



A. News from SETU Africa

i. Moving forward

A team of 26 civil society representatives from Ethiopia and South Africa from cooperatives, unions and NGOs visited SEWA from 23rd March-3rd April, 2014. Everyone participating in this exposure visit observed that the visit served its purpose, and now we should focus on certain specific follow-up action and concentrate on the effective implementation of this action. Along with the PMU, each sister organisation of SEWA will take responsibility for implementation of follow-up action pertaining to their core areas of expertise. Based on debriefing session observations at the end of this exposure visit, it is observed that certain issues emerged strongly from participants of both these countries.

- i. Setting up women's co-operative banks on the lines of SEWA Bank
- ii. Marketing products through a trading organisation in the fields of handicraft, weaving, herbal medicines---direct women-to women trading, cutting out middlemen
- iii. Structured capacity-building to run, manage and develop their own organisations
- iv. Support to set up child care, assistance to address challenges involved

The Project Management Unit (PMU) is following up with partner organisations in Africa to identify who will take the responsibilities for further action in their respective countries. In this regard, we have discussed about possible implementation strategies and the responsibilities of different organisations. SEWA Bank is ready to provide help in establishing co-operative banks if Ethiopian and South African organisations are, in turn, ready to take responsibility in this regard. SEWA Federation will take the responsibility in setting up the marketing linkages with African partners. They have the legal permission to do so. We observed that Ethiopian and South African women have skills, but they may need our inputs in design for the Indian market, marketing and co-operative management. In this regard we contacted SANACO, Ubambano Trade Alliance and WISE to share their views and ask them whether and how we should take this forward. We

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asked them to share some photos of their products also and we have already received from some of them. SEWA Academy will give training related with organising, leadership and management and in future exposure visits, we will offer these trainings as part of the exposure visit, and as per the participating organisations', requirement. For these two countries we will offer our training module also. Similarly, the Social Security Team will also take initiative in helping to establish child care centres in Ethiopia, and trading of Ayurvedic products in South Africa.

ii. Meeting with Ministry of Women, Children and Youth Affairs of Ethiopia

In a meeting with Minister of Women's, Children and Youth Affairs, Ethiopia, Ms. Zenebu Tadesse, and the Ambassador, Dr Gennet Zewide on 28th June, in New Delhi, we shared about our SETU Africa programme, how it started, about SEWA and SEWA's approach, what we have done so far and the concrete action points that emerged so far. We discussed about setting up Women's Cooperative Bank in Ethiopia on the lines of SEWA Bank. To explore this we will share information on SEWA Bank, the challenges etc with Her Excellency Dr. Gennet. Both Dr. Gennet and the Minister are very keen about women-to-women trading/marketing between Ethiopia and India. The Minister promised to examine on her side how this can be done between our two countries. Meanwhile, Dr. Gennet says that the Embassy of Ethiopia can arrange a special pre-Diwali Women's bazaar to test out the Indian market for Ethiopian crafts and other products. They will bring weaving, basketware, silver jewellery, wooden sculptures, paintings and other products. There will be space for our products also. This way we will test out the market here, in future we can do the same in Addis Ababa (for our products).

We will also have a small workshop to see how to adapt their crafts and skills to suit the Indian markets with designers helping the Ethiopian craftspeople. All of this will be funded from the Ethiopian side, including Indian business people who do business in Ethiopia. Dr. Gennet will depute one officer from the Embassy in charge of trade to work with us. There will be Ethiopian food and cultural evening with folk dancing also. The venue will be the Ethiopian Cultural Centre adjoining their Embassy.

They are very interested in starting up creches as pilots in urban and rural areas in Ethiopia but run by women's organisations like SHG federations or NGOs.

iii. Market linkages for Zulu jewelry and bead items

During the visit of SEWA team to South Africa in August, 2013, SEWA team members purchased some small artisan products as souvenirs like ear-rings, bracelets, rings, chain (for spectacles) etc. Ms. Thokozani Olatunde, a street vendor belonging to Ubumbano Trade Alliance in South Africa had an idea to bring such small items to India during their exposure visit of SEWA. Ubumbano was launched in 2009 and is an umbrella for 23 other smaller organizations. It organizes the street vendors, market vendors and hawkers. The products were



Ms. Thokozani Olatunde displaying her articles in SEWA

displayed at VimoSEWA office in Ahmedabad. Many people liked and purchased the sample products.

During her visit to SEWA Kalakruti, a marketing outlet for the products made by artisan and SEWA members, she realized that vendors and producers in South Africa also required direct linkages with market their own marketing outlet like this. This outlet is promoted by SEWA Co-operative Federation. Ms. Thokozani sold her remaining products to SEWA Kalakruti where they put it for display and market testing. Many customers who visited SEWA

Kalakruti liked the quality and colour combinations of these South African products. One of regular clients suggested for product diversification like purses and bags made up of beads and she is interested in bulk purchase of it. This experience opens the possibilities of linkage of the artisan members in South Africa with SEWA Kalakruti.

B. Voices from Africa

i. WISE Organized a Colorful “Family Conversation”

Family conversation was held on June 21, 2014 at WISE Women’s Academy. The objective of the event was to discuss the importance of support and collaboration among family members for expanding the business of the women in particular and accelerating changes within the family in general. Exemplary successful couples presented and shared their success stories.



Children and husbands of the members mentioned that they are inspired and motivated by the programme to be supportive and recommended on the continuity of such kind of programs. Fashion show and poems presented by members made the event colorful. A total of 254 member, their children and husbands attended the event.



ii. Siyabonga kakhulu!

The South African group shared what for them stood out during the exposure visit of SEWA and some of their summations can never be adequately translated without losing some of the passion and appreciation that was carried by the words in Zulu but also by the body language suffice to say that all group members appreciated the opportunity to be selected and the way to

be looked after during entire trip. Most group members were flying for the first time let alone living the country for the first time! They all appreciated every member of SEWA. Someone noted that it is obvious that, the women's at SEWA are hard workers and that gave them lots of motivation. (*'Indlela abantu besifazane abasebenza ngayo inginika ugqozi olukhulu'*)

'Doesn't really make sense to save your money with commercial banks, if you are self-employed, especially those that are run by people who are busy oppressing us and our work!', said one member who was keen to let South African Self-Employed Women's Association (SASEWA) to start their own bank and grow.

C. Happenings at Sewa

i. On-line training / Web-based Learning in Sewa Academy

SEWA Academy's year-old interactive web-based distance learning pilot project is another example of how SEWA Academy is using communication tools to reach a wider audience. Women in rural villages are often prohibited from attending any training in the city. Through learning centres equipped with Internet-enabled large-screen monitors, SEWA Academy brings training to their villages. This can provide a crucial opportunity to learn new ways to earn income for illiterate women whose core profession, agricultural labour, may only pay for a few months of the year. Also, younger women in the villages who are interested in expanding their horizons beyond agriculture but who are forbidden to travel to the city can access training in tailoring, mehndi (henna art), beauty parlour techniques, artificial jewellery making and other skills.

The learning centres are run by local women, who are trained in the use of the technology. Initially uncomfortable with a system that is beyond their imagination; they gain confidence quickly and are able to master the equipment.

ii. SEWA Bank members get connected with formal world of finance

The 40th Annual General Meeting (AGM) of Shri Mahila Sewa Sahakari Bank Ltd. was held on 25th June, 2014 at Town Hall, Ellisbridge, Ahmedabad. The AGM was attended by nearly 1200 women members of SEWA Bank.

On this occasion Ms. Ela Bhatt, founder of SEWA, Ms. Jayshree Vyas, Managing Director of SEWA Bank and other Board Directors launched the RuPay Card of National Payment Corporation of India for SEWA Bank members. The ceremony was inaugurated by handing over RuPay Card to some of the customers of Bank. Through this card SEWA Bank members can now get access of banking services from any formal sector bank ATM across India, which will integrate the SEWA members with main stream financial service providers.



Ms. Ela Bhatt, Ms. Jayshree Vyas and other SEWA Bank Directors launching RuPay ATM Card

During this AGM a play was enacted depicting importance of Pension in the lives of poor self-employed women and message regarding how to use RuPay card. In her concluding speech, Ms. Ela Bhatt focused mainly on providing the financial services to poor self-employed women and helping them build their assets and capital in their own name.

The Bank made profit of INR 16.9 Million (USD 281,000) with total Business of INR 2.05 Billion (USD 34 Million) during this financial year.

iii. Megha Women’s Cooperative is formed

South Gujarat has large indigenous populations known as Adivasis or tribals. The area has plenty of natural resources. However, people still migrate in search of their livelihood. While working in the slums of Surat, we were approached by women, all tribals of Tapi district, to start organizing in their areas. We decided to do so, with health care as the “entry point” in this district. There are very few active membership-based, grassroots organizations working in these areas. Awareness of rights is low among women. Further, the local people have no organization for collective bargaining, nor the collective strength needed to avail of all the opportunities and programmes developed for them by the government and others.



First Annual General Meeting of Megha Cooperative

Over three years, we have built a 7000 – strong union in Tapi district. To provide livelihood support, we decided to organise women into agriculture groups linked to the government’s agriculture support programmes with extension training by forming a women farmers’ cooperative. Also to ensure that the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), the flagship rural-employment guarantee scheme of the Government of India, is implemented properly and people get the wages that are their due.

“The Tapi District Megha Adivasi Mahila Agriculture Producers’ Co-operative” has been registered on 17th February 2014; with 324 women contributing towards the share capital. The processes for development of this district level tribal women farmers’ cooperative had been initiated in June 2013 through a series of meetings with farmers of 24 villages (including 6 villages from other blocks of Tapi district). This cooperative is the first of its kind.

The first Annual General Meeting (AGM) of the cooperative was held on 22nd May 2014, in which 1000 women from all blocks of Tapi district participated. The Executive Committee of the Cooperative was elected by the general body of women share-holders during the meeting, along with the endorsement of the bye-laws and outline of the future action plan of the cooperative.

The Megha Cooperative has applied for a marketing license from the Agricultural Produce Market Committee (APMC), Vyara, in its own name. While women have been involved in marketing, access to markets and fair prices for their produce is a big challenge. Not only are formal market spaces being dominated by men as traders, but also as sellers, making it very difficult for women to make a living. Action planned to be undertaken by the Megha Cooperative includes enabling marketing support for its members. Hence, it is important that they have a marketing license and space of their own in the local market. To begin with, vegetable and grain marketing license will be obtained and a market area would be taken on rent at the APMC.

Further, it is important for women to be directly involved in value chain analysis if they are to actually influence the value chain. Towards this, a team of 4 aagewans (local community representatives) have been trained to undertake marketing activities. The aagewans spent a week at the APMC, Vyara as a part of a market survey in May 2014. The APMC, Vyara would provide training to them in June 2014.

To gain more hands – on experiences, the cooperative put up a food- stall at the Satvik Food Festival 2013 in Ahmedabad. The cooperative sold traditional tribal food like nagali or millet flour, unpolished local rice, lemons and bamboo pickle, among other products. Encouraged by the Satvik experience, the Megha Mandali also put up a stall in the Gandhi Mela (trade fair) organized in February 2014 at Nizar (Tapi district).

Further, as a part of promoting livelihoods among the village-level milk cooperative members, a training programme was organized in Ahmedabad, with a focus on improving the management of village-level dairy cooperatives. 11 women participated in this training.



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