CO-OPERATIVES OUR STRENGTH
Struggle and Development

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Women in Unorganized Sector

Agarbatti roller

93% Workforce in informal sector

94% Women in informal sector
Contribution of Unorganized sector in national economy

- National GDP: 60%
- Export: 47%
- National savings: 55%
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.
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 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 there right and call the bank their own and not made to feel inferior.
Provides not only credit but infrastructural frame work
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
- Dairy
- Vendors
- Credit
- Service
- Artisans
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
Workshops:
- Business plan
- Supply chain management
- Marketing
- Product development
- Costing

Marketing and business development services
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!