



A. News from SETU Africa

Exposure visit of SEWA team to Ethiopia

A team of twelve SEWA grass-root team leaders visited Ethiopia from 14th- 28th, September 2014. The visit started with welcome of the team in Addis Ababa by Organisation for Women In Self-Employment (WISE), our partner in Ethiopia. The team interacted with different organizations and its members to get an in-depth idea about issues from local people, especially women's perspective. The majority of members of this team were associated with SEWA in different capacities and they themselves are workers of the informal economy. They are also experienced organizers and leaders of their organizations.

We identified these representatives through discussion with different SEWA sister organizations of this project, considering their association with SEWA and understanding of its work. The team was encouraged to understand the issues from local people's perspective, and to discuss about people's needs. They were to keep in mind a "bottom-up" approach.

The visit started with the introduction about WISE and its 17 years of journey, over which more than 27000 women and girls have directly benefited by being organized into 64 saving and credit cooperatives established in 55 wards and 7 sub-cities of Addis Ababa.

The team visited the value chain project's office and met the project coordinator Misrach Mekonnen who gave them the historical perspective on weaving in Ethiopia. The focus was on understanding the textile value chain. The team visited a stitching unit, Akaki. It is run by a woman member who started the business with a 700 Birr loan and is now running the centre without any government support. Team also found out that while she saves around 500 Birr in a bank and 50 Birr in the cooperative each month, her business is not insured. It was evident during their visit to BISRAS Cooperative which has over 250 members. Each member of the cooperative supports a family of 5 with no assistance from the government in times of illness. The cooperative offers support in the health and education of members and their children besides financial and business-related assistance.

In this issue

A. News from SETU Africa

- Exposure visit of SEWA team to Ethiopia

B. News from SEWA

- International Literacy Day
- SEWA's Literacy Work: an outcome of Capacity-Building
- The CEO of the National Cooperative Union of India (NCUI) visits the SEWA Cooperative Federation
- Award conferred to SEWA Bank

Annual General Meeting of Vimo SEWA



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The team also visited Adama town and visited Abdigudina Adama SACCO Union and also visited the primary cooperative SAACCO, which was established in 1998 with an initial capital of 4500 Birr and 109 members and has now grown to have a capital of 1 million Birr and 197 members. So far, 695,000 Birr has been disbursed in the form of loans by the cooperative. WISE provides basic skill development training to members. WISE's support has ensured that most women are now confident enough to run their businesses and are consequently able to support themselves independently. All in all, we concluded that the structure of the cooperative was strong and the positive effect of WISE's support was clearly bearing fruit.



SEWA team at WISE office in Addis Ababa

The SEWA team also visited Indian embassy in Addis Ababa to meet H. E. Shri Sanjay Verma Ambassador of India to Ethiopia, Djibouti and the African Union, in Addis Ababa. The team shared about SETU Africa programme and about their exposure visit to Ethiopia.

This exposure visit provided an in-depth idea about different issues related with livelihood, social security, microfinance and based on it a future plan of action will be developed to address the need of our sisters in Ethiopia.

B. News from SEWA

International Literacy Day

September 8 was declared International Literacy Day by UNESCO on November 17, 1965. It was first celebrated in 1966. It aims to highlight the importance of literacy to individuals, communities and societies. On International Literacy Day each year, UNESCO reminds the international community of the status of literacy and adult learning globally. Celebrations take place around the world.



Literacy in India is a key for socio-economic progress, and the Indian literacy rate has grown to 74.04% (2011 figure) from 12% at the end of British rule in 1947. Although this was a greater than a six-fold improvement, the level is well below the world average literacy rate of 84%, and of all nations, India currently has the largest illiterate population. Despite government programmes, India's literacy rate increased only sluggishly, and a 1990 study estimated that it would take until 2060 for India to achieve universal literacy at the current rate of progress. The 2011 census, however, indicated a 2001-2011 decadal literacy growth of 9.2%, which is slower than the growth seen during the previous decade.

SEWA's Literacy Work: an outcome of Capacity-Building

SEWA literacy work emerged from different trainings given by SEWA Academy. During one of the trainings of the SEWA movement, one illiterate member stood up and said, "We want to be literate". The need of our members was taken seriously and efforts were initiated to organise literacy classes. It was decided to start with Ahmedabad in 1992. They were organized for girls and women from the 8 to 50 years age group. The classes were organized, and continue to be, at times convenient to the women working in the informal economy. Mothers, daughters, mothers-in-law and daughters-in-law all come and learn together.

SEWA's Literacy work is driven by the core belief that everyone has potential and ability but due to adverse circumstances, women in the informal sector do not get the opportunity to develop to their fullest potential. Our literacy programme also provides women a platform to reflect on and share their own struggles, experiences and achievements that they rarely voice. . Through this sharing, they learn from each other and also how they can improve their own situation. By running literacy classes, SEWA increases women's confidence levels and encourages a collective approach to organizing through capacity-building programs.



On an average, SEWA Academy Literacy team runs 100 classes annually and 2000 women directly participate in SEWA Academy Literacy programmes annually.

The different teaching methods are as follows:

1. Card Method: Objective: Identification of Alphabet
2. Bangal Method: Objective: Identification of alphabet and formation of words
3. Match box method: Objective: Identification of alphabet and use of *Kana Matra* in word formation.
5. Sand method: Objective: Identification of alphabet by touching by hand
6. Sentence formation: Objective: Learn the formation of sentence and formation of right sentence by matching.

Once a demand or desire to learn comes from a group of women in an area, the literacy team members go to that area and conduct a meeting and provide information about the class. The women then identify a teacher from among themselves or from their area. The teacher comes to the SEWA Academy and attends a training programme so that she can run the literacy class. After a year, exams are conducted. Once the participants pass the exam a certificate is given to them in a special event that is organized to felicitate them..

Feedback from literacy class participants.

- ❖ "I am happy I am able to sign the school register when I attend the parent-teacher meetings. Earlier I used to put my thumb impression on the register which was quite embarrassing for me".
- ❖ "Now I do not need my husband's support when visiting in new places. I can go on my own by reading bus numbers and sign boards."
- ❖ "Earlier I did not know what my children were doing in school but now I keep eye on their studies!"
- ❖ "Today I am able to read newspapers which makes me aware of the outside world."

The CEO of the National Cooperative Union of India (NCUI) visits the SEWA Cooperative Federation

Dr. Dinesh, CEO, National Cooperative Union of India (NCUI), New Delhi and Mr. H. S. K. Tangalia, Director, Udaybhansinhji Cooperative Institute, Gandhinagar, visited SEWA Cooperative Federation and learned our the various activities. Dr. Dinesh was impressed by the Homecare Cooperative.

He said, "There is a huge scope for providing such services to families where both husband and wife are working. Trainings should be organized related to domestic services in various parts of India and then women should be organized into a national level domestic workers' cooperative."

Mr. Tangalia, Director, Udaybhansinhji Instiute said, "SEWA Federation has empowered women through the cooperative structure. It is a great model, which should be replicated everywhere."

Award conferred to SEWA Bank

SEWA Bank, an urban women's cooperative, was honoured with an award from the Gujarat State Cooperative Union (GSCU) and the Gujarat State Cooperative Bank (GSCB) at a Banking Conference, held at Mahatma Gandhi Mandir. Elaben Bhatt, Founder of SEWA, was the Chief Guest and was felicitated.

She said, "This honour is for my SEWA's sisters. I hope we will dedicate today's deliberations to the future generation of the banking sector. It is very important that such conferences are organized in Ahmedabad, because it is here that many efforts for microfinance and entrepreneurship have been initiated. The recommendation of Reserve Bank of India and its Malegam Committee for setting up a Banking Centre for 'Research and Development and

Excellence' for cooperative bank is a visionary step. It will add to the strength of the banking sector.”

My name is MendonisaLavinaJayvant. I am resident of Bhilvas, Sardarnagar and our family is associated with SEWA Bank for the past eight years. The Bank has played a vital role in the development of my family. My mother's life was full of struggle due to financial crisis and it increased as time passed due to inflation, increasing needs of children and their education. She was working as a helper in a school and my father was working as a daily labourer. During that phase of our life, we met Kalpanaben who is working with SEWA Bank.. She informed us about various savings schemes of the Bank and we joined some of these. After our initial savings with SEWA Bank for one year, we got a loan of Rs. 20000 from which we constructed a one- room house. Gradually, by saving and through regular repayments of our loan, we managed to take more loans and now we have constructed a bigger house with three rooms, a kitchen and bathroom, and now we are planning to construct a first floor. I still save in various schemes of SEWA Bank.

It is said that behind every successful man, there is a woman. But for us, behind the success and development of my family, SEWA Bank has played a big role which I will never forget.

Annual General Meeting of VimoSEWA

- ❖ The Annual General meeting for the year 2014 of the National Insurance VimoSEWA Co-operative was held on 23th Sep 2014 .This year marked the completion of five years of the co-operative, and VimoSEWA has become a viable insurance co-operative in India, Also during this period the organization witnessed overall growth, thanks to the guidance of the Board of Directors and to the entire VimoSEWA team..
- ❖ 250 participants from different states, villages and urban areas participated in this annual meeting, and elected a new board, as the earlier one's term of five years came to a close.
- ❖ VimoSEWA Cooperative has 11000 individual share holders from five states, and also 13 institutional members, all membership-based organizations of women workers of the informal economy.



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