



Contents:

- Vimo Sewa's representation to Rajyasabha select committee accepted
- Sewa Mahila Bank conferred Stree Award
- Legal Workshop for cooperative members held
- Megha Cooperative participates in the Farmers' Convention at Vyara
- Sanklit Sewa Expo
- Trainings
- Workshops
- Water cooperatives
- Updates
- Rachaita Construction Workers Cooperative completes 10 years
- Visitors

*"Violence is the weapon of the weak,
Non-violence that of strong."*

- Mahatma Gandhi.

"A devastating earthquake of the magnitude of 7.8 in Nepal took the lives of more than 8000 people, destroyed 5,30,000 homes and their belongings. Majority of them are poor and will have to rebuild their lives from a scratch. They will receive no compensation for the loss of lives property and their belongings.

Micro finance, low cost policies that cover the lives, health, Crops and property of the not so privileged, is the way to provide social protection to the large no of people affected by natural disasters like floods, cyclones, drought and earthquakes.

Vimo Sewa national cooperative's representation for reduction of capital for cooperatives, before the Select Committee of the Rajya Sabha on the Insurance Bill 2008 on the 19th sept 2014 has been accepted. It is an achievement of Vimo sewa Insurance Cooperative and a ray of hope for the micro insurance sector to provide social protection to the not so privileged section of society."

- Lalita Krishnaswami,
President, Sewa Cooperative Federation

Vimo Sewa's representation to Rajyasabha select committee accepted

Vimo Sewa's representation to recommend a reduction of capital for cooperatives has been accepted by the Rajya Sabha's select committee on insurance bill 2008.

The reduction in capital requirement is necessary to facilitate the entry of cooperatives in the insurance sector, so that they can access the market segment which cannot be accessed by the mainstream, large insurance companies. The committee has also taken note of the 'low operating costs' argument put forward by Vimo Sewa. It also mentioned that this will enable the cooperatives to offer affordable products to the under privileged masses and would complement the social insurance schemes. The report cited Vimo Sewa Cooperative.

Vimo Sewa, registered in 2009 as an 'Insurance Cooperative' is promoted by Self Employed Women's Association. It aims to provide an integrated insurance program to provide social protection to cover their life cycle, needs of the most vulnerable section of society.

Responding to the Sewa members' need for social protection, insurance was offered to them through the Life Insurance Corporation (LIC) of India against a fixed deposit of Rs.100/- by each member in the Sewa Bank.

Today, the cooperative has more comprehensive and integrated coverage to suit the members' needs. It has several products like, life, personal accident, widowhood, maternity benefits, medical insurance for the family. They themselves are the users, owners and managers of all their services.

It has partnered with Larson & Toubro and is the first micro-insurance agent and can issue policies immediately on the field. To date, it has 1,20,000 members and has distributed Rs. 126 million to its members.

Sewa Mahila Bank conferred Stree Award

Shree Jayashriben Vyas, Managing Director, Sewa Bank received the Stree Award from The Fine Arts Society (FAS) on the International Women's Day on 14th March, 2015 at Chembur, Mumbai.

The Sewa Bank was registered 41 years ago. It is a successful model of an all-women's cooperative bank, the first of its kind in the country. It aims to empower women and provides them economic security, especially to the economically vulnerable self-employed women.

Besides serving in rural and urban areas, with seven of its branches, it provides retirement benefits and pension schemes to thousands of its members.



Legal Workshop for cooperative members held

Sewa Federation organized a legal workshop with the aim to disseminate information about the cooperative laws to the member cooperatives. 30 members from 14 different cooperatives participated in the workshop. Mr. G. K. Pandya, specializing in Cooperative Audit conducted the workshop. Elaben Bhatt, Founder, SEWA was the Chief Guest.

97th amendment of the Cooperatives Act and other laws impacting the cooperatives, specially the primary cooperatives was discussed. It pertained to the amendment of the bye laws, taxes, governance and accounts and audit.

Shri Elaben Bhatt suggested that it was imperative that the outcome and recommendation of the workshop be communicated to the concerned officials of the state government.

Shri Lalita Krishnaswami, President, Sewa Cooperative Federation said "It was about time that our members understand the legal and economic requirement to run sustainable and viable cooperatives to compete in the open market."



Cooperative members at the Legal workshop

Megha Cooperative participates in the Farmers' Convention at Vyara

Tapi District SEWA Megha Tribal Women's Cooperative participated in the 'Paryavaran Priya Paak Sanrakshan' at Vyara Taluka, Tapi District. The convention was attended by 2000 farmers. The convention was inaugurated by Shri Anandiben Patel, The Chief Minister of Gujarat.

Two members of Megha Cooperative participated in a workshop, organised by the Gujarat Association for Agriculture Sciences (GAAS) on 16th May at Gujarat Vidyapeeth. This workshop was organised to announce the newly released Organic Farming policy of the Government of Gujarat. It is the 9th state in India to have its Organic farming policy. In this workshop, agriculture scientists from different agricultural universities, farmer groups and government agencies, engaged in aspects of Organic Farming were present.



Farmers' Convention

This policy clearly defines the roles and responsibilities of different agencies and processes to implement it. It identifies areas and crops suitable for organic farming. It also includes the development of organic package of practices, setting up model organic farms for getting seeds, assurance of production (in terms of monetary help from government) and supply of quality organic output. Other aspects related with Organic Farming like awareness creation, market linkage, group certification will be soon taken up.



Exposure visit to Madhya Pradesh

Sixteen members of Megha Cooperative, including Board of Directors, leaders and Livelihood Coordinator visited Pradaan, National Smallholder Poultry Development Trust, Kesla and Narmada Mahila Sangh in Madhya Pradesh. The objective of the exposure visit was to learn and exchange ideas of new technologies. They discussed the right based issues, importance of sangathan (organizing), working structure of cooperative and SHGs and techniques of poultry. Narmadaben, from Oochamada village has formed a khedut mandal (farmers' group) in her village. They were keen to adopt collective production and marketing which would also include purchase of seeds fertilizers and agro tools

Sanklit Sewa Expo

Sanklit Sewa, consisting of Sewa Cooperative Federation, Lokswasthya Healthcare Cooperative, Mahila Sewa Housing Trust, Sewa Academy and Sewa Bank put up a mela (fair) at Bapunagar. The objective was to create awareness among the SEWA members regarding the various services provided by the cooperatives.

Water cooperatives

Gujarat has given the country and the world the concept of cooperation in the fields of banking, housing, milk and production sectors, which run on the principle of collective ownership. Now, one more sector has joined the glorious tradition – Water Cooperatives

Mohini Water Cooperative society in Choryasi taluka of Surat was founded in 1979 as the first of its kind surface water irrigation cooperative in India.

This could be emulated to control the scarcity of water, and collective irrigation by the farmers in other regions too.

Trainings

Various skill up gradation training programs, including patchwork, jewelry making, puppet making and embroidery were held in four districts of Gujarat. 85 women artisans participated.

Dohiben said, "Embroidery is our traditional skill I inherited it from my mother. When my daughter was three years old, I started to make wall-hangings, chaniya choli, dupatta ((Indian traditional dress) etc. for her dowry. I taught my daughter this skill as it is important to pass on this tradition to the next generation."



Embroidery training at Adesar

Workshops



Workshop on leadership

National Cooperative Union of India, New-Delhi organized Leadership Workshop. 6 members of 4 cooperatives participated. Minaxiben Parmar of Lokswasthya Cooperative said, "We got the knowledge of leadership qualities in the cooperative, especially, the importance of the members and their work and responsibilities of a leader. We learn that we should give equal importance to all the members. I will use my learnings in running the cooperatives.

A training program on "**Master Class Program on Cultural Heritage Related Events Management**", organized by Ahmedabad Cultural Heritage Cluster. 3 staff members of The Federation participated in the workshop.

Updates

Sewa Kalakruti launches its new logo. It has now become a member of Gujarat Mahila Arthik Vikas Nigam (Gujarat Women's Economic Development Committee). Three artisans received ID cards. This entitles them to participate in any exhibition, organized by the Nigam.

Sewa Kalakruti and Megha Cooperative participated in 'Sadakal Gujarat – Gatishil Gujarat' at Jaipur, to sell artisan and food products. Kalakruti also participated in the Fair Trade exhibition at Baroda.



Rachaita Construction Workers Cooperative completes 10 years

Rachita Construction Workers' Cooperative, registered in 2005 has been working at 7 sites in the Ahmedabad city, providing livelihood to 300 women members in the construction industry. In the last ten years it continue to flourish and grow. The cooperative had a turnover of Rs. 1.1 crores this year, out of which, 80% was distributed as wages to the members. The cooperative has its 'Ojar ghar' tools storage house, to enable the workers to use the required tools and equipment on rental basis.

Instead of standing on roadside to get work and be hired individually on daily basis, the cooperative serves as a platform for its members for organizing technical training, for taking on small contracts, or bid for construction jobs collectively.

Madhuben, a member of the cooperative, who works at Swaminarayan temple says, "Before I used to stand on street corners for work. I hardly got work for 10-15 days. Today as a member of the cooperative I have regular work and regular income. We also have dreams. We were head loaders in the industry and lifted the buckets of sand and cement. After joining the cooperative, our skills were enhanced and we received training to become masons. Initially, we could not have two square meals; but today I can provide quality food to my children and also provide education to them."

Kanchanben says, "I was not a skilled worker, but as I worked for a long period, I am a skilled worker today. I earn more than my husband. Earlier the contractor not only abused us but often did not pay for the hard work. Here we are free. I earn Rs.4500/- every ten days which is more than a month's wages paid by the contractor."

Round Table Dialogue between Cooperative Banks

Shri Lalita Krishnaswami, Chair Person, Sewa Federation participated in the Round Table Dialogue between Cooperative Banks, Social Finance and social initiatives, organized by International Cooperative Alliance at Mumbai.



Visitors

"We had a very good experience of visiting Sewa Federation. A wonderful initiative and wonderful work is being done in the field of cooperative and women empowerment." Said Dr. Sanjeev Sharma, HPFS DGDO Swagat, Bilaspur.

"It was a wonderful experience of knowledge. The students became aware about how the Federation works for the cooperatives and how the cooperatives also work. Great work! Great effort!" Said Proff. Revati Deshpande, S.V. Institute of Management, Kadi

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