

CO-OPERATIVES OUR STRENGTH

Struggle and Development

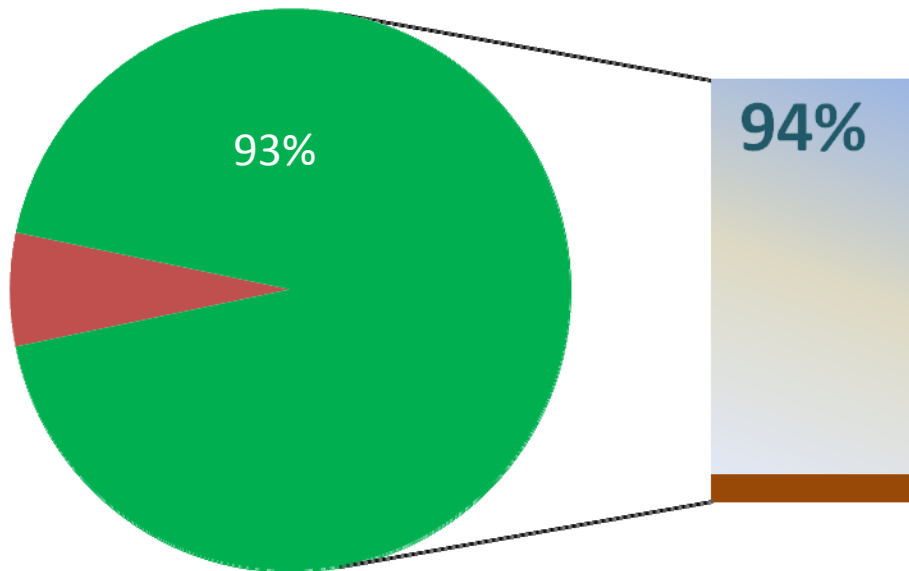


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WOMEN IN UNORGANIZED SECTOR

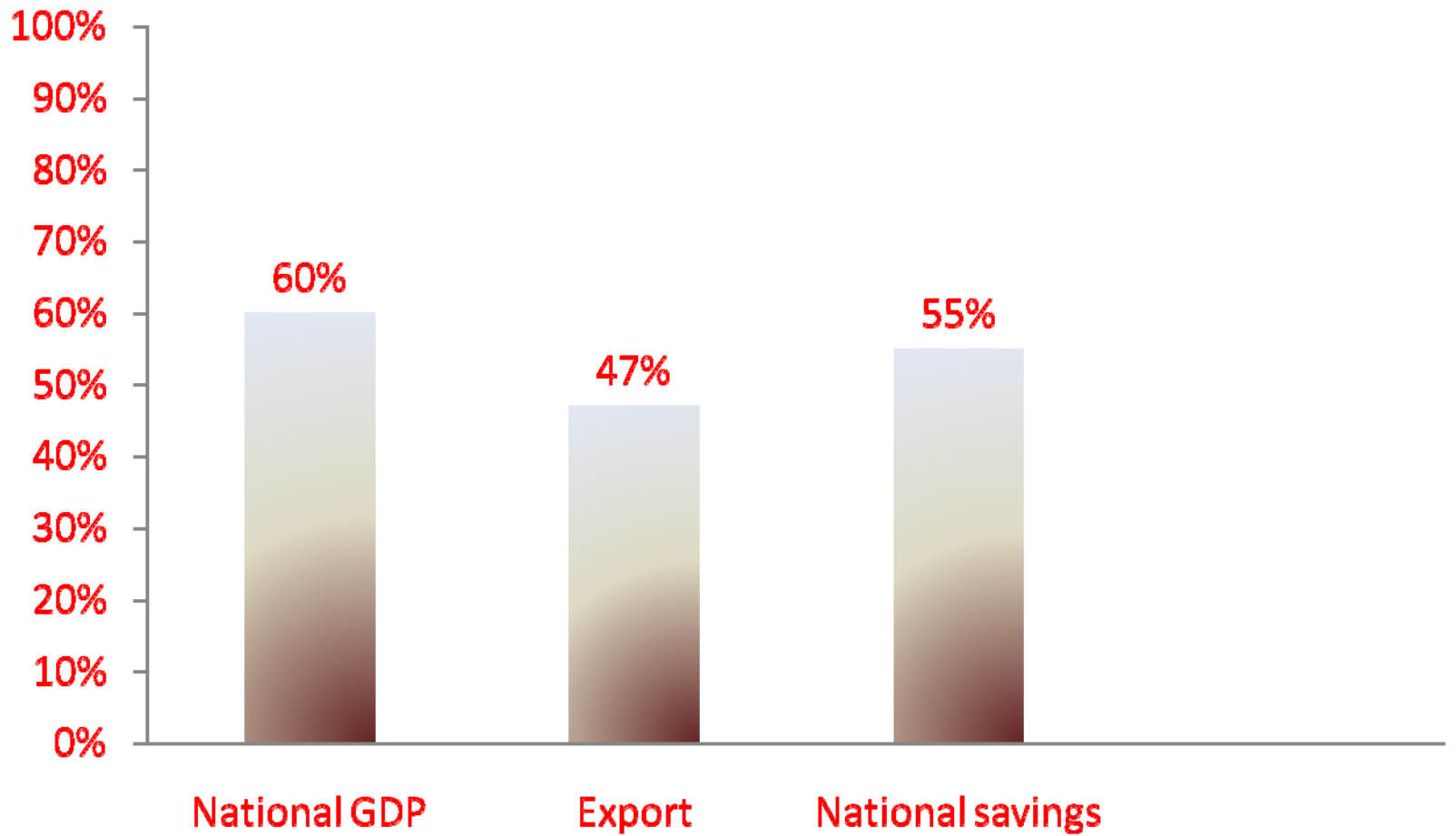
Agarbatti roller



■ Workforce in informal sector

■ Women in informal sector





Contribution of Unorganized sector in national economy

SELF EMPLOYED WOMEN'S ASSOCIATION (SEWA)

- A national trade union of 1.35 million women workers in the informal economy
- Registered in 1992
- Largest union of women in India
- Spreads across 9 states
- Inspired by Gandhian thinking and actions

SEWA IS CONFLUENCE OF THREE MOVEMENTS

- Trade Union Movement
- Co-operative Movement
- Women's Movement

- The existing structure of unions and co-operatives has been inadequate for the poor illiterate and self employed
- To fight poverty and inequality, SEWA applied the Joint Strategy of struggle and development

It's twin pillars are,

- Economic activities to enhance income earning opportunities
- Organize to enable its members to claim and exercise their rights in the eco, legal and social spheres.

CHALLENGES

- Lack of capital and resources
- Inadequate infrastructure, tools and equipments
- Challenges and competitive environment due to globalization faced
- Lack of training in modern technology
- Lack of opportunities for up-scaling skills
- Lack of access to market and raw material
- Co-operatives being social business is not looked upon by members as a business
- Lack of professionalization, which is the need of the day
- Women members are lowest in hierarchy in terms of decision making and ownership

SEWA'S FIRST CO-OPERATIVE EFFORT MAHILA SEWA CO-OPERATIVE BANK

- SEWA members needed cheap and easily available credit to earn their livelihood
- But they had no access to financial services to help them to upgrade their own work and productivity
- With the Nationalized bank policies to serve the poor held out hope. But this did not work.
- One woman remarked in a meeting of 4000 women, **'We may be poor but we are many, why not a bank of our own.'** Subsequently the women contributed Rs. 10/- each and Rs. 40,000/- was mobilized from within the community to register a co-operative bank for the poor, illiterate self employed women

- This was the first collective effort to form a co-operative
- Registered in 1974
- A bank where they would be accepted in their right and call the bank their own and not made to feel inferior.
- Provides not only credit but infrastructural framework
- Women operate their own savings account, obtain loans for domestic or vocational uses; buy tools, equipment and raw material through credit facilities; and borrow capital to initiate or enhance their trade.
- A viable financial venture for poor women
- Myth shattered that women are not bankable



The bank has:-

| | |
|-----------------|------------------|
| Working capital | Rs 1650 million |
| Membership of | 5,00,000 women |
| Pension scheme | 60,000 members |
| Recovery | 97% |
| Turnover | 1450 million rs. |
| Account holder | 3,28,363 |



33 co-operatives formed **Gujarat State Women's Sewa Co-operative Federation** in 1992.

Today 105 co-operatives from diverse trade groups are members of the Federation

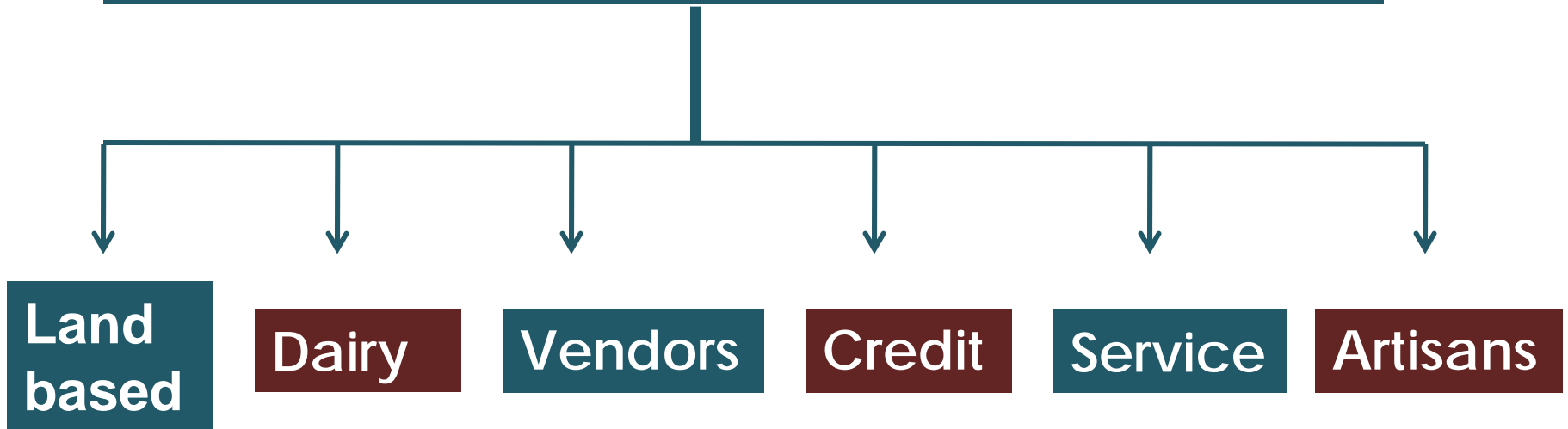
OBJECTIVES OF SEWA CO-OPERATIVE FEDERATION

**To provide Full employment
and Self-reliance to the poor
women members within co-
operative framework**

INTRODUCTION OF SEWA CO-OPERATIVE FEDERATION

- Registered in 1992
- First of its kind in India
- Represents the Women's Cooperatives at the State level with the policy-makers
- Livelihood to 78,970 women
- 105 co-operative as members

105 co-operatives are divided into 6 categories



Land based co-

- Farmers
- Tree plantation and Nursery
- Stone quarry Workers
- Salt Producers



Artisans' co-

- Block Print
- Chindi (quilt making)
- Embroidery
- Crochet
- Aari work
- Patchwork/applique
- Puppet making



Credit co-operatives

- Bank
- Credit Co-op



Bank withdrawal pic

ATM facility in the Bank

Dairy co-operatives



Vendors co-operatives

🌐 Fish vendors



🌐 Vegetable vendors



Service co-operatives

- Catering
- Home-care
- Cleaning
- Construction workers
- Paper pickers
- Video
- Healthcare
- Childcare
- Midwives



Co-operatives are social business venture

Strategy of the Federation is to enable the participation of women in the co-operative movement through low cost, high quality advisory and business services

Four pillars of growth

- I. Training and capacity building
- II. Marketing and business development services
- III. Consulting Cell
- IV. Research and Publication

I. Training and capacity building

- Co-operative education
- Management
- Technical
- Marketing

Exposure visits



II. Marketing and business development services

Three marketing outlets:

🌐 SEWA Kalakruti

🌐 Fish Co-op.

🌐 Vegetable shop No. 40 at APMC



Marketing and business development services

Workshops:

- Business plan
- Supply chain management
- Marketing
- Product development
- Costing



III. Consulting Cell

- Registration of new co-operatives
- Accounting services
- Tax related services
- Business plan development
- Tender form filling services
- Revival of co-operatives
- Legal requirements and procedures
- Linkages with other organizations (SEWA bank, insurance, health-care, child-care etc.)
- Website development

IV. Research and publications

- 🌐 Newsletter
- 🌐 Profiles of co-operatives
- 🌐 Profile of co-operative
leaders
- 🌐 Booklets
- 🌐 Posters
- 🌐 Surveys (market, members)
- 🌐 Training manuals

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

Co-operatives are excellent form of organization where the women can gain control of their resources and are able to manage their own organization



Thank You!

