members. Spot survey of 380 members of Shakti Bharat Mandal of Viramgam district, Sabina Chindi Utadak Mandal and Matsyagandha Mandal of Ahmedabad was conducted.

Pramodaben of Shaishav Bal Mandal says, “My son is studying in 11th standard. Earlier, at the time of his reading books, I used to ask what was he reading; and as a response to my question, he used to give a sarcastic smile saying, “Mummy this is accounts and hence not your cup of tea; you would not understand accounting and book-keeping phenomenon””

But little after undergoing training on book-keeping & accounting; and subsequent revision of the taught concepts during training, I could start writing accounts on my own.

Once when I was solving a sum, my son uttered in an astonishing tone “mummy you are solving the sum, which is in the syllabus of commerce graduation; who taught you this?” This boosted my confidence level; and now, I feel that I am equivalent to a commerce graduate and can perform accounting tasks of our co-operative also.

4.4 MARKET LINKAGES

Federation promotes in local/national and international market the products made by poor women, through marketing outlet called “SEWA Kalakruti”, which is engaged in participating into exhibitions and promoting exports. During the year, a total sale of all the co-operatives was reported at Rs. 1,01,10,218.

(i) 3490 co-operative members earned Rs. 4,97,03,284; milk co-operatives of Ahmedabad, Gandhinagar and Radhanpur district were among the major contributors in this achievement.

(ii) SEWA Kalakruti marketed products worth Rs. 6,92,343 of embroidery workers’ co-operative and Design SEWA. It also reported sales of Rs. 7,69,000 through participating in exhibitions at Hyderabad and Mumbai.

(iii) Federation helped members export products worth Rs. 50,00,000.

(iv) Vegetable shop at wholesale vegetable market reported sales of Rs. 37,20,218 during the year.
1.5 VEGETABLE SHOP

Federation's aim behind establishment of vegetable shop in municipality operated wholesale market is to make growers and vendors sustainable by way of linking them directly without middlemen and other exploitative mechanisms. The Federation also ensures proper arbitration between them.

(i) Vegetable sale of Rs. 37,20,218 was reported from 527 growers in the year 2003.
(ii) Federation, with help of Gram Haat and district associations has facilitated 60 members in acquiring loan of Rs. 3,00,000 for seasonal vegetables.
(iii) 30 saving co-operatives of vegetable growers have been formed.
(iv) Women and Child Development Commissioner, Ms. Hansaben Majetaria and accountants of central government visited Federation to meet and share experiences with vegetable growers and vendors.

1.6 DESIGN SEWA

Design SEWA, established in 1991, is a medium by which Federation provides services like training, product development and provision of marketable designs to labourers, co-operatives and workers in activities like printing, embroidery, appliqué work, cane work and puppet making. In a way, Design SEWA help members of such organisations become Master Craft persons and designers.

(i) 162 samples were designed mainly for exporters of UK & Geneva, Ashima Group, Sachana Mandal, SEAW Trade Facilitation Centre, Banascraft, Kutchcraft, Bal SEWA, etc.
(ii) 75 women earned Rs. 2,48,000
(iii) Designer of Abodana Mandal of Federation won second price in the “best designing” competition where 5 products including top, skirt, trousers and kurtas were developed at SEWA-NIFT center.
(iv) 15 designs were developed at skill revival training organized for Shakti Co-operative at Sachana.

Shantaben of Shakti Bharat Mandal says that, “On joining co-operative, we have started getting full reward for our work; which was not the case when we used to work individually; facing exploitative mechanism. Trainings at SEWA have added value to our profile. This has helped us gain self-respect also.

We have suffered a lot on closure of our co-operative for last 2-3 years. Now, on revival, we members have decided to achieve due growth and development through trainings. Like other self-sufficient co-operatives of the Federation, we will also become self-reliant in due course of time.
Member Sewa - a SEWA Design
5. SEWA SOCIAL SECURITY NET

NETWORKING FOR A SECURED TOMORROW

5.1 HEALTHCARE

SEWA, over the years, has learnt that sickness is a commonly observed and frequently recurring phenomenon in women's lives. Every year, several epidemics are observed to be taking toll of innocent people. Women are found to be the most affected among the victims of diseases. As a matter of fact, women show negligence towards their health in order to maintain priority of taking care of their homes and children. Nevertheless, besides social structure, ignorance and lack of healthcare facilities are equally responsible for such health status of the women. Women's vulnerability to sickness thus can be attributed to their own negligence, social set-up, ignorance and lack of healthcare facilities.

SEWA members, especially in the rural areas, have little or no access to healthcare facilities. Whatever little healthcare they do obtain, is generally in form of curative care; and that too at high costs. Health-related expenditure in their case constitutes up to half their monthly income or Rs. 300-500 per month. It is one of the causes of their continued indebtedness.

5.1.1 KEY ELEMENTS

The key elements of SEWA's health program are as follows

(i) Linking health security to work security
(ii) A holistic approach
(iii) Incorporating SEWA's goal of self-reliance

Since 1985, SEWA has identified and trained health workers from within its own membership. Equipped with intensive training and back-up support, SEWA's team of midwives and health workers serve as health educators-cum-barefoot doctors for women workers. SEWA's midwives and health workers have formed their own co-operative, which has been running successfully for the past ten years. The first of its kind in Gujarat state, the co-operative has an annual turnover of Rs. 10 million. Elected representatives from the shareholders, the midwives and health workers themselves run the co-operative.

5.1.2 APPROACHES

(A) Women-centered Healthcare and Demand-led Growth

The emphasis is on initiating a number of health activities based on local women's needs. While the "entry point" is women's health, the entire family's health is also safeguarded. In its twenty-year long experience of organizing poor women on health issues, SEWA has learnt that grouping the poor women into their organizations, including midwives and health workers' organizations, is the most effective way of providing health security to the poorest members of the community.
Currently over 74,000 SEWA members and their families are obtaining 16 different services from local organizations and health co-operatives promoted by SEWA, including mobile healthcare in remote desert districts. Women pay the fees for all the services including health education.

(B) **A Geographical and Need-based Approach**

Since few years, SEWA has adopted a geographical approach with high intensity; providing services to larger blocks of the population and enrolling almost all women in such blocks as SEWA members. 4 years ago, the male members of SEWA had begun insisting SEWA on providing health information to them also. These men had learned about SEWA's Health activities from their women-folk; and expressed their wish to know basics of health issues including first-aid and childcare. They had also shown concern about the issues pertaining to family planning and reproductive health as a having clear understanding of such issues is equally important for men. In 2003, about 3,05,000 members and their families have obtained at least one of the multiple health services rendered by SEWA Health. The health education and information sessions proved to be very popular and beneficial. During the year, more than 10,760 people participated in these sessions, including 4,156 women.

(C) **Integrated Approach**

SEWA Health has adopted an integrated approach to healthcare for the provision of basic amenities like sanitation, literacy and other developmental programs. The average monthly health expenditure, before and after the program has reduced from Rs. 131 to Rs. 74 per household. In addition to this literacy and educational programs for SEWA members integrate basic health and hygiene issues.

(D) **Growth through Fruitful Partnerships**

SEWA Health has also been shaped by its collaboration with many different partners. SEWA Health has been working in collaboration with the World Health Organization (WHO), the Government of India (GOI) and the Ahmedabad Municipal Corporation in providing DOTS (Directly Observed Treatment, Short Course) for tuberculosis to residents of the North Zone of Ahmedabad. The GOI, UNFPA and the Ford Foundation support the health education efforts.

(E) **Linking Health Services to Insurance**

SEWA has an integrated insurance program that covers Health/Life/Asset losses. The main motivation behind the initiation of a health insurance scheme for women was that though women are the main contributors in the family income, they tend to accord low priority to their healthcare needs and therefore the health seeking behaviour is nearly absent.

(F) **Decentralized approach**

SEWA Health is currently run, in a decentralized manner, with five health workers-cum-midwives co-operatives and seven SEWA-promoted district-level economic organizations running all health activities. SEWA's Health Team comprises 100 local women leaders called ‘Agewans’ trained in primary healthcare, 160 community health workers, 200 traditional midwives or ‘dais’ and 80 full-time health organizers (or staff). This team works in Ahmedabad city and eleven districts of
Gujarat state. Services are provided through health centres, medicine shops, and mobile health camps as well as home visits.

5.1.3 HEALTH AWARENESSTRAINING

The subjects of SEWA health awareness training are as listed below

(i) Orientation of SEWA
(ii) First aid
(iii) Common Diseases
(iv) Immunization and Child Health
(v) Airborne and waterborne diseases
(vi) Know your body sexual and reproductive health- RTIs, STDs, HIV, AIDS, Cancer

One of the earliest health programs of SEWA Health, which was started in the early 1970s, pertained to health education and provision of maternity benefits. Today, SEWA Health provides a wide range of primary healthcare services. The main thrust is on providing simple, life-saving health information with a focus on disease prevention and promotion of well-being. Other important objectives of SEWA Health have been: (1) to build capacity among local women, especially traditional midwives (dais) so that they become the barefoot doctors of their communities; and (2) to provide services to the very poor, particularly those living in areas not otherwise served by government facilities or non-governmental organizations (NGOs).

5.1.4 KEYSERVICE COMPONENT

SEWA Health has three key service components
- Preventive Care
- Promotive Care
- Curative Care

Research and capacity building are the main activities to strengthen the above services.

The components of preventive healthcare include mental, occupational health, health awareness and education. Curative healthcare includes health centres, Low cost medicines, mobile clinics, T.B. program and AIDS program. The training component of SEWA Health program includes training to SEWA members, training in traditional healthcare and training for midwives. SEWA Health has a strong research component. Currently research under occupational health, safe motherhood and training of dais is included in this program. However, none of these components of Arogya SEWA is independent or stands alone by itself, but come together to form a cohesive holistic and integrated health program of SEWA.

Preventive/Promotive Health Care

The basic objective of this component of the health program is promotion of better health by raising awareness of the members. It is delivered through a training program for SEWA members and slightly modified programs for their family members.
## Training Programs conducted during 2003

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of Training Program</th>
<th>Urban</th>
<th>Rural</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Women's Health Training</td>
<td>1277</td>
<td>2879</td>
<td>4156</td>
</tr>
<tr>
<td>2.</td>
<td>Men's Health Training</td>
<td>100</td>
<td>1300</td>
<td>1400</td>
</tr>
<tr>
<td>3.</td>
<td>Adolescent Girls Health Training</td>
<td>1566</td>
<td>2678</td>
<td>4244</td>
</tr>
<tr>
<td>4.</td>
<td>Adolescent Boys Health Training</td>
<td>260</td>
<td>700</td>
<td>960</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>3203</td>
<td>7557</td>
<td>10760</td>
</tr>
</tbody>
</table>

Barefoot Doctor
Curative Health Care

SEWA runs health centers for its members. These camps typically address a certain set of illnesses, for example eye health, male reproductive tract infections, female Reproductive and Child Health (RCH). The RCH camps are the most frequently conducted camps. There are 160 health centers in Gujarat. During the year, 493 health camps have been organized, benefiting 29,658 patients.

Achievements of SEWA’s Health Program in 2003

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Preventive Health Services</th>
<th>No. of</th>
<th>No. of</th>
<th>Boys</th>
<th>Girls</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>women</td>
<td>Men</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>- Health Education &amp; Information on AIDS</td>
<td>6,605</td>
<td>1,563</td>
<td>1,160</td>
<td>5,031</td>
</tr>
<tr>
<td></td>
<td>- Immunization</td>
<td>1,574</td>
<td>1,173</td>
<td>1,96,258</td>
<td>1,62,597</td>
</tr>
<tr>
<td></td>
<td>- Iron &amp; Folic Acid supplementation</td>
<td>53,723</td>
<td>12,002</td>
<td>20,377</td>
<td>20,226</td>
</tr>
<tr>
<td></td>
<td>- Vitamin A supplementation</td>
<td>6,637</td>
<td>1,653</td>
<td>13,957</td>
<td>13,911</td>
</tr>
<tr>
<td></td>
<td>- Ante-natal care</td>
<td>2,180</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>- Contraception</td>
<td>23,028</td>
<td>13,389</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>- RCH Camps training</td>
<td>7041</td>
<td>-</td>
<td>3,005</td>
<td>2530</td>
</tr>
<tr>
<td>2.</td>
<td>Curative Health Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- T.B. treatment</td>
<td>349</td>
<td>755</td>
<td>30</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>- RCH camps</td>
<td>7,041</td>
<td>-</td>
<td>3005</td>
<td>2,530</td>
</tr>
</tbody>
</table>

Occupational Health Care includes Health Centers and mobile clinics, TB Programs and Referral services

In general all the health co-operatives provide the following services

1. Health Education
2. Low cost medicines
3. Ayurvedic (traditional medicine) treatment and training
4. Treatment of tuberculosis through the DOTs method
5. AIDS prevention program
6. Consultancy on homoeopathy, ayurveda and gynecology

5.2 Childcare

At SEWA it is well understood that without childcare, including child development, its goal of full employment and self-reliance will remain unfulfilled. Working mothers cannot take their children to their workplaces without jeopardizing their own work efficiency and their children's safety. SEWA believes that women’s struggle to emerge out of poverty through the quest for work and income security, must be supported by quality childcare.
SEWA's childcare program emerged in mid 1970 from the needs expressed by its members. At present SEWA is operating 73 childcare centers wherein 4688 children are taken care of.

These centers, formed with SEWA's support, are managed by co-operatives of childcare providers. Each center serves 40-50 children in the age group of 0-6 years; and focus on the overall development of the children, including their physical and intellectual growth.

5.2.1 MAJOR ACTIVITIES

The main activities undertaken by the childcare centers run by SEWA are as under.

(a.) Teachers of the childcare center hold regular meetings with the mothers; and discuss their children's development and give their suggestions.

(b.) Children are regularly weighed and records of their growth are properly maintained.

(c.) The children are provided with nutritious meals (milk in case of infants)

(d.) The childcare centers are also centers for child immunizations, antenatal and postnatal care. SEWA works closely with the government health programs for providing these services.

(e.) Children in the centers are involved in pre-primary creative activities like drawing, painting and craftwork.

(f.) Exhibitions of the children's work are held at regular intervals.

(g.) The teachers make a conscious attempt to create a stimulating and supportive atmosphere at the centers.

From the work experience of 3 decades in the Childcare Program, it has been seen that children who have been in SEWA childcare centers value learning and education. In two well-attended meetings of our childcare center, children freely spoke about importance of such centers in their lives. Thus SEWA's Childcare Program not only provides safe childcare for working mothers, but also lays a strong foundation for the sound physical and intellectual growth of the children.

7 new organizers and 36 teachers have been appointed due to increase in childcare centers and activity.

5.2.2 ACTIVITIES UNDERTAKEN DURING THE YEAR

Total 76 childcare centers are running in rural as well as urban areas. 5000 members have been organized under SEWA's childcare program and total 4688 children are taken care of in the childcare center. The childcare activity carried by SEWA, has enabled direct employment to 213 women members of SEWA. They have earned Rs. 3,84,442 during the year.

Apart from physical and intellectual growth of children and safe child care for working mothers, various other trainings related to pregnant women, feeding mothers as well as health camps, regular trainings and meetings etc. are covered under SEWA's child care program.
The details of the activities done during the year are as mentioned below.

(A) **Childcare**

(i) Admission of 801 children in primary school.
(ii) Regular medical checkup of all the 5000 children of 63 child care center is done by the doctors appointed by the government and health department.
(iii) Regular iron tablets to children as well as pregnant and feeding women. Total 40,000 iron tablets were consumed.
(iv) Total **immunization** of 4688 children.
(v) Pulse polio dose to 10000 children.
(vi) Vitamin A dose to 5000 children.
(vii) Number of 3rd grade weak children has decreased to 13 from 18 children in last year.
(viii) 1280 children were taken out for picnic to nearby places like garden, mosque, temple etc. The children were explained the history and importance of the places visited.
(ix) **63-childcare centers celebrated festivals** - children participated in the celebration of various festivals like Utrayan, Holi, Idd, Independence Day, republic day and Moharram. Children were also given understanding, brief idea and importance of festivals in life.
(x) **Celebration of nutritious week in 63 centers** - different kinds of activities like child rally, medical camp, cooking competition, child health etc were conducted during all the 7 days of the week. To encourage the winner (child / mother) of the competition complementary gifts were given.
(xi) **Celebration of teachers' day in 63 centers** - total of 126 children participated.

(B) **Pregnant Women & Feeding Mothers**

(i) Arranged for nutritious food to 238 pregnant women members. Also helped them understand the importance of nutritious food.
(ii) Provided nutritious food to 263 feeding mothers. Also provided fundamental understanding of feeding.
(iii) Tetanus vaccination to 1006 mothers.
(iv) 250 mothers have adopted family planning after coming in contact with child care center.
(v) 733 births at childcare centers.

(C) **Health Camps**

(i) Gynec camps were organized in co-ordination with SEWA Health Department where check-up facility and required medicines were provided to 1952 women.
(ii) Child disease camps were organized in coordination with SEWA Health Department. Check-up of 1638 children was done; and children suffering from disease, were referred to specialist.
(D) **Trainings and Meetings**

(i) Trainings on growth chart have been given to 36 teachers of the childcare centers.

(ii) Imparted training for safe pregnancy to 40 teachers of childcare centers, who in turn make the mothers of childcare center aware about the same.

(iii) 4 members have been given training on trauma counseling. The purpose behind the training was to get the members and children out of mental depression.

(iv) Member education training has been provided to 113 members including teachers and spearhead team members.

(v) 15 members have been given SEWA movement training in coordination with SEWA Academy.

(vi) 3 members have taken research training, 2 members have received certificate and one member has got fixed deposit in her name as a prize. 1 member got calculator as a consolation prize.

(vii) 4 members have been given computer training in coordination with SEWA Federation.

(viii) 4 members have undergone accounts & related training.

(ix) Monthly meetings are being conducted at all the childcare centers.

(x) Weekly staff meeting is done which also includes reporting of supervisors. Discussions are also done for increasing the quality of childcare centers.

(xi) Weekly reporting meeting of spearhead team members is being done. Work allocation and discussions on any difficulties faced during the working of the childcare centers are considered in these meetings.

(xii) The supervisors are conducting regular monthly mother's meeting. The mothers are given understanding and awareness on the activities carried out in the child care center, development of the child, care to be taken by pregnant and feeding women, SEWA's supportive services and 'Sangini'.

5.3 **INSURANCE**

SEWA members face several risks and are vulnerable to economic leakages and losses; consequently women and their families go deeper into poverty. Considering this, SEWA set up its insurance program in 1992 as a support to tackle as many possible life risks of poor women members. This gave birth to SEWA Insurance Unit or Vimo SEWA.

**Vimo SEWA** is an integrated insurance program aiming at providing social protection to members, covering their life cycle needs and the various risks they face in their lives; through an insurance organization in which they themselves are the users, owners and managers of all services. Vimo SEWA offers two types of payment schemes to its insurance members. Members can either pay their premium annually or through a fixed deposit with SEWA Bank. Under the fixed deposit option, members deposit a lump sum in fixed deposit in SEWA Bank. (The amount depends on the scheme selected by the member) The interest accrued on this deposit goes towards annual premium. Thus, a woman gets continuous insurance coverage of her choice and obtains much-needed, long-term social protection. The amount to be placed in fixed deposit is subject to revision in view of changing interest rates.
During 2003, total 1,12,112 members have been insured under the various insurance scheme of VimoSEWA. Out of this 6123 members have obtained claims worth Rs. 76,74,971 during the year.

SEWA in association with Friends of Women's World Banking (FWWB) and Insurance Regulatory and Development Authority (IRDA), organized a two-day workshop titled 'Micro insurance for the Poor: Strengthening Services and Addressing Policy Issues', on 15th and 16th September 2003, at Vigyan Bhavan, New Delhi. GTZ, Ford Foundation, ILO-STEP and LIC supported the workshop. About 155 participants from all over the country representing the government, insurers (both government and private) micro-finance organizations, NGOs and donors participated in the workshop.

The objectives of the workshop were (a) to review and understand grass-root level micro insurance initiatives focusing on the poor in India, (b) to highlight the need for microinsurance as an integral component of financial services (c) to review the current policy environment for micro insurance (d) to develop policy recommendations to encourage microinsurance and (e) development of pro-poor insurance products and services.

In order to develop an action plan to meet these objectives and achieve the goal of reaching appropriate micro insurance services to the poor, 5 break-out sessions were organized viz. (a) outreach and product design, (b) mechanism for collection and service delivery, (c) macro policy issues, including legal and architecture, (d) capital required and (e) capacity building (local People, MFIs and insurance companies). Some of the action points developed require intervention by the Ministry of Finance (Banking and Insurance) and the IRDA, and others need action by insurers and organizations working with the poor.

5.3.1 ACHIEVEMENTS DURING THE YEAR

(a.) Return for natural death under the scheme no. 2 and 3, has increased to Rs. 20,000 from Rs. 5000 & Rs. 10,000 respectively

(b.) Return for accidental death under the scheme no. 2 and 3 has, increased to Rs. 65,000 from Rs. 35,000 and Rs. 40,000 respectively in the previous years.

(c.) Returns have been doubled in all the 3 schemes of 'asset loss', as compared with last year.

(d.) Claim amount for the medical policy of children has increased to Rs. 2,000 from Rs. 1000 in previous year

(e.) Returns for cataract is added for the members paying annual premium

5.4 HOUSING

5.4.1 GUJARAT MAHILA HOUSING SEWA TRUST

For poor women workers, home is not just a place to live but it is also a workplace. Workers engaged in activities like rolling bidis, agarbattis, and garments etc. not only produces the goods but also keep raw material and finished goods at their home. Over the years it was observed that most of the members of SEWA Bank had taken loan for housing; moreover they had shown concern for housing facilities. This gave birth to Gujarat Mahila Housing SEWA Trust in the year 1994.
In 2003, Gujarat Mahila Housing SEWA Trust has endowed the members of rural and urban areas with housing and other related basic infrastructure facilities; through various programs / scheme.

5.4.2 PROGRAMS/SCHEMES

(A) Nayaghar Scheme

After the Earthquake SEWA introduced 'Nayaghar Scheme' which aims at construction of earthquake resistant housing facilities for the poor members of rural areas. During the year 4000 such houses in 40 villages of Kutch, Patan and Surendranagar were constructed. The construction of the houses under the Program is being done in collaboration with KFW-HDFC, ToI Foundation, ICICI Prudential and Swiss Red Cross Agency. The work of 1000 such houses are under construction.

Rural Building Centre at Manipur

A Building Centre has been set up to provide facilities for learning new techniques in construction of the building. This will enhance the construction skills of the workers and will help in augmenting their income. The trainees are given training in production and use of alternative low cost material and technology to cope up with the changing environment of construction industry.

Role of Building Centre in Nayaghar Scheme

(i) Preparation of training manual was undertaken.
(ii) Based on need assessment, the trainings were provided to the technical staff.
(iii) Training manual for households and engineer were also made available. SOR were also made available in all the districts.

(B) Urban Programs

The Program refers to the development of the slum areas given to MHT by SNP cell of AMC.

The role of MHT

(i) Instill & maintain motivation in the area.
(ii) Forming groups and imparting all necessary trainings i.e. from registration to account maintenance
(iii) physical work undertaken by MHT's technical team includes checking of drainage system, level of water and quality in accordance with the design.

(C) Parivartan Program

This Program aims at providing basic facilities like water, toilets, drainage, garbage disposal, storm water drainage, street light and road paving to the urban communities in slums. This Program is being implemented in partnership with Ahmedabad Municipal Corporation (AMC), area residents, MHT's and corporates. In the whole Program MHT's role is vital since it takes care of
maintaining records, collecting the savings from the beneficiaries as future contribution for services, capacity building of the group and ensuring that the community is availed with all the basic services.

*In 2003, MHT has taken the work in the following areas and number of families in all the 4 zones.*

<table>
<thead>
<tr>
<th>Sr. no.</th>
<th>Zone</th>
<th>No. of Areas</th>
<th>No. of Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>East</td>
<td>12</td>
<td>2006</td>
</tr>
<tr>
<td>2</td>
<td>West</td>
<td>15</td>
<td>2469</td>
</tr>
<tr>
<td>3</td>
<td>North</td>
<td>08</td>
<td>3048</td>
</tr>
<tr>
<td>4</td>
<td>South</td>
<td>03</td>
<td>431</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>38</strong></td>
<td><strong>7964</strong></td>
</tr>
</tbody>
</table>

Plain table survey, social & economic survey and technical survey have been done in the following areas. In all the areas the society is registered and has received the registration certificate also. Civil work is in process in all the above 5 areas.

**Implementation of 'Parivartan' Program by MHT in areas**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Area</th>
<th>Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Nitinagar - Amraivadi</td>
<td>106</td>
</tr>
<tr>
<td>2</td>
<td>Barotvaas - Khokhra</td>
<td>86</td>
</tr>
<tr>
<td>3</td>
<td>Madrasni chali - Meghaninagar</td>
<td>216</td>
</tr>
<tr>
<td>4</td>
<td>Jadibanagan - Vasna</td>
<td>85</td>
</tr>
<tr>
<td>5</td>
<td>Keshavnagar - Ghodasar</td>
<td>133</td>
</tr>
<tr>
<td>6</td>
<td>Andamukhina Vaas - GulbaiTekra</td>
<td>180</td>
</tr>
<tr>
<td>7</td>
<td>KaamdaarNagar - Usmanpura</td>
<td>215</td>
</tr>
<tr>
<td>8</td>
<td>SadKrupa - Odhav</td>
<td>225</td>
</tr>
<tr>
<td>9</td>
<td>Talavdi nagar - Amraivadi</td>
<td>175</td>
</tr>
<tr>
<td>10</td>
<td>Rishi Nagar - Amraivadi</td>
<td>200</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>1621</strong></td>
</tr>
</tbody>
</table>

MHT is also working on the integrated approach. It has provided the members with banking, insurance, childcare, healthcare and literacy facilities; in co-ordination with social security service units of SEWA.

( 76 )
Under the Parivartan Program MHT has also coordinated with Lyons club and have (a) received the
contribution of Rs. 2000 per beneficiary in 5 areas of work, (b) organized health camps on diabetes,
eye checkup, typhoid vaccination and ayurvedic in Jadibanagar area and (c) distribution of
notebooks to 300 children in Gulbai Tekra area.

(D) Ujala Program

Under the 'Ujala' program the Survey on “availability of electricity in the slum area” was
conducted. The survey highlighted the fact that most of the houses in the slum area are having
either illegal connection of the electricity or no connection at all.

Due to lack of electricity they have to face various problems, some of which are listed below.

- They are not able to work at night at their home, which is their work place in most of the cases.
- Due to dim light, the efficiency and quality of their work is affected.
- Lack of electricity affects the education of their children.
- They cannot use the entertainment equipments regularly.

Thus, in order to facilitate the residents of the slum areas, MHT started the above program of slum
electrification in participation with the CBO, AEC, USID and community.

The slum electrification program was undertaken by MHT in 3 areas viz. Sharifkhan Pathan Chali,
Kailashnagar and Jaishaktinagar in the pilot period. The program aimed at getting the quick
electrification for the poor residents at the lowest price.

MHT has intervened with the AEC and has brought following significant changes for the benefit of
the poormembers.

(i) Registration of light with the least documentation e.g. NOC is needed separately for all the
houses in which electrification needs to be done, but MHT has intervened and AEC has
agreed to give electricity to all the houses in the colony if the NOC is given for the colony.
(ii) To decide on the fixed rate for the electrification of all the houses in each area
(iii) MHT has also provided the energy conservation trainings for saving electricity under the
above program. 10 such trainings were conducted covering 200 members during the year.

_Under the above program electrification was done in 893 houses while electrification of
380 houses is in process._

Work in Surat

MHT has also started working in Surat. It is working in 18 different areas for providing the
facilities of drainage, installation of water pipelines, construction of toilets, construction of place
for washing vessels, construction of shades and stone paving work to the poor people.
In 2003, following activities was done under the above Program

(i) Trainings related to savings and credit, leadership, NSDP, Exposure visit (Ahmedabad), and masonry etc. were given to themembers

(ii) Liaisoning and co-ordination with Surat Municipal corporation, Gujarat Electricity Board, and USD

(iii) Formed 20 SHGs of Savings and Credit

(iv) Imparted 120 trainings to members.

**Important events organized during the year**

An international workshop on “skill Upgradation of Women Workers in Globalizing Construction Industry” was organized during the currentyear.

**5.5 SERVICES**

In India, 93% workers of total population are from Informal Sector, out of which 60% are women workers. The problem is particularly acute for informal women workers whose contribution in the economy is invisible. They have little representation and voice. For them there are no rules and regulations; and even if at all there are any rules regulations, its implementation for such poor women to urge justice, is very difficult and time consuming.

SEWA, over a period of time, has learned and experienced by organizing grass root level women that they often have to confront legal technicalities and police. Hence, SEWA started its services in legal matters for the members so as to bring awareness and strengthen members' capabilities to encompass their rights.

**5.5.1 MAJOR ACTIVITIES**

To helpmembers, SEWA'sLegal Cell carries out following activities.

1. Solving problems and issues of informal workers
2. Liaisoning with government for policy advocacy
3. Negotiating with government and employers
4. Modifying and implementing laws
5. Educating members through trainings on legal aspects
6. Providing legal protection to members
7. Organizing workshops for policy advocacy
8. Developing policies for full employment
9. Conducting research on legal policies

SEWA runs a legal center, which deals with the women's problems relating to their work, land, home, property and social status. Their complaints are resolved either through negotiations or
through the courts. To solve day-to-day complaints of members, SEWA Legal Cell has formed separate ‘Complaints Cell’. In 2003, the center registered 57 complaints on behalf of 2000 members, including problems of vendor’s evictions, police summons and evictions due to town planning. Labors complaints were related to sacking by employers, eviction due to town planning and disputed property, exploitation by employers or contractors of home based workers.

5.5.2 TRAINING ON LEGAL ASPECTS

Legal Cell had organized 49 trainings where 950 members participated. Trainings were conducted to educate members on legal aspects on a primary level and to bring awareness for their rights. After the trainings, a 'para-legal team' aiming at resolving primary level complaints, was formed. Participants consisted of labours, home based workers, sellers, representatives of paper work, leaders and team members of campaigns.

<table>
<thead>
<tr>
<th>BENEFITS OF LEGAL TRAINING</th>
</tr>
</thead>
<tbody>
<tr>
<td>“60 women members worked for “Starters” manufacturing firm located in Audhav area of Ahmedabad. These women used to get their P.F. deducted on regularly basis. But their employer had no intention to give them their rightful P.F. One day he sacked them under pretext of insufficient work and promised to call them back whenever there is sufficient work. Out of these 60 members, 5 members had attended training on legal aspects provided by SEWA. They took a lead and approached the employer, demanding a written statement that he would continue working with them whenever there is a work or he would clear their accounts. As a result of this action the employer had to allow all 60 members to resume their work.”</td>
</tr>
</tbody>
</table>

*Maniben and Niruben, member of Labour and Service Campaign*

Legal Cell organized a training on legal aspects in December at “ Mahatma Gandhi Shram Sansthan” where in 40 leaders from different trades participated.

Experts from Labour and Employment Department provided training where following topics were covered.

* Minimum Wage Act
* Factory Act
* Accidental Claim Act
* Bonus Act
* Gratuity Act
* Contract Labour (Adhiniyam)
* Maternity Help (Adhiniyam)

Apart from registering their complaints, SEWA’s legal cell was also involved in a long drawn battle for benefit of Provident Fund for its Bidi Workers. After winning the case from High Court, SEWA had discussions with representatives of Government and Employer to find out the methodology of arranging P.F. benefits for bidi workers. Finally it was decided to form tripart trust and trustees
would be Labour commissioner, representatives of bidi welfare department- SEWA, bidi workers and representative of Employers. This trust will be merely responsible for P.F. benefits. This trust would be registered by February 2004.

On 5th May, 2003 symposium was organized, jointly by National Commission for Women and SEWA at Hotel Rivera, Ahmedabad wherein 2000 Bidi workers from all over Gujarat had participated. Symposium aimed at policy advocacy of Bidi Act and Welfare Act; after comprehending socio-economic and working condition of women bidi workers. A survey of Bidi workers was conducted before the symposium to identify problems beforehand. National Commission for Women desired that working women should obtain privilege under the law. National commission for women would put forward the application given by women workers containing information about their socio-economic and work related problems to the Government.

After 9 years of continuous struggle, SEWA has been successful to get Construction Labour Worker's Law approved by Labour department at state level on 18th August.

**5.5.3 SERVICES ON LEGAL MATTERS**

The main aim of the legal cell is to bring legal awareness among the members. To bring awareness apart from conducting trainings, SEWA has published one book titled 'Vendors, police and Law' in a simple/local language.

**Warrants and Summons**

Despite winning the case in Supreme Court for its vendor members in 1982, SEWA continued to receive complaints regarding harassment from police. In 1987, a special application against criminal offenses was filed in High Court. This application covered 3 cases pertaining to 525 members of 5 areas of Ahmedabad.

The following table indicates the complaints registered by SEWA for its members in 2003

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Complaints</th>
<th>Amount of Fine Saved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summons</td>
<td>43</td>
<td>4300</td>
</tr>
<tr>
<td>Warrants</td>
<td>25</td>
<td>2750</td>
</tr>
<tr>
<td>Amount of Fine Reduced</td>
<td>123</td>
<td>9090</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Particulars</th>
<th>High Court</th>
<th>Labour Court</th>
<th>Civil Court</th>
<th>Supreme Court</th>
<th>Metro Court</th>
<th>Work compensation</th>
<th>P.F Commissioner</th>
<th>Legal Aid</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Cases</td>
<td>16</td>
<td>13</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>43</td>
</tr>
<tr>
<td>No. of members</td>
<td>7125</td>
<td>37</td>
<td>328</td>
<td>285520</td>
<td>2</td>
<td>1</td>
<td>10000</td>
<td>4</td>
<td>303017</td>
</tr>
</tbody>
</table>
6. SEWA MARKETING SUPPORT

BRINGING GRASS-ROOT PRODUCERS INTO MAINSTREAM GLOBAL MARKETS

6.1 SEWAGRAMMAHILAHAAT

6.1.1 INTRODUCTION

SEWA, with the co-operation and support of Commissionerate of Rural Development, Government of Gujarat established SEWA Gram Mahila Haat (SGMH or commonly known as Gram Haat) in 1999 with emphasis on exploring and developing internal (local and national) markets for rural women's products. SGMH helps rural producers groups directly earn their livelihoods.

The major activities where SGMH intervenes are rural economic activities like handloom/handicraft, salt, forest produce and agricultural products. Eliminate middlemen and connect grassroot level producers directly to the open market, is the main aim of SEWA Gram Mahila Haat.

Vision

“SEWA Gram Mahila Haat is a leading regional, national and international fair trade organization having a belief that the members of SEWA are not just workers, but also have to become owners and managers of the their trade that they undertake for livelihood creation. The organisation also plays active role in improving the conditions of its member by providing social and economic consequences to become self sufficient.

The comprehensive functional portfolio consists of following services to SHGs, and associations.

(i) Provides marketing facilities and services
(ii) Provides managerial and technical support services
(iii) Provides working capital assistance
(iv) Facilitates the producers to become owners / managers of their collective enterprises

During the year 2003, Gram Haat provided services to 3726 associations from 9 districts, of which, 1390 were DWACRA associations and 2336 were SHGs. 15357 women were benefited from the services. The main work area remained facilitation in various forms of interventions to strengthen rural producer's groups. Along with this, it also provides technical inputs to improve the marketability of the products; actively promotes advanced and modern techniques of production to tackle the widespread problem of low and substandard productivity in the informal sector.
6.1.2 MAJOR ACHIEVEMENTS

1. Sesame farmers of Surendranagar were linked with ITC Co. of Hyderabad by which they obtained supply order of 1000 mt. Sesame seeds.

2. Ninety-nine agarias have produced 33,000 mt of Industrial salt amounting to sales of Rs. 395,542/- and there was an increase in the earnings of the Agarias of 20-30 Rs/m t.

3. 110 Salt workers of little Rann of Kutch were served by Gram Haat by which they reported sale of Rs. 1,64,80,000 from the production of 33,000 tonnes of industrial salt.

4. Gum collector women of Banaskantha district reported sale of Rs. 6,00,000 from 7,000 kgs of gum.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Association's Activity</th>
<th>No. of Members</th>
<th>Sales (In units)</th>
<th>Sales (In Rs.)</th>
<th>Income (In Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Salt</td>
<td>110</td>
<td>32000 (tons)</td>
<td>1,64,80,000</td>
<td>9,364</td>
</tr>
<tr>
<td>2</td>
<td>Agriculture</td>
<td>-</td>
<td>-</td>
<td>1,06,11,422</td>
<td>-</td>
</tr>
<tr>
<td>3</td>
<td>Weaving</td>
<td>84</td>
<td>-</td>
<td>7,25,640</td>
<td>720</td>
</tr>
<tr>
<td>4</td>
<td>Gum Collection</td>
<td>500</td>
<td>7000</td>
<td>15,00,000</td>
<td>750</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td>2,93,17,062</td>
<td></td>
</tr>
</tbody>
</table>

6.1.3 AREAS OF ACTIVITIES

(A) Agriculture

The agriculture spearhead team had organized “Kheti Jumbesh” (Agriculture campaign) under which surveys were conducted in Gandhinagar, Patan, Vadodara and Anand districts and seeds worth Rs. 4,64,737 were distributed on demand. Gram Haat provided Food Processing Training in the Mehsana district for the production of Lemon Juice, Lemon ginger Juice, Lemon's sour & sweet Pickles, Mangopickles (sour & sweet), Gram and Mangopickles (chana & methi). Chhundo etc. 22868 members were imparted trainings with help of KVK, GYAN and FTC. Women's average income increased to Rs. 9364/-. 

Gram Haat intervened between agriculture producers and open market, which helped poor members to achieve sales target of Rs. 1,06,11,422 from sesame, spices wheat etc.

Krushi Bazaar was organised by Gram Haat in April, 2003 where farmers from Surendranagar, Mehsana, Ahmedabad, Anand and Gandhinagar districts brought Resham patti and Deshi chilli, cumin, wheat, Isabgul and potato chips for sales.
(B) Sesame

A new approach of marketing was explored, when in the Surendranagar district, efforts to link farmers with a large-scale unit like ITC IBD (International business Division), Hyderabad was successfully accomplished. Sesame farmers obtained order to supply 1000 mt. of sesame from ITC. Farmers have already supplied 350 tonnes of sesame and turnover generated by this order was reported to be Rs. 1,06,11,422. Sesame farmers benefited by 750-1000% increment, i.e. Rs. 150-200 per 20 kg.

(C) Salt

Gram Haat organized 110 salt worker groups of Halvad, Dhanghadra and Patdi villages of Surendranagar district. Gram Haat co-ordinated with corporates like Gujarat Alkalies and Chemicals Ltd. and Dhangadhra Chemical works by which targeted sales of Rs. 1,64,80,000 was achieved from the production of 33,000 tons of industrial salt as well as through sales to local buyers. Rigorous trainings helped workers to increase production to 500 tonnes per Salt worker. Salt worker groups were also provided loan through district associations. 350 members were imparted direct trainings and with help of CSMCRI.

The concept of “Model Farm” has been applied by which construction of Model salt farm of 5 acre each has been planned at Kuda and Dehgam villages. These model farms would be used to give an insight to the agarias of the benefits of adopting the scientific method of production so that maximum efficiency is achieved in production. Gram Haat plans to market edible salt through the rural distribution network to be set up in next year.

(D) Gum (Forestry)

Gram Haat assisted gum collectors of Patan district by which sale Rs. 15,00,000 was reported by 12 groups. Woman earned Rs. 750 per month. 6450 kg of black gum, 273.6 kg of red gum and 169.5 kg of white gum was collected. Gum collectors were linked with corporates like Gujarat Alkalies and Chemicals Ltd. and Dhangadhra Chemical Works. Gram Haat also provided wooden structure facility in the go-down to prevent loss due to moisture.

(E) Handloom

Gram Haat's efforts helped handloom workers of Anand district to achieve sales of Rs. 7,25,640/-. Eighty-four women earned Rs. 720/- per month by making sarees, towels, quilt, napkins, dress-materials and handkerchiefs.

In Kheda district, all production centres of Sinhol, Runaj, Dabhasi, Rudel and Bochasan have started production and master instructor has been appointed to help members to produce items as per market trends. Together with marketing and selling, Gram Haat also provided assistance in terms of imparting direct trainings to 154 members with help of DRDA and Handloom Corporation. Experts from NIFT also provided new design development inputs to the weavers.

1 Model Farm is a demonstration farm where scientific method of production will be used.
1. Members of 5 villages of Kheda district were provided cotton yarn worth Rs. 2,50,000/-
2. Members of Runaj village were provided three months training to operate a machine using 4 paddles by Handloom corporate.
3. Handloom Corporation gave stipend of Rs. 750/- to each member.
4. Gram Haat has received order of 1000 meter from SEWA Trade Facilitation Center. Orders have also been received from Handloom Corporation and Indian Railway for which production has been geared up.

6.1.4 STRENGTHENING RURAL ECONOMY

**Rural Distribution Network System**

Rural members of SEWA produce agriculture, salt, handloom & gum products. Findings from the surveys conducted till now, show that rural producers make purchase of grains on daily or weekly basis. Keeping this in mind Rural Distribution Network consisting of 5,00,000 members of SEWA, is established, with the aim to see that item produced by members have right price, quantity and quality when it reaches rural market. This system will thus ensure supply of good quality grains at reasonable prices. The network will start functioning on pilot basis starting at Sabarkantha.

This has resulted in initiation of an alternative employment for rural members as well as an avenue to build their capacities as managers/organizers. It will also create multiple employment opportunities and promote self-help groups who will be trained to run the village level hubs which will function as information exchange centers.

The rural producers will thus be benefitted in terms of:

1. Quality & value for money
2. Internal rotation of our scarce funds.
3. Multiple employment opportunities
4. Elimination of middlemen
5. Centres for information sharing
6. Awareness generation resulting in overall socio-economic development of small & marginal rural women producers.

Gram Haat in Vadodara and Sabarkantha districts conducted specific surveys to identify needs of members in this district. Based on these finding, kits were designed. Also the production trends, consumption pattern, product preferences, quality and various other parameters were studied.
6.2 SEWATRADE FACILITATION CENTER (STFC) - EMPOWERING WOMEN THROUGH TRADITIONAL SKILLS

6.2.1 INTRODUCTION

In the year 2003, SEWA's artisan members of Patan, Banaskantha and Kutch have decided to turn their artisans support program into a full-fledged commercial venture. SEWA Trade Facilitation Centre (STFC) which was initiated at a concept in the end of 1999 on a pilot-phase, but has concretized in the time of drought and earthquake when STFC played a crucial role to provide livelihood to more than 15000 women artisans.

In the year 2003, STFC has been registered +company under section 25(1)(a) of The Companies Act, 1956 which is formed by more than 15000 women artisans who are the owners and the suppliers of the company.

6.2.2 PROGRESS IN THE YEAR 2003

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Particulars</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>No. of districts covered</td>
<td>3</td>
</tr>
<tr>
<td>2.</td>
<td>No. of villages covered</td>
<td>151</td>
</tr>
<tr>
<td>3.</td>
<td>No. of shareholders enrolled</td>
<td>3,216</td>
</tr>
<tr>
<td>4.</td>
<td>No. of women provided work</td>
<td>2126 Patan, 10112Kutch</td>
</tr>
<tr>
<td>5.</td>
<td>Total production during the year</td>
<td>65,40,956 Patan, 83,45,672Kutch</td>
</tr>
<tr>
<td>6.</td>
<td>Total wages paid to the artisans during the year</td>
<td>24,73,675 Patan, 48,56,725Kutch</td>
</tr>
<tr>
<td>7.</td>
<td>Average monthly income of artisans</td>
<td>1164Rs/.Patan,480 Rs/.Kutch</td>
</tr>
<tr>
<td>8.</td>
<td>Total sales during the year</td>
<td>Rs.88, 11,782</td>
</tr>
<tr>
<td>9.</td>
<td>Total stock cleared</td>
<td>Rs.1, 04,11,104</td>
</tr>
</tbody>
</table>

SEWA Trade Facilitation Centre has made a tremendous impact by entering into the mainstream market besides just the fair trademarket.

6.2.3 MAJOR ACTIVITIES

(A) Skill Upgradation

STFC has started skill upgradation trainings to the poorest of the poor artisans who are of 'C' and 'B' grade in the villages of Kutch and Patan and is facilitating them to reach them to 'A' grade in their work. Artisans are given TOT (Training of Trainers) by the Master craft persons. An exposure to the market was also given to understand the current market trends and designing of the products. To communicate the concept of shareholders, orientation programs were also organised at village level. Trainings were conducted for the district level organizers to strengthen their capacity so as to run the production cycle smoothly.
(B) Backward Linkages

STFC has concentrated in strengthening the backward linkages of production, designing, quality and fabric procurement. STFC with the help of National Fashion Technology Institute (NIFT) has invested by contributing 120 full time machine operators and production supervisors in setting up of this unit. It has in-house facility of product development, layering, machine cutting, stitching, and finishing with a full-fledged fabric-testing lab. The warehouse has a system supported by inventory control and latest packaging & dispatching facilities.

In order to put in place a strong supply chain, processing centers at district level and Common Production Centers (CPC) at village level are in the process of establishment. Each and every artisan has been given orientation about CPC approach. All the women at the village level will be embroidering at the CPC.

(C) BANAS NAAANA - Setting-up of Handicraft Park/Craft Resource Centre

The idea of setting up of Handicraft Park at Radhanpur was started so as to provide a production place where one can discover rich and diverse roles of these women throughout history in different cultural frameworks. This will be a place where the environment is generated by activities related to pleasure, recreation, learning, buying and exchange between different communities of people.

This will be mainly production base at the District level. There will be sample unit, museum, exhibition centre, etc.. This is done with the help of Government of Gujarat in the context of earthquake-affected artisans. The construction work is in progress.

(D) Exhibitions and Trade Fairs International and National

STFC has presence in both international and national markets. It has so far participated in the International Trade Fairs like New York International Gift Fair in New York, Ambiente Trade Show in Frankfurt, Germany and Exhibitions like Third World Water Forum in Japan, Asia Pacific Week in Berlin.

As far as National interventions are concerned; during year 2003, STFC has in all organized 15 exhibitions in various cities like Mumbai, Chennai, Baroda, Surat, Bharuch, Anand, Bhavnagar and Ahmedabad. STFC has also participated in the exhibitions organized by Dastkar.

Apart from this, a major intervention made by STFC, was the creation of market linkages with organized retailers in national and international markets.

During the year 2003, to expand the market base, STFC has put in rigorous efforts to set up a full-fledged SEWA-NID cell for product development; entered into a partnership with NIFT for production related support, for setting up of production center; built a technical partnership with Prince of Wales Foundation to expand the market base in U.K.; take help on a regular basis from the renowned Indian Institute of Management, Ahmedabad (SOMA).
(E) Website Development - Updation

STFC has designed three websites (i) www.kutchcraft.org (ii) www.banascraft.org and (iii) www.sewatfc.org. These websites have been technologically updated. Several inquiries have been received from the website and have been converted to orders.

(F) ISO Certification

STFC has also initiated the process of ISO certification.

(G) Establishment of ICT Cell

Apart from this, the ICT cell has been established looking at the technological revaluation to connect the urban women with technology and to have an efficient supply chain.

(H) Conferences Globalisation and Artisans

Current being the globalization era, STFC has taken initiative to prepare the artisans for the global markets. For this, it organized three round table conferences on textile, handloom and handicraft issues. These round table conferences were conducted amongst the grassroots producer women artisans, their micro enterprises with the government and policy maker including World Trade Organisation where there was a direct dialogue between micro and macro.

The First Round Table Conference organized by STFC in association with World Bank was held in New Delhi on “Voices of the Poor” wherein Shri Yashwant Sinha, Finance Minister, and Shri Vasundhara Raje Singhia, Minister for Small Scale Industries were present. During the conference Global Trade Facilitation Centre was launched and Livelihood Security Fund was established with importance to global market and business. This resulted in the setting up of Grassroot Trading Network for Women having STFC, Government of India, Government of Mexico and World Bank as the founders.

The Second Round Table Conference was jointly organized by Confederation of Indian Industries, Carnegie Endowment for Peace, World Trade Organization (WTO) and STFC held on February 19, 2003. It covered textiles, water and agriculture sectors. With this Round Table, it was decided to do a series of round tables with grassroots level women on global trade, market and trade for informal sector. SEWA was invited to German Marshal Fund delegation to WTO as Indian delegates.

The Third Round Table Conference was held on April 14, 2003 in New Delhi. The major issues discussed were concerning textiles, construction and agriculture. This Consultation was organized in association with Ministry of Textiles, Ministry of Agriculture and Construction Industry Development Council. During the conference, with the help of Ministry of Textiles, a Core Cell was formed for providing platform for women artisans in the field of weaving, textiles, and embroidery for the Livelihood Security and for providing them with better opportunities. Wherein Development Commissioner (Handicrafts) and NIFT are also the partners. During the year 2003, two Core Cell Committee Meetings were held and an Umbrella Park concept has been accepted to provide employment to more than 40,000 textiles, readymade garment and embroidery workers.
7. SEWA BANK

BANKING ON WOMEN'S POWER

7.1 URBAN BANKING

7.1.1 INTRODUCTION

Shri Mahila Sewa Sahakari Bank Ltd. Came into being in 1974 because of the initiative of 4000 self-employed women, each of who contributed Rs.10 as their share capital in this new venture. It is an offshoot of the SEWA movement and today is backbone of the parent organization.

While SEWA brings self-employed women together, enabling them to collectively bargain for their just dues and rights, Sewa bank elevates their status in economic terms. Today, the SEWA bank stands out as the only bank of its kind in the country and is still growing by attempting to reach out to the maximum number of poor women engaged in the unorganized sector. That 96% of all the women workers in India are engaged in this unorganized sector speaks of the journey that lies ahead.

7.1.2 OBJECTIVES OF SEWA BANK

1. To make poor women understand the concept and importance of financial planning.
2. To help poor women inculcate sound financial planning in their normal decision making process.
3. To motivate poor women to plan for the future.
4. To bring about change in the mindset of women, by encouraging them to plan for the future.
5. To lead her to a feeling of security by giving her information and access to the various financial services and products available and explaining the various life cycles financial needs that each of the services or product is designed to meet. This is also an important tool of empowerment as knowledge is power.
6. To inculcate a feeling of economic independence and belief that the money she is earning today can be useful; not only for her present but also make her own and her family's future more secure, provided she plans and invests properly.

7.1.3 SEWA BANK MEMBERS PROFILE

SEWA Bank's account holders consist of around 80 percent urban and 20 percent rural self-employed women. A majority of these women are also members of the SEWA Union.

The average monthly income of a member of SEWA Bank is Rs. 1,000, whereas the average income of her entire family of 5-7 members is Rs. 2,500 per month. SEWA Bank's depositors come to the Bank through three main sources, (i) SEWA organizers who work in the field and are in personal contact with self-employed women workers (ii) Existing members of SEWA and SEWA Bank; and (iii) word of mouth.
SEWA Bank provides a range of services to its members including savings options, loans and insurance products, financial counseling/advice/literacy for poor, self-employed women and training programs on banking operations, among others.

7.1.4 DOORSTEPBANKING

Among SEWA Bank's clientele are economically active women from the low-income group like vegetable vendors and rag pickers, who have neither the time nor the means to make daily or periodical trips to the bank. SEWABank thus does the traveling for them and goes to them through its field staff and mobile vans. Doorstep banking was in fact pioneered by SEWA Bank way back in 1978, when its first mobile van traveled to areas of high customer concentration to facilitate cash collection. Today, one mobile van covers the entire city of Ahmedabad daily.

Following the success of its mobile van scheme, SEWA Bank began opening collection center throughout the city. Currently, six collection centers service the banking needs of SEWA Bank customers within their respective localities. To strengthen the outreach of services and decentralizing activities SEWA Bank has a team of 'hand holders' and 'Banksaathis'(bank colleagues). Hand holders are counseling the clients by offering them financial advice, plan for the future, advising them about bank services and products. Banksaathis, assist the hand holders and play a pivotal role in helping the Bankreach out towomen workers.

7.1.5 THE PROGRESS ACHIEVED BY SEWABANK

<table>
<thead>
<tr>
<th>Particulars</th>
<th>2001-02</th>
<th>2002-03</th>
<th>2003-04</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Members</td>
<td>26,793</td>
<td>29,595</td>
<td>34,834</td>
</tr>
<tr>
<td>Share Capital (Rs)</td>
<td>1,17,77,000</td>
<td>1,48,72,000</td>
<td>1,79,53,000</td>
</tr>
<tr>
<td>No. of accounts</td>
<td>1,72,010</td>
<td>2,02,706</td>
<td>2,56,617</td>
</tr>
<tr>
<td>Total deposits (Rs)</td>
<td>46,43,91,000</td>
<td>62,39,28,000</td>
<td>61,96,99,000</td>
</tr>
<tr>
<td>Working Capital</td>
<td>62,54,26,000</td>
<td>84,90,95,000</td>
<td>87,23,62,000</td>
</tr>
<tr>
<td>No. of Loans &amp;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advances Accounts</td>
<td>44,187</td>
<td>50,849</td>
<td>53,472</td>
</tr>
<tr>
<td>Loans and Advances(Rs)</td>
<td>10,67,49,000</td>
<td>13,35,85,000</td>
<td>16,69,44,000</td>
</tr>
<tr>
<td>Profit (Rs)</td>
<td>35,70,000</td>
<td>51,76,000</td>
<td>88,59,000</td>
</tr>
</tbody>
</table>
7.2 RURALBANKING

7.2.1 INTRODUCTION

The SHG members are initially individually motivated by SEWA SEWA Bank commenced its banking activities in the rural districts of Gujarat in 1993, after obtaining the requisite permission from the Reserve Bank of India. Rural Banking is carried out through self-help groups (SHGs), who collect savings from the members and deposit them with the Bank. The formation of SHGs is the culmination of SEWA’s efforts to organize women agricultural labourers in rural areas, which began as far back as 1977.

The SHG's members are initially individually motivated by SEWA and SEWA Bank staff to save money. These women then get together, elect their own leaders and also give a name to their group. The group formulates rules and regulations pertaining to membership, savings, loans and management. SEWA Bank trains the group in matters of administration, accounting and management. If the group proves to be regular in savings for a year, it becomes eligible for borrowing. Any loan sanctioned thereafter is in the name of the group and is in direct proportion to its savings. It is the group decides the disbursement of loan to its members, rate of interest and repayment schedule. Each district association does monitoring and trainings of these SHG's and help them to develop their capacities. There are 3600 SHG's with the membership of 75000 in 11 districts. Loan recovery rate is an impressive 96 percent.

7.2.2 ACTIVITIES IN THE YEAR

1. SEWA Bank introduced Smart Card for its clients this year. This is a definite step towards making technology work for the poor. The clients of the bank are poor, self-employed women with no definite working hours or days. Smart card will enable them to access their account any time they want.

2. A workshop on financial counseling was organised from 2nd to 6th February 2004. The theme of the workshop was “Financial Literacy for the poor: Towards A Better And Secure Tomorrow”. The workshop provided counseling on all issues related to microfinance..

3. EDP or exposure dialogue programs were conducted to understand the lives of the customers of the Bank. An insight into their lives would help the bank understand the financial needs of its poor self-employed customers and help serve them better by designing customized financial services. This year the bank collected and documented 25 life stories of its members fore this purpose.

4. SEWA Bank along with Friends of Women's World Banking India and Coady International Institute of Canada has promoted a school for microfinance called Indian School Of Micro-Finance For Women, in Ahmedabad. This institution will cater to the needs of the poor women whose needs for consultancy needs are left largely unattended by the formal banking sector. Towards this end the vision of this school is to “emerge as a unique school to strengthen and spread micro finance as a strategy for poverty alleviation through development of appropriate knowledge and skilled human resources.
Transacting at SEWA Bank
8. SEWA ACADEMY

BRINGING SKILLS AND KNOWLEDGE TO THE SELF-EMPLOYED

8.1 INTRODUCTION

Developing women's strengths & abilities, facilitating their exposure to new information, knowledge & skills and stimulating their growth & leadership have been main concerns of SEWA. Capacity development of SEWA members has always been an integral part of SEWA activity since its inception. In order to further the SEWA movement among the members, the SEWA Academy was formally registered in the year 1991.

SEWA Academy is the focal point of SEWA's each capacity building effort. In a very basic sense, SEWA Academy functions as 'University', providing our members their first introduction to a formal learning environment. It is also known as the "training center" for the poor self-employed women. SEWA Academy plays an important role in furthering the SEWA movement among the women. In a grassroots movement like SEWA's, leadership must blossom from below so that the organization can remain dynamic, effective, and unified. To evoke and inspire such grassroots' leadership, education is fundamental. Besides education and capacity building, it is also important to understand the life and work of self-employed woman and carry that understanding to the women themselves and to policy makers, activists, academics, and the general public.

8.2 MAJOR ACTIVITIES

Given this background, the activities undertaken by the Academy are as follows.

1. TRAINING
2. LITERACY
3. RESEARCH
4. COMMUNICATION

8.2.1 TRAINING

Our training programs help to develop women's self-esteem, confidence and leadership skills. These training programs help to take further the SEWA movement. These trainings help to develop the local women's self esteem, confidence and leadership. SEWA believes in participatory training and has developed a cadre of barefoot trainers from its members. These barefoot trainers impart trainings to other members. Different tools such as audio-visual equipments, games, posters, group discussions, role-play and field visits are used to impart these trainings.

The training programs conducted for the members fall in two main areas viz. a) vocational trainings and (b) capacity building trainings. Different topics covered under the training programs are SEWA ideology, objectives, values, importance of organizational strength, economy, the importance of literacy and research. Details of different training programs conducted during the year are given below.
Details of Trainings Conducted in 2003

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Trainings</th>
<th>No. of Trainings</th>
<th>No. of Trainees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Members’ Education</td>
<td>1399</td>
<td>75489</td>
</tr>
<tr>
<td>2</td>
<td>SEWAMovement</td>
<td>72</td>
<td>2211</td>
</tr>
<tr>
<td>3</td>
<td>Orientation to SEWA</td>
<td>5</td>
<td>113</td>
</tr>
<tr>
<td>4</td>
<td>Organisation</td>
<td>19</td>
<td>566</td>
</tr>
<tr>
<td>5</td>
<td>Kadam</td>
<td>3</td>
<td>65</td>
</tr>
<tr>
<td>6</td>
<td>EDP</td>
<td>3</td>
<td>48</td>
</tr>
<tr>
<td>7</td>
<td>Subscription</td>
<td>4</td>
<td>111</td>
</tr>
<tr>
<td>8</td>
<td>VideoReplay</td>
<td>2</td>
<td>30</td>
</tr>
<tr>
<td>9</td>
<td>Grassroots Research</td>
<td>1</td>
<td>38</td>
</tr>
<tr>
<td>10</td>
<td>Writing</td>
<td>1</td>
<td>25</td>
</tr>
<tr>
<td>11</td>
<td>AdolescentGirls</td>
<td>1</td>
<td>30</td>
</tr>
<tr>
<td>12</td>
<td>Training of Trainers</td>
<td>4</td>
<td>95</td>
</tr>
<tr>
<td>13</td>
<td>Executive Committee</td>
<td>2</td>
<td>71</td>
</tr>
<tr>
<td>14</td>
<td>Profile</td>
<td>4</td>
<td>95</td>
</tr>
</tbody>
</table>

Other Activities

Some other activities undertaken by the Training Team of the Academy are as follows.

(i) Conducted a Postgraduate Diploma Course on 'Universalizing the Socio-Economic Security for poor' jointly with the Institute of Social Studies, Netherlands; and Centre for Development Studies, Trivendrum.

(ii) Participated in training on research methodology.

(iii) Conducted trainings with SEWABharat and SEWABihar.


(v) Prepared a module on SEWA values along with Dr Hafis from Lucknow.

(vi) Prepared trainings module for Jeevika SEWA Mandal and provided trainings to the members.

(vii) Participated in the capacity and capability need assessment at village level, district level, head office level and for the Academy.

(viii) Helped in preparing the micro plan at the village level along with the villagers using Participatory Rural appraisal.

(ix) Participated in a workshop conducted by Robert Chambers from IDS, Sussex who is an expert on Participatory Rural Appraisal.
8.2.2 LITERACY

SEWA's members are women. They are poor, self-employed and illiterate too. On demand of these members, SEWA had started literacy classes in the year 1992. The classes are organised in the members’ own locality. The curriculum and methodology for literacy classes is designed based on SEWA's focus.

The following table shows details about the literacy classes conducted in the year 2003.

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Villages</th>
<th>No. of Women &amp; Girls</th>
<th>No. of Teachers</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>70</td>
<td>1400</td>
<td>51</td>
</tr>
</tbody>
</table>

Some of the examples of capacity building among the members are listed below.

*Baluben Makwana of Vadaj area says, “Previously we were unable to read the numbers of the bus. By the time we ask somebody for the bus number, the bus went away. At times we would even end up going to some other place. But after attending the literacy classes, we now don’t face this problem. This has also helped, increasing our self-confidence. I can now conduct the meetings as well as read and write letters.”*

*Leelaben Bhati of Isanpur area says that, “I was illiterate. After attending the literacy classes, I can now read religious books on my own. I learnt how to use a computer as well as computer terminology, which have English words. Today I also teach computer to other members as well as teach at literacy classes.”*

8.2.3 RESEARCH

The research team of SEWA Academy undertakes action oriented research with a unique grass roots perspective utilizing scientific based research tools, so as to bring SEWA members in the mainstream of the world. The research team serves as a link between policy makers, government officials and our members.

Activities undertaken in the year 2003

- In the current year various national and international experts worked with the SEWA Academy which helped in building their capacities.
- The research team undertook training in research methodology
- The researchers had a detailed understanding of SPSS software and started using it extensively.
- Evaluation exam of the grass root researchers was held and the successful researchers were given certificates

( 94 )
Research Studies completed in the year 2003

- Joint study by SEWA and NCAER on the Garments sector
- Impact of AntiTobacco Policy on the livelihoods of the members
- An evaluation of the trainings provided by Mahila Housing Trust
- Reaching the Poor
- Evaluation of “Shakti Hastkala Mandali” A handicraft cooperative of Sachana
- Evaluatory study of the “Sabina Mandali”
- Shakti Packet
- A survey on Video SEWA
- Mental Health
- Collected Profiles of Sarpanch
- Kutch Craft
- Study on Nursery
- Community Learning Centre
- Capacity and Capability Need Assessment (Worked as facilitators along with the experts)

8.2.4 COMMUNICATION

The struggle and achievements of the poor self-employed women are communicated with the help of print and electronic media.

Following are the major media resources:

(A) Akashganga

Akashganga magazine is published every month in order to ensure holistic development of the adolescent girls. This magazine contains different information on health, puzzles, poems, history, science, stories and quizzes. The girls also contribute their own stories, poems and other information.

<table>
<thead>
<tr>
<th>Year</th>
<th>Printed</th>
<th>Sold</th>
<th>Complimentary/Office Copies</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>2000</td>
<td>1553</td>
<td>447</td>
</tr>
<tr>
<td>2002</td>
<td>2000</td>
<td>1596</td>
<td>404</td>
</tr>
<tr>
<td>2001</td>
<td>2000</td>
<td>1410</td>
<td>590</td>
</tr>
<tr>
<td>2000</td>
<td>2000</td>
<td>1220</td>
<td>780</td>
</tr>
<tr>
<td>1999</td>
<td>2000</td>
<td>1100</td>
<td>900</td>
</tr>
</tbody>
</table>
(B) Ansooya

Ansooya is fortnightly newsletter for SEWA members. Different stories of the members are published in this newsletter and the issues of the women are taken to the macro level.

<table>
<thead>
<tr>
<th>Year</th>
<th>Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>5160</td>
</tr>
<tr>
<td>2002</td>
<td>4384</td>
</tr>
<tr>
<td>2001</td>
<td>2575</td>
</tr>
<tr>
<td>2000</td>
<td>2482</td>
</tr>
<tr>
<td>1999</td>
<td>2417</td>
</tr>
</tbody>
</table>

(C) Video SEWA

Video SEWA is a unit within SEWA Academy, which effectively takes the issues of the poor women at the national and international level. With the use of latest technology this medium has proved to be very effective.

Activities undertaken by Video SEWA in the current year are listed below.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Units</th>
<th>Viewers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replays</td>
<td>355</td>
<td>14984</td>
</tr>
<tr>
<td>Shooting</td>
<td>157</td>
<td></td>
</tr>
<tr>
<td>Duplication</td>
<td>305</td>
<td></td>
</tr>
<tr>
<td>Logging</td>
<td>202</td>
<td></td>
</tr>
<tr>
<td>Edit</td>
<td>16</td>
<td></td>
</tr>
</tbody>
</table>

(96)
Video Studio at SEWA Academy
9. SEWA BHARAT

SPREADING THE MOVEMENT BEYOND GUJARAT

Looking at SEWA's activities in Gujarat, women in other states too voiced their need for similar organizations in their state. Thus, SEWA Bharat was set up in 1982 in response to this demand. Today, SEWABharat is a federation of various regional SEWAs, the details of the same is as below

1.1 SEWAMADHYAPRADESH

SEWAMadhya Pradesh was formally established in Indore as a trade union in 1985. At first SEWA worked towards organizing bidi workers in the city to create awareness about their rights. After 1992, this activity spread to other cities and covered women in other activities as well. In the last 18 years SEWAMP has organized more than 100,000 workers in the state.

**Membership 1,74,322**

**Members' Activities**

The major activities of the members are Bidi making, aggarbatti making, stitching, tendu patta collection and as labourers in agriculture & construction.

**Major Activities Undertaken**

1. On International Women's day rally was organized to spread awareness about the plight of self-employed women labourers. During the rally an open letter was given to the Chief Minister declaring although many programs have been declared for the welfare of self employed labourers, hardly any were actually put into practice. Nearly 3000 women labourers participated in the rally.

2. A major proportion of the women in this area are involved in either collecting or rolling Tendu Patta (tobacco leaf) into bidis. They are a grossly exploited. A Tendu Patta Campaign was organized from April 2003 to June 2003 in 9 districts in Madhya Pradesh. In the course of the campaign, nearly 87,878 women were organized and educated about their rights.

1.2 LUCKNOWMAHILASEWATRUST

Started under the aegis of SEWA Ahmedabad in 1988, the Lucknow Mahila SEWA Trust was formally established as a trust in 1992. It was the first trade union for women in the state of Uttar Pradesh. Since then it has been working in the Barabanki districts of Uttar Pradesh and has played a crucial role in empowering women artisans engaged in chikan and zardozi work. Women engaged in these activities form a major component of the membership of Lucknow SEWAMahila Trust.

**Membership 53,143**
Members' activities

Zardozi, chikan, appliqué, mukesh, kundan, knitting, ready made garments, food processing, crochet work, lace work, agarbatti making, bidi rolling, papad making, imitation jewellery, street vendors, hawkers, basketmaking, paper bagmaking, agriculture, construction workers etc.

Major Activities Undertaken

1. A rally was held for highlighting the issues concerning the home-based workers.
2. Various workshops were convened to organize different categories of workers and to resolve their problem.
3. Education awareness classes for women workers were organized.
4. Focused on the formation of self-help groups (SHGs) and its linkage with their service bank.
5. Shramik Sammelans to bring together women members, to voice their problems before the authorities in Barabanki and Lucknow was organized.
6. LMST assisted in opening of a primary school with the help of its trained leaders in the Urma village of Barabanki district and 120 children of nearby village is benefited. A literacy campaign was launched for women artisans of the area.
7. 14 health camps and 2100 pulse polio campaigns were organized

1.3 SEWACHATTARPUR

Chattarpur is a backward region of Madhya Pradesh on account of low level of education, rigid caste structure and superstitious believes. SEWA Chattarpur is an organization for women in the organized sector.

Membership 3000

Members' activities

Members are workers like bidi and tendu patta workers, traditional bamboo workers, potters and agricultural workers

Major Activities Undertaken

1. Dispensary opened for tobacco workers. The 5000-bidi workers who were issued ID cards after much effort by organizers last year can now easily use this dispensary.
2. In Chattarpur district, the lives of the women labourers are characterized by poverty, illiteracy, child marriage etc. These factors caused a gamut of health related problems that resulted in high mortality rates. For the benefit of these labourers, two health camps were organized in Shankarpura and Natgad, through which nearly 800 women patients were examined.
3. Members were helped in obtaining insurance from Vimo Sewa, Ahmedabad. In this year 161 members took the services of Vimo Sewa.

1.4 SEWABHAGALPUR

SEWA has been working to organize women in Bhagalpur for the past 20 years. Late Kedar Prasad Chaurasia started SEWA-Bhagalpur in 1983. For last 22 years SEWA has worked and continued its activities amongst women as one of the largest women’s organization in the state of Bihar and has its credentials at national level as well.

Membership  1200

Members’ activities

The membership comprises vendors and home based workers involved in tassar, bidi and papad.

Major Activities Undertaken

1. This year about 1200 women were enrolled as members of this organization. Most of these members are hawkers/vendors while others are from various fields of trades having different skills and engaged in varied employments such as papad making and tassar yarn spinning. These members have been linked with SEWA, Ahmedabad.

2. Awareness meetings were organized in Purani Saria cluster, Chamelichak cluster. Meetings and workshops were organized in different mohallas of Bhagalpur. The main focus of awareness meetings was the need and importance of organizing for social and community development, family planning, saving, and child care. The meetings were also a forum for the members to discuss potential development avenues, schemes for income generating activities, problems of hawkers and vendors as also the need for organizing to address their problems.

3. SEWA provided skill training to around 500 women in various trades such as tailoring, machine embroidery, painting, tassar, yarn spinning, handloom and dastkari work.

4. This year, group leaders of Self Help Groups and 30 workers of SEWA Bhagalpur were trained in running of Self-Help Groups and Micro-finance program by delegates of SEWA-Bharat, New Delhi and Micro-Finance School, Ahmedabad. Monthly trainings to group leaders of SHG’s were conducted round the year at the SEWABhagalpur premises.

1.5 SEWAKERALA

SEWA Kerala was formed in order to help the women of marginalized communities in the state find some sort of livelihood to sustain their families financially. SEWA has been successful in identifying various traditional activities, which these women can pursue in order to achieve self-reliance and social esteem. The members belong to both the inland and coastal areas of Thiruvananthapuram district, the Kranti Mahila Samajam, Anchuthengu, Harijan Mahila Samajam, Mudanchira, Vanitha Kendram and Pulluvela.

Membership  985

( 100 )
Activities Undertaken

1. This year SEWA Kerala has mainly focused in addressing issues of violence against women, communal riots and the impact of globalisation on various sectors. Various programs and campaigns to make the marginalized affirm their right to live and to promote alternate life styles. With the help of village level women's groups, SEWA has tried to reach out to maximum number of people. SEWA's employment programs are also progressing with this. Even though there are many organizations of similar nature SEWA strives to keep its identity as a women workers organization.

2. This year, 100 women were trained in full time as well as night services. Delivery care, childcare, patient care, awareness on gender, women's health and other social issues were part of the curriculum. Presently, five hundred women are nursing and regular home visits are made by the village level workers to supervise their work.

1.6 SEWADELHI

SEWA Delhi started in the year 1999 in Jhangir Puri and has now expanded its operations to include Raghuvir Nagar and Sunder nagari areas also.

Membership

A large proportion of the members are street vendors, the rest involved in home based work like bindimaking, tailoring etc.

Activities Undertaken

1. In the year 2003 members showed a lot of awareness and enthusiasm towards savings as a result of which 17 savings groups covering 250 women with a total savings of Rs 6,06,600 were formed.

2. A group of 10 women were trained by Prayas, a training institution in the art of making washing powder. The powder made by the women was given the name “Nirala Surf” . A few packets of the washing powder were distributed amongst the members who used it and were happy with its performance. Efforts are now underway to market this product.

3. Yet another group was formed that called itself “Apni Rasoi”. The group comprised three women who wanted to start distribution of food packets. Its very first order was from SEWA Delhi, of 600 food packets.

4. SEWA Delhi with active help of Municipal Corporation reconstructed the streets and drains in the Raghuvir nagar area of Delhi. Proper drainage facilities were also ensured.

5. SEWA Delhi has opened education centers in Sundernagari and Raghuvir Nagar where approximately 60 children are provided literacy.
1.1 SEWABIKANER

Bikaner is a heritage city in the popular tourist state of Rajasthan. It is famous throughout the country for its repository of salted savory like sev and pappad.

Membership 375

Members' activities

Most of our members in this city are home-based workers involved in pappad making for a living.

Activities Undertaken

1. 14 savings groups were formed covering 143 members whose savings amount to Rs. 1,04,000. An amount equal to Rs. 93,000 was disbursed as loan amidst members of the savings groups.

2. In research conducted in the previous years, it was found that the level of literacy amidst our members was abysmal. Adult education classes were initiated to rectify this situation. Today 20 women take advantage of this scheme and have been set upon the path of literacy and hence self-reliance.

3. Efforts were made by 500 women to get B.P.L card from the municipal corporation. A list of the names of the women has been sent to the corporation. This card will enable the women to get medicines and daily commodities at a cheaper rate.

4. 9 women from savings group got together to make & sell pappads for livelihood. Their business was named Vinayak pappad.

1.2 SEWAMUNGER

SEWAMunger has been working for unorganized women for the last twenty years. It is most active in the villages of Habeli, Kharagpur and Bariyarpur as these areas are socially and economically extremely backward. The local women are dependent on agriculture, forest produce and contract labour for livelihood.

Membership 1023

Members' Activities

Members are engaged in diverse trades including making bamboo utensils, leaf plates, bidis, save ropes, pappads, aggarbattis, tendu patta plucking, clay pottery and vegetable vending.
Activities Undertaken

1. At the very outset a lot of help was taken from the SEWA Academy to assemble a team at the local level that would be responsible for imparting training. Video SEWA too created a program called “Mission: Golden tomorrow”. The team gave 9 SEWA Movement Training, which was attended by a total of 236 women.

2. Munger has 22 savings groups covering a total of 285 women with total savings of Rs 20,145. 12 savings groups were given group training on savings, credit and internal lending methods.

3. A lot of help was taken from SEWA Gujarat to initiate health activities here. 3 of SEWA organizers traveled to Munger to organize and train a health team at a local level.

4. A total of 11 diagnostic camps have been held at Munger. Each patient made a payment of Rs.5. About 955 women got themselves diagnosed out of which 33 women were referred to other hospitals for detailed check up and cure. Medicines were obtained from Gujarat Health Cooperative.

5. For full employment of its members, SEWA Munger has installed machines at Khadagpur to facilitate women in making pappad and sattu. As a result 20 women are now fully employed.

Bidi Worker from Madhya Pradesh
## 10. SEWAACCOUNTS

**Details of funds Received for 2003**

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Source</th>
<th>Amount Previous Year</th>
<th>Amount Current Year</th>
<th>Percentage of the total Fund Previous Year</th>
<th>Percentage of the total Fund Current Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Government- State</td>
<td>23,705,518.25</td>
<td>87,349,272.50</td>
<td>6.36</td>
<td>24.3</td>
</tr>
<tr>
<td>2</td>
<td>Government- Central</td>
<td>31,170,155.00</td>
<td>26,920,073.00</td>
<td>8.37</td>
<td>7.49</td>
</tr>
<tr>
<td>3</td>
<td>Institutional Donors</td>
<td>294,843,506.93</td>
<td>217,885,727.20</td>
<td>79.13</td>
<td>60.61</td>
</tr>
<tr>
<td>4</td>
<td>Income from endowment fund</td>
<td>4,852,951.60</td>
<td>6,791,969.93</td>
<td>1.3</td>
<td>1.89</td>
</tr>
<tr>
<td>5</td>
<td>Income from Own Fund</td>
<td>10,518,394.84</td>
<td>18,849,565.26</td>
<td>2.82</td>
<td>5.24</td>
</tr>
<tr>
<td>6</td>
<td>Individual donors</td>
<td>7,516,474.75</td>
<td>1,719,935.00</td>
<td>2.02</td>
<td>0.48</td>
</tr>
</tbody>
</table>
BEYOND THE GRASSROOTS

Responding to the expectations from similar institutions, governments and development agencies in India and abroad, SEWA has initiated partnerships with these institutions for strengthening poverty reduction and women empowerment programs. Such initiatives which are taking SEWA outside her home-state, are proving to be great learning experiences for SEWA. This mutual learning and experience sharing is further adding to capacities of SEWA members as well as other partners beyond the grass root state of Gujarat.
PART C

BEYOND THE GRASSROOTS

1. GLOBAL INITIATIVES

1.1 WOMEN IN INFORMAL EMPLOYMENT: GLOBALISING AND ORGANIZING (WIEGO)

SEWA is one of the founder of WIEGO, a worldwide coalition of institutions and individuals concerned with improving statistics, research, programs and policies in support of women in informal sector of the economy. It actually grew out of earlier collaborations between SEWA, the Harvard Institute for International Development (HID), and the United Nations Development Fund for Women (UNIFEM).

1.2 HOMENET

HOMENET is an international network of home-based workers established in 1991 and co-founded by SEWA. The main objective of HOMNET is to organize the home-based workers at the grass root level and to mobilize them for their rights. Home-based workers organizations are located in Europe, Asian Countries, Japan, Australia, Canada, and Turkey.

1.3 STREETNET

STREETNET was formed in 1995 at Bellagio, Italy; it was conceived through a network of individuals and institutions concerned with increasing the visibility, voice and bargaining power of street vendors throughout the world. The network includes vendors, activists, lawyers and researchers.

A longer-term objective of STREETNET is to build a case and mobilize support for an ILO Convention on the rights of street vendors.

1.4 SELF EMPLOYED WOMEN'S UNION (SEWU)

SEWU was set up in early 1990s, in Durban, South Africa. It is modeled on SEWA's philosophy. It closely follows SEWA's aim of organizing informal women workers.

SEWU has found that for the poorest women workers, collective organization is needed in order to give them strength to negotiate for better conditions so as to improve their living and working conditions.
1.5 GLOBAL TRADING NETWORK OF GRASS-ROOT ENTREPRENEURS (GTN)

GTN is a joint initiative of World Bank and Self Employed Women's Association (SEWA). The World Bank and SEWA jointly organized a round table conference entitled 'listening to the Voices of The Poor, Self-employed Women: Global Issues, Local Insights' on March 16, 2002 at New Delhi. All the participants unanimously agreed on the pressing need to explore the modalities through which poor people could have equal and adequate access to markets and reap the benefits of globalization. This was followed by another workshop entitled 'Global Grassroots Entrepreneurs Trading Network' which was organized by 'World Bank's Poverty Reduction and Economic Management Network and the World Bank Institute' at the request of SEWA on June 26-27, 2002. The Workshop concluded with a strong endorsement to creation of an autonomous facilitating network for global marketing of the products and services for grass-root level organizations of self-employed poor.

1.6 GRASS NET

SEWA has taken an initiative for establishing regional network of grass root workers and their organizations engaged in traditional handicrafts in SAARC countries and other neighboring countries in South Asia. This organization is expected to provide marketing facilitation support to the member organization. And their grass root level members. A workshop of such organizations was conducted in Delhi. Steps are being taken for registering the GRASS NET and arranging for location in India.

2. NATIONAL INITIATIVES

2.1 NATIONAL CENTRE FOR LABOUR (NCL)

In 1995, SEWA joined other unorganised sector to form the National Centre for Labour (NCL). The NCL was established to obtain visibility and recognition for unorganised sector workers and to arrange for their rights. It includes construction workers' unions, contract workers and domestic workers' unions, agricultural labourers and forest workers' unions. SEWA is the largest union in NCL and the only one representing women workers. NCL has a combined strength of six lakh members, all of who are workers of the unorganised sector.

In 1999, NCL decided to focus on social security of workers. It also furthered its earlier agenda to campaign for need-based minimum wages. In November 1999 the National Labour Institute organized a national workshop on minimum wages, where NCL's stand on need-based minimum wages was endorsed as a significant policy breakthrough for the workers' movement.

2.2 NATIONAL ALLIANCE OF STREET VENDORS OF INDIA (NASVI)

In 1998, vendors and their organisations from 14 cities of India attended a workshop in Ahmedabad on "The Legal Status of Vendors in India. A common incidence of being harassed by local authorities and police was put forward by vendors from various parts of the country. It was noticed that the root cause behind such status of the vendors is lack of a clear policy for vendors; there is a need for recognizing vendors' immense contribution to the urban economy. Distribution of various essential goods and fresh produce should also be ensured.
It was then that vendors resolved to form their own National Alliance of Street Vendors of India (NASVI) with its secretariat in Patna, Bihar. NASVI has grown tremendously in the past year, with more than 250 vendor organizations and groups in virtually every state in India. Currently an eight-city study of vendors is underway. The study will highlight vendor's issues, town planning and other laws pertaining to vendors and also best practices visa-vis vendors in each city.
ANNEXURE
1. Events organized during the year : 2003

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Events</th>
<th>Visitors</th>
<th>Date of Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Exposure visit to Mahatma Gandhi Centre</td>
<td>Group of Students from Wellesley College</td>
<td>Jan 15th 2003</td>
</tr>
<tr>
<td>2</td>
<td>Conference on Legal issues of Unorganized sector workers</td>
<td>Shree Sahebsing Varma (Labour Minister, Central Government, India)</td>
<td>Jan 24th 2003</td>
</tr>
<tr>
<td>3</td>
<td>Inauguration of Health center at Behrampur</td>
<td>Shree Rahimaben Shree Miraiben and other leaders and organizers (Lok Swasthya Kendra SEWA Sahkari Mandal)</td>
<td>Jan 31st 2003</td>
</tr>
<tr>
<td>4</td>
<td>Inauguration of Educational Classes at Raipur, Naroda, Ahmedabad</td>
<td></td>
<td>Feb 1st 2003</td>
</tr>
<tr>
<td>5</td>
<td>Inauguration of School of Science &amp; Technology and Computer Learning Centre</td>
<td>Shree APJ Abdul Kalam (President of India)</td>
<td>March 29th 2003</td>
</tr>
<tr>
<td>6</td>
<td>Inauguration of Krushi Bazar</td>
<td>Shree Sukhbir Singh (GM of NABARD)</td>
<td>April 7th 2003</td>
</tr>
<tr>
<td>7</td>
<td>(1) Celebration of Safe Motherhood Day at Asmita Bhavan, Civil Hospital</td>
<td>Dr. Nanda &amp; Dr. Patel (Secretary, Health Dept., Gujarat)</td>
<td>April 11th 2003</td>
</tr>
<tr>
<td></td>
<td>(2) State Government, SEWA and SEWA Rural organized National Workshop</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Annual General Meeting of Swasthya SEWA Sahkari Mandal</td>
<td>Mrs. Anishaben Mirza (Mayor, Ahmedabad Municipal Corp.)</td>
<td>June 28th 2003</td>
</tr>
<tr>
<td>9</td>
<td>Jeevika Conference at Dhangadhra, Gujarat</td>
<td>Shree Bhupendrasinh Chudasma &amp; Shree Indravijaysinh Jadeja (Minister of Rural Development, Gujarat &amp; Minister for Health &amp; Family welfare, Gujarat)</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>National workshop organized jointly with Insurance Regulatory Development Authority (IRDA) and FWLB at Vigyan Bhawan, Delhi</td>
<td>Shree NS Sisodia (Secretary, Finance Ministry, India)</td>
<td>September 15-16th 2003</td>
</tr>
<tr>
<td>11</td>
<td>International Conference on Organising</td>
<td>Shri Herman Wander Lan - ILO</td>
<td>December 3rd 2003</td>
</tr>
<tr>
<td>12</td>
<td>Round table on the voice of the poor from the unorganized sector</td>
<td>Shri Yashwant Sinha, Finance Minister, and Shri Vasundhara Raje Singhia, Minister for Small Scale Industries</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Round table on developing network of Grass root producers of SAARC countries and other neighboring countries</td>
<td></td>
<td>February 19, 2003</td>
</tr>
</tbody>
</table>
2. Distinguished Visitors during the year

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Esteemed Guest</th>
<th>Organization of Visitor</th>
<th>Purpose of Visit</th>
<th>Date of Visit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Shree Sahebsing Varma</td>
<td>Labour Minister, Central Government, India</td>
<td>Conference discussing Legal issues of Unorganized sector workers</td>
<td>Jan 24th 2003</td>
</tr>
<tr>
<td>2</td>
<td>Shree APJ Abdul Kalam</td>
<td>President of India</td>
<td>Inauguration of School of Science &amp; Technology and Computer Learning Centre</td>
<td>March 29th 2003</td>
</tr>
</tbody>
</table>
3. Awards : 2003

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Awards</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SEWA was awarded “Solidar Silver Rose Award” from parliament of European Union</td>
<td>October 15th 2003</td>
</tr>
<tr>
<td>2</td>
<td>Shri Elaben Bhatt, founder of SEWA, was awarded Emirates Doctorate of Social Science by University of Natal</td>
<td>April 9th 2003</td>
</tr>
<tr>
<td>3</td>
<td>Shri Elaben Bhatt, founder of SEWA, was awarded Economic Times award as “Business Women of the Year”</td>
<td>October 6th 2003</td>
</tr>
<tr>
<td>4</td>
<td>SEWA was elected vice president of IFWA International Federation Works Educational Association</td>
<td>February 3rd 2003</td>
</tr>
<tr>
<td>5</td>
<td>SEWA's President Ranbaiben was awarded “Young Gandhian Vision” &amp; “Nari Sewa”</td>
<td>January 30th 2003</td>
</tr>
</tbody>
</table>
4. Photo Gallery

Creating Water Resources - Pond

Training at SEWA Academy
SEWA Member Engaging in Salt Work

Women Artisans
Video SEWA at work

Grassroots Video Technician
Women Agricultural Labourers