

Co-operation is the solution

A visit to SEWA, India's oldest and largest women's co-operative movement, spanning diverse sectors from vending and retail to banking and insurance, turns out to be an eye-opener for Mumbai's women fishworkers

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For generations, women fishworkers in the state of Maharashtra in India's western coast have sold fish. Mumbai, the capital of Maharashtra and India's economic capital, has 53 municipal fish markets and approximately 70 street fish markets; in addition, countless vendors move door to door throughout the city and its suburbs selling fish. According to the 2010 marine census, the state has the largest number of women fishworkers in India. Today, for the first time, these women are getting organized.

Mumbai's women fishworkers have historically been part of a larger fishworkers' union, the Maharashtra Macchimar Kruti Samittee (MMKS), affiliated to the National Fishworkers' Forum (NFF) but their issues have never been centrally represented by the union. To correct this serious imbalance, Mumbai's women fishworkers have today decided to build their own organization—a space where their concerns may be voiced,

and properly represented in the policies and decision making process for governing the fisheries sector.

To catalyze the organizing process, Nalini Nayak, a member of ICSF and one of the founder members of the Self Employed Women's Association (SEWA) in the state of Kerala, suggested an exposure visit to SEWA in Ahmedabad in the neighbouring Gujarat state. SEWA is the oldest and largest women's union in the labour history of India. Born out of a historic struggle in 1972 by Ahmedabad's women textile mill workers, under the leadership of Elaben Bhatt, a Gandhian activist and woman lawyer, SEWA today spans 14 states and has a membership of over 10,00,000 self-employed women. Its main objective is to bring visibility to women workers in the informal sector. The organization pursues a two-pronged strategy of struggle and constructive work, organizing self-employed women in unions and co-operatives.

A team of seven, comprising three women from MMKS, Mumbai, the author representing ICSF from Mumbai, and three individuals from Gujarat, visited SEWA in September 2013. The four-day trip was spent visiting co-operatives of self-employed women in a range of sectors: insurance, banking, health,

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SEWA has offered a composite insurance product known as VimoSEWA (meaning SEWA insurance) for members and their families. Annual general meeting of members of VimoSEWA

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dairy, fisheries, agriculture (both production and vending), catering, cleaning, vegetable vending, health, training as well as services such as child care.

On the first day, the team was invited to attend the fourth Annual General Body meeting of VimoSEWA, a first of its kind national insurance co-operative that emerged out of the need for social security for women in the informal economy. While earlier SEWA relied on insurance for its members through the government's Life Insurance Corporation, in 2009, VimoSEWA was formed to provide micro-insurance to poor self-employed women and their families. The meeting highlighted the difficulties of getting women with meagre incomes to accept the importance of insurance and pay premiums regularly. A woman from the local area, referred as the *veemasathi*, helps educate women on insurance and helps with claims and reimbursements. Out of the 4420 claims VimoSEWA settled in 2012, only 15 per cent were rejected. The insurance portfolio covers a range of options ranging from Rs 3000 (USD 49) to Rs 25000 (USD 409.5) of insurance cover for life, health, accidental death or housing damage depending on premium and tenure. Several large insurance companies, such as the Life Insurance Corporation and Larsen and Toubro, with whom VimoSEWA has tied up for insurance provisioning, were present at the Annual General Body, and it was well said by Miraiben, Chairperson of VimoSEWA, that "when we have strength these companies reach out to vulnerable groups like ours; our collective strength, lies in our power to negotiate."

The next halt for the team was a fish market. Chamanpura Fish Market, one of the city's three such markets, sells mostly inland fish. SEWA, along with women fishworkers in Ahmedabad, struggled hard to acquire corporation land for the fish market. Earlier women vendors would vend their fish on the roadside. Now they have a place under the bridge, for which they pay a small rent to the Ahmedabad Municipal Corporation. The fish vendors have their own co-operative named Shree Matsyandha Womens' SEWA Co-operative Society Limited. It provides place to store unsold fish, a weighing scale and office space.

Suruchiben, a worker from SEWA, who works with women engaged in fishing and agriculture, introduced the visitors to SEWA's

basic model. Once a woman gets attached to a co-operative related to her business or to a SEWA union, she automatically gets connected with SEWA's other services. These include insurance through VimoSEWA, and credit, saving and investment through the SEWA bank. She also gets attached to the co-operative federation at the state level, and through it, can avail of capacity building and other training services from time to time. A grassroots worker from SEWA helps each group of women workers to come together and learn 'how to do' their business through co-operation—how to register a co-operative, connect to the rest of SEWA and develop leadership.

The next day, the team headed off to Vekeraia gam in Nal Sarovar—a region famous for a huge lake, marshlands and for bird sanctuary. The fisherfolk here—mostly Muslims—besides fishing, act as tourist guides. While men in the area handle both fishing and marketing, a women's fisheries co-operative helped them build a network with inland markets. Though the co-operative members are women, the management is by men, chosen by union workers from each village. Women help prepare for fishing trips, manage household chores, and participate in the co-operative. The co-operative leaders buy the fish catch for the day and transport it to the collection office in Ahmedabad from where it gets distributed to markets like Chamanpura. Unlike in Mumbai where women fishworkers have to go to landing centres to buy fish, women vendors in Chamanpura place orders that are then sent to their market.

Next the team visited a co-operative of agricultural women workers. SEWA helped this co-operative lease barren land from the government for a period of 20 years, arranging for training through agricultural institutions. The once-barren area is today an organic farm. Its produce, consisting of fruits and vegetables, is transported to the city by van and fetches a premium price. An additional attraction offered is ecotourism—the co-operative organizes pickup facilities from the city, and tourists are treated to nutritious food, sight-seeing, and a traditional reception and send-off.

While the co-operative was subjected to ridicule from the *panchayat* (village-level governing body) and difficulties such as the presence of wild animals on the farm, they

gained strength from SEWA's constant support. And as the farmland became productive, there were attempts to snatch the land away from them, which again SEWA helped them resist.

A similar story may be heard in Pethapur, where, in a male dominated world of milk marketing, SEWA runs its milk co-operative. The milk that women bring in is measured for quantity and fat content. All transactions are maintained on both computer and physical register. The book keeping is orderly and easily accessible to the members. The women, some only semi-literate, successfully handle the computer. In a patriarchal society like India, an all-women operation is a challenge to the status quo and SEWA has had to struggle at every step.

The team also visited the Agriculture Producer's Marketing Committee (APMC) Market, a wholesale vegetable market, started by two women who dared to enter the wholesale field, until then completely controlled by men. Despite initial opposition and derision, today they run a shop managed by SEWA which provides vegetables to retail women vendors in the area. SEWA has in fact built a network of successful agricultural co-operatives for poor women in a context where agricultural co-operatives are generally controlled by big farmers and traders.

The SEWA Bank is another unique initiative started in 1974 by Elaben Bhatt promoting saving among poor women, and providing credit, insurance coverage and pension schemes. With seven branches today in

predominantly working class localities in Ahmedabad, it was started by 4000 women, each contributing ten rupees (USD 0.16). Currently, it has 96,921 shareholders and 448,434 members. Savings, loan and investment products are developed according to life cycle needs of women. It offers a scheme called "Kishori Gold" to provide for a daughter's marriage; a scheme for housing loans; and for micro pension schemes. The bank also has "bank *sathis*" (bank volunteers), financial literacy programmes and business counselling cells to handhold women in their journey towards financial self dependence.

SEWA is a strong force in the labour movement in India today. Many government policies have been influenced by its advocacy efforts—the formulation of the national street vendor's policy; and the reduction in general bank interest rates for women co-operatives from 9 to 16 per cent to 4 per cent are examples.

The visit to SEWA was a source of inspiration to us. For women fish vendors back home in Mumbai, keen to build a strong union, and struggling with government bodies and mainstream fisheries, there is still long way to go. We need strong women's co-operatives (because until now fisheries co-operatives have only served the needs of fishermen), better social security, access to credit and savings. SEWA's splendid results have borne fruit in 40 years. For Mumbai's women fishworkers this is just the beginning of a bright, hopeful future. ❏