Barefoot Technicians and Grassroots CEOs

How India’s Self-Employed Women’s Association (SEWA) is unleashing technology to spark innovation and enterprise among the rural poor

“I believe the World Bank’s new goal to end extreme poverty by 2030 can be achieved by all of us working together. And I know that to reach the goal, we at the Bank will have to think very differently. We will also have to work differently, collaborating closely with several partners, including committed grassroots organizations like SEWA. I have visited SEWA on three occasions (twice to Gujarat and once to Meghlaya), and each visit has had a deep impact on me. What amazes me is the levels of empowerment and confidence of economically poor women members of SEWA. Their conviction, their zeal and determination to fight poverty is truly inspiring. For example, a SEWA member, who lives in a makeshift hut of flour sacks for nine months in the desolate salt pans in Gujarat told me that her 4½ year old son wants to be a doctor. It is certainly a fight against long odds. But, it is confidence and empowerment that I have seen in these women and their families that gives me the conviction that we can, together, end extreme poverty in India by 2030.”

– Onno Ruhl, Country Director, India, World Bank
Barefoot Technicians and Grassroots CEOs

How India’s Self-Employed Women’s Association (SEWA) is unleashing technology to spark innovation and enterprise among the rural poor
Notes on Language

The book limits its use of Hindi and Gujarati terms to those occasions where they clarify or enliven the narrative. For those seeking greater familiarity with the languages, many worthier resources are available.

However, the text may alternately refer to the Community Learning Business Resource Centers (CLBRCs) in their commonly used Hindi form: *Gyan Vigyan Kendra* or simply, *GVK*. The reader should be alert to this.

In addition, the Gujarati language attaches suffixes to first names to denote affection and respect or, for SEWA women, solidarity. For females, the suffix is *ben*, or “sister”; for males, the suffix is *bhai*, or “brother.” Hence, Ela Bhatt may be called “Elaben,” or a man may be called “Vinayakbhai.” These designations appear frequently throughout the text.

Finally, the terms “ni” and “no” indicate the possessive case; thus, *SEWA Manager ni School* (SEWA Managers’ School) and *Vali no Radio* (Vali’s Radio).
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## Abbreviations

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<tr>
<td>AAU</td>
<td>Anand Agricultural University</td>
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<tr>
<td>AIC</td>
<td>Agriculture Insurance Company of India Ltd.</td>
</tr>
<tr>
<td>AIDMI</td>
<td>All India Disaster Mitigation Institute</td>
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<tr>
<td>CLBRC</td>
<td>Community Learning Business Resource Center</td>
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<tr>
<td>CLC</td>
<td>Community Learning Center</td>
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<tr>
<td>CSO</td>
<td>civil society organization</td>
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<tr>
<td>CSR</td>
<td>corporate social responsibility</td>
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<tr>
<td>DIC</td>
<td>District Industries Centre</td>
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<tr>
<td>DWCRA</td>
<td>Development of Women and Children in Rural Areas</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agriculture Organization</td>
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<tr>
<td>FM</td>
<td>Frequency Modulation</td>
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<tr>
<td>GCP</td>
<td>Ground Control Point</td>
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<tr>
<td>GIC</td>
<td>General Insurance Company Ltd.</td>
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<tr>
<td>GIS</td>
<td>geographic information system</td>
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<tr>
<td>GPS</td>
<td>Global Positioning System</td>
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<tr>
<td>GVK</td>
<td>Gyan Vigyan Kendra</td>
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<tr>
<td>ICT</td>
<td>information and communication technology</td>
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<tr>
<td>IFFCO</td>
<td>Indian Farmers Fertiliser Cooperative Limited</td>
</tr>
<tr>
<td>IIM</td>
<td>Indian Institute of Management</td>
</tr>
<tr>
<td>IRMA</td>
<td>Institute of Rural Management, Anand</td>
</tr>
<tr>
<td>ISRO</td>
<td>Indian Space Research Organization</td>
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<tr>
<td>IT</td>
<td>information technology</td>
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<tr>
<td>JSDF</td>
<td>Japan Social Development Fund</td>
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<tr>
<td>KCA</td>
<td>Kutch Craft Association</td>
</tr>
<tr>
<td>MGNREGA</td>
<td>Mahatma Gandhi National Rural Employment Guarantee Act</td>
</tr>
<tr>
<td>MIS</td>
<td>management information system</td>
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<tr>
<td>MMS</td>
<td>Membership Management System</td>
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<tr>
<td>NCDEX</td>
<td>National Commodities Trading Exchange</td>
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<tr>
<td>NGO</td>
<td>nongovernmental organization</td>
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<tr>
<td>NSSO</td>
<td>National Sample Survey Organization</td>
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<tr>
<td>RUDI</td>
<td>Rural Distribution Network</td>
</tr>
<tr>
<td>SEWA</td>
<td>Self-Employed Women’s Association</td>
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<tr>
<td>SMS</td>
<td>SEWA Managers’ School or SEWA Manager ni School</td>
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<tr>
<td>STFC</td>
<td>SEWA Trade Facilitation Center</td>
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<tr>
<td>TLA</td>
<td>Textile Labour Association</td>
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<tr>
<td>TTL</td>
<td>task team leader</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations</td>
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<tr>
<td>URL</td>
<td>uniform resource locator</td>
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This is a ‘Foreword’ to the book forward-looking to end poverty and sharing prosperity in the world. In this world, no one is born poor; society makes one poor. Poverty is not God-given, it is most definitely man-made. Indeed, what is poverty is the hidden face of violence with social consent.

The multi-faceted nature of poverty raises many questions. What kinds of structures or systems cause or perpetuate poverty? How can they be dismantled or transformed? What are the factors that render the poor vulnerable and open to exploitation? And how can the poor empower themselves so they can confront injustice? These are not academic questions, but questions that the poor confront in their daily lives.

In academia, as elsewhere, we have come to believe that once we identify the cause of a problem, a solution is bound to follow. If only that were always true! The gap between those who identify and analyze problems, and those who implement solutions is wide. The thinkers and the doers have different motivations and different understandings of both the problems and the solutions.
The Self-Employed Women's Association is a trade union of poor, self-employed women in India. We have come together to form a union to stop economic exploitation; we have formed our own cooperative bank to build assets, to tap resources, and to improve the material quality of life. We have built trade cooperatives of women farmers and artisans, assisted by our community resource centres, and a trade facilitation network connecting local and global markets. We have built a social security network for our maternity needs, health care, and education. Both approaches are needed and both need to work in an integrated way. Since poverty is connected to both economic and social structures of society, we need a deeper understanding of where the poor are placed within those structures. And when we work with the poor, we come up with multiple different combinations of the two approaches.

A little 'irregular' thinking has allowed us to find an approach that looks at what the poor are rich in: their large numbers. My SEWA sisters invariably remind me — We are poor, but we are so many! Their awareness of a collective strength has allowed us to focus on building with hitherto unrecognized strengths, untapped skills, and with non-monetary assets. Our goal is to use work, meaningful, decent work, to build lives, assets, and community.

This book has recorded the technological journey of SEWA women developing their technical and managerial skills and linking their livelihoods to the mainstream markets, with confidence. The World Bank, the Japan Social Development Fund (JSDF) and SEWA made it possible to work at the grassroots as one Team, as equals. However, the caution is that technology should be at the service of the women, and not the women at the service of technology.

But what is vitally important is to ask the people with the problems themselves to come up with their solutions. This does not mean that others should not reach out to the poor. Even in dealing with answers to poverty, perceptions genuinely differ. Both academics as well as activists are in debate about who are the poor and how to reach them. One approach has been to view poverty solely as an income problem. By raising incomes and creating income-generating opportunities, the poor can be empowered. The other approach is to see it as a vulnerability problem. By raising incomes and creating income-generating opportunities, the poor can be empowered. The other approach is to see it as a vulnerability problem. By raising incomes and creating income-generating opportunities, the poor can be empowered.

In addition, it is vital to ensure that technology is not at the service of the poor but the poor at the service of technology. The woman, her family, her work, her community and the world we all live in. We are in pursuit of self-reliance and freedom, or as Mahatma Gandhi called it, swaraj. But Gandhi also said, Swaraj or Freedom cannot be given, it is generated within one's self. A little 'irregular' thinking has allowed us to find an approach that looks at what the poor are rich in: their large numbers. My SEWA sisters invariably remind me — We are poor, but we are so many!
In the formal sector, employment is created through the creation of jobs by firms, and this employment is generally regular, full time, protected employment, with a clear employer-employee relationship. However, in the informal sector there are no ‘jobs.’ Employment is a combination of self-employment, or own-account work, some wage employment, some casual work, or part-time work with a variety of employment relations. At any one time, a poor person could be working at a number of different employments. A small or marginal farmer also works as a weaver or basket maker, an agricultural laborer would also have cattle and be a milk producer, or a construction worker would return home and roll bidis, or cigarettes with her family at night. Sometimes the work is seasonal. A salt farmer may be an agricultural worker during the monsoon season, or a rag picker may make kites during the kite festival. Multiple forms of work are the norm among the working poor, and this risk distribution is key to their survival. Though managing many types of work has its own challenges, it reduces risk, and provides opportunity to rearrange work and life as it unfolds.

Creating employment is not a matter of creating jobs in the formal sector, but of strengthening the workers and producers who are already working in the informal sector to overcome structural constraints and enter markets to maximize their potential. Needless to say that those constraints and markets are created by society and such constraints and markets let the poor remain poor.

As a labour union, our underlying approach is to see the poor as workers and producers, rather than just as income-deprived or vulnerable people. The first structural issue is their place in the economy. Where do they fit into the economy? What is their contribution to the economy and what do they receive from the economy? What are the economic barriers they face?

Our economic structures are closely connected with social structures. Barriers are closely connected with gender, caste and class. Furthermore, social needs such as health, child care, education and housing are all linked to economic capabilities, but also to the provision of social security by the state. Thus, market and state structures have the ability to determine both poverty as well as the well-being of the people.

The interrelated nature of these structures emerges quite forcefully in our daily work. In dry rural areas for example, the provision of drinking water is closely linked to the capability of women to enter the labour markets, so that when we try to intervene to link the embroiderers with markets, we find that we also have to take up the drinking water issue with the Gujarat Water Board and devise better drinking water schemes for the women. Similarly, while organizing women workers for better wages in tobacco processing plants, we were faced with the need for child care for their children who otherwise would be spending their days playing in tobacco heaps, breathing tobacco dust, while their mothers worked. The SEWA Cooperative Bank is one of the pioneers of microcredit. Very early on, we discovered that without helping the small entrepreneurs to deal with changing markets and policies, we could not expect the loans to work towards poverty reduction.

Since the economic and social structures are so interrelated, the solutions too have to be integrated. This means that there is no one formula for poverty reduction; rather, it has to be an approach which addresses the various economic and social factors which cause and perpetuate poverty. Hence SEWA’s approach has been integrated, enfolding multiple approaches, where various inputs are needed not one after the other, but simultaneously.
Our strategy of poverty reduction is a joint action of struggle and development. We strongly believe that the identification of barriers and hidden structural biases must come from the poor women themselves. Essentially this process itself is one of self-empowerment.

At SEWA, we come together as workers and producers. We believe that productive work is the thread that first weaves the family and eventually a society together. When you have work, you have an incentive to maintain a stable society. You not only think of the future, but you can plan for the future. You can build assets that reduce your vulnerability. You can invest in the next generation. Life is no longer just about survival, but about investing in a better future. Work builds peace, because work gives people roots, it builds communities and it gives meaning and dignity to one's life.

My worldview I would sum up in three words: Women, Work, and Peace.

In my experience, women are the key to building a community. Focus on women, and she will grow roots for her family, and work to establish a stable community. In a woman, we get a worker, a provider, a caretaker, an educator, and a networker. She is a forger of bonds — she is a creator and a preserver. I consider women's participation and representation an integral part of the development process. Women bring constructive, creative and sustainable solutions to the world.
The World Bank Group has two main goals. The first is to end extreme poverty by 2030, and the second is to boost shared prosperity. This means guaranteeing that everyone reaps the benefits of economic growth, especially the bottom 40 percent of any society.

And if we don’t include that bottom part of the pyramid, if we don’t include women and young people in that economic growth, we are not building stability into these societies.

This book tells how a long-respected Indian women’s empowerment organization (the Self-Employed Women’s Association of India and a pioneering social development fund (the Japan Social Development Fund (JSDF)) partnered together to deliver an original initiative that jointly teaches business principles and technological savvy to poor, sometimes illiterate women. The initiative is the Community Learning Business Resource Center (CLBRC), launched through the JSDF–SEWA Economic Empowerment Project for Women.
But this book doesn't just hail innovation; it celebrates the lives of the women transformed by the initiatives. Thus, we hear their voices and learn their remarkable stories of change and empowerment. The women work with passion towards sustainable income generation, yet collectively never lose sight of essential community needs for health, education, safe drinking water, electricity, and sanitation.

The World Bank Group and the JSDF hope to see more projects like the Economic Empowerment Project for Women and more results like the CLBRCs. This JSDF-SEWA project offers a wonderful example of the concept of transformational engagement — that is, it sets in motion the home-grown engines of innovation and income generation, unleashing entrepreneurship which reaches and transforms society’s most marginalized. In this way, the activities of SEWA help contribute to poverty reduction.

SEWA's rich history and reputation began in India’s trade union struggles of the early 1970s. SEWA carved a new path in social development when it set to organizing India’s most marginalized constituency — poor, self-employed tradeswomen and female agricultural workers without regular incomes.

The CLBRCs are unique, holistic, community-based enterprises that use information and communication technology (ICT) to design and implement pioneering services for innovation and empowerment — especially for illiterate people and youth. The CLBRCs apply business principles and technological applications to operate as financially independent entities.

Technology drives the CLBRCs’ rush towards innovation, and SEWA members have embraced it. Poor, uneducated women, who previously had never seen a cellphone, now conduct elaborate business transactions — such as placing sales orders and digital money transfers or making insurance and loan installment payments — through sophisticated applications on their personal phones.

This book describes other examples of the use of technology — such as community radio stations, geographic information systems (GIS) to record land use data, membership management and job portal systems, and much more — that the CLBRCs have inspired and that SEWA women have put into practice. The chapters also offer a glimpse into the day-to-day operations of these community-run enterprises.
This book tells a story. A story of shared struggle, dynamic partnership, and daring technological innovation working together along society’s poorest margins. It tells how an esteemed women’s movement partnered with an inventive development fund to turn poor, illiterate and semi-illiterate women into grassroots CEOs and accomplished users of technology to create livelihoods and increase incomes.

The narrative begins with the Self-Employed Women’s Association (SEWA) — a vast and respected organization born in the Indian labor movement and, for 40 years, driven by the drama of history and nurtured by the individual transformations of millions of dedicated women. For decades, SEWA has fought to bring full employment and self-reliance to its self-employed women members. Its major instruments in this struggle have been vocational training and technological innovation.
Enter then the Japan Social Development Fund (JSDF). The JSDF’s mission is to finance projects that take original approaches to development challenges (see box 1). The JSDF first partnered with SEWA during 2005–09 on a capacity building project that conceived and inaugurated the SEWA Manager ni School (SMS). This Institute aimed to prepare a cadre of female grassroots managers, trainers, and entrepreneurs who would guide the way to self-reliance and sustainable income for India’s poor women.

However, it is the outcome of the second JSDF–SEWA project alliance that occupies the bulk of this book. The project is the Economic Empowerment Project for Women, launched in 2011, and its outcome is the homegrown engine of learning and innovation known as the Community Learning Business Resource Center (CLBRC).¹

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**BOX 1**

**The Japan Social Development Fund: Unlocking Potential in Poor Countries**

The Japan Social Development Fund (JSDF) was established in June 2000 during the Asian financial crisis by the Government of Japan, and administered through the World Bank, to furnish direct aid to the poorest and most vulnerable groups in World Bank member countries. The JSDF helps local communities and civil society organizations (CSOs), including nongovernmental organizations (NGOs), become involved in the development process. The Japan Ministry of Finance funds the program. The JSDF is unique as its grants are not distributed by central government, but directly by CSOs to the local communities.

JSDF grants are dispersed on the basis of a proposal submitted by the intended recipients through a World Bank task team leader (TTL). The grants do the following:

- Respond directly to the poorest and most vulnerable groups
- Test innovative methods and approaches at the project, country, or regional level
- Launch pilot initiatives that can be scaled up through World Bank-financed operations or government activities
- Build ownership, capacity, empowerment, and participation of local communities, NGOs, and other civil society groups.
With this new element, SEWA began redefining the boundaries of original thinking and innovative solutions. SEWA, a revered national association sensitized by Gandhian principles and steeled by years of organizing India’s self-employed women, committed itself, through its CLBRCs, to embrace twenty-first century technologies and business principles. In doing so, the organization revitalized its mission to empower marginalized women, advance the lives and livelihoods of its members, and unite and uplift communities.

Born in trade union struggles, sensitized by Gandhian principles, and steeled by 40 years of organizing India’s self-employed women, SEWA — through its CLBRCs — is embracing twenty-first century technologies and business learning principles.
The following year, SEWA, with support from the European Union, Swiss Red Cross, Canadian International Development Agency and others, launched 50 Community Learning Centers (CLCs) to provide local services and trainings that would help women restore their lives, including training for livelihoods and disaster resistance. SEWA also saw the centers as a way of compiling membership data to maintain cohesion in the face of catastrophe. This initiative became the starting point for what would later be known as the SEWA Membership Management System.

Finally, the CLCs would serve as hubs for preserving and promoting community heritages, a vital component of SEWA’s mission and of community well-being.

The idea for the CLBRCs first took form after another kind of turmoil. This time it was the terrible earthquake of 2001 in Gujarat state that forced certain realities to light. When SEWA leaders reached out after the quake to help affected members and young people, the victims responded with one simple question: “Have you brought us work?” More than anything, they needed to produce, gain incomes, and rebuild their lives, not sit and hope for relief.

SEWA understood that the devastation had not only brought on a crisis of livelihood, but had fragmented the cultural and social core of many of the communities. Along with helping members find work, SEWA wanted to ensure that traditions and cultural bonds would survive and remain strong.

FORMED IN STRUGGLE

Both SEWA and the CLBRCs found their beginnings in the chaos of human and natural disasters. In the early 1980s, SEWA broke with its parent trade union, the Textile Labour Association (TLA), after a period of tension that surfaced after caste riots. SEWA’s strong support for the dalits, (the oppressed) conflicted with TLA’s hands-off approach. Facing irreconcilable differences, SEWA set its own course.
“BAREFOOT” BANDS OF TRAINERS AND MANAGERS

The SMS did indeed make an impact. It prepared thousands of grassroots women managers, technical and vocational trainers, and financial leaders who then returned to their local areas to take charge of massive organizing and training campaigns for so-called barefoot managers, organizers, technicians, and bankers. By 2013, over 800,000 women had received training through the school, and the project developed 60 new training modules and products.

Despite its impact, the SMS success only showed that more was needed — and more was possible. SEWA had to provide even better tools for self-reliance, specifically in technological and business training. For this, SEWA looked to establish more facilities like the CLCs. However, the new centers would have to be expanded and upgraded in technology and practical business knowledge to produce skilled workers and village entrepreneurs.

In 2011, SEWA again partnered with JSDF, this time to implement the Economic Empowerment Project for Women, which launched the CLBRCs — or, specifically, began the ambitious process of transforming SEWA Community Learning Centers into SEWA Community Learning Business Resource Centers.
POWERED BY TECHNOLOGY

The CLBRCs are community-based enterprises that design and implement pioneering services for innovation and empowerment. They respond to community demands — from SEWA members and others — with fee-based trainings and services that generate income, especially for young people, and link communities to resources. The CLBRCs apply business principles and technological applications to operate as financially independent entities. Information and communication technology (ICT) is a key driver of each CLBRC.

On the marketing end, the CLBRCs have introduced the posting of spot and future commodity prices in village squares to help farmers decide whether to sell or store their crops, and helped link farmers to markets through other initiatives such as the RUDI rural food distribution network. Many of these activities depend on poor, uneducated women whom the centers have trained to use cell phones as sophisticated business tools.

The coming chapters will show other ways the CLBRCs support skills training for local communities, even helping local artisans in technical training and in finding markets. Chiefly, the JSDF-backed CLBRCs offer business development, expert advice, learning, and technical training in creative and often unexpected ways. A few of the key ICT initiatives include:

**GIS for village land-use mapping.** The CLBRC team of the tribal women’s district association, *Sukhi Mahila SEWA Mandal,* at Bodeli, Vadodara district is using satellite imagery to map information about land use, roads, rail, wells, slopes, and canals.

The CLBRCs have shown remarkable creativity and energy in uplifting women, families, and communities. They do this by unleashing the great potential of technology to motivate people at the grassroots. And, once motivated, marginalized people discover new strength and confidence to remake their lives.

Under the JSDF-SEWA project, each CLBRC identifies and helps develop local economic activities. These activities may include supporting farmers through training, tele-agriculture, soil testing, organic farming inputs, or even agricultural tool-lending libraries.
Google Apps and Microsoft Office initiative. Because ICT is vital for the centers’ communications and service delivery, SEWA invited a team from Google to train the CLBRCs to use Google’s products — Gmail, Drive, Calendar, YouTube, and others. SEWA also partnered with Microsoft to teach the CLBRCs Microsoft Office tools.

Community radio. The JSDF-supported project is helping CLBRCs in five districts train and establish radio broadcasting teams to launch Vali no Radio, a SEWA community radio network. Teams have already prepared more than 1,000 hours of recorded programming while they wait for final government license approval. In the meantime, the teams air local, bi-weekly narrowcasting sessions on agriculture, health care, government programs, girls’ education, folk songs, traditional culture, and other subjects of community interest.

Mobile applications for grassroots saleswomen. “RUDIbens,” saleswomen for SEWA’s massive rural food distribution network (RUDI), have learned to use a specially developed mobile phone application — RUDI Sandesha Vyavhar — to update sales made during the scores of household visits each day. The technology has dramatically increased the efficiency of the market supply chain — and the saleswomen’s income.

Digital money (MasterCard). A SEWA grassroots leader, or aagewan, makes as many as five visits a month to each rural household to collect loan or savings installments, membership fees, cash against sales, and more. SEWA worked with MasterCard to create a mobile application that instantly credits each cash payment to the SEWA Bank or other central location, thus wiping out delays in the transaction process.

An alumna of Microsoft’s “Unlimited Potential” program

Recording in progress for “Vali no Radio”
SEWA Membership Management System. SEWA has a membership of over 1.7 million women, which means that scores of actions are taking place every day. Fragmented information and manual records prevented central management from consolidating data. To modernize the system, SEWA developed its own custom membership management system.

SEWA Livelihood Portal. The CLBRCs have begun linking employers and young job seekers through a single online platform. Trainees register with their skills, and companies register with their requirements. The Livelihood Portal connects them.

Interactive e-learning programs. The first JSDF-supported project helped SEWA Managers’ School develop business learning modules. With the second project, the CLBRCs are converting these modules into interactive applications that use innovative software to enrich learning, reduce the need for human trainers, and open the door to distance learning.

Member benefited from of SEWA’s Livelihood Portal

Photo Credit: Arghya Ghosh
OTHER GRASSROOTS INNOVATIONS

In addition to the highlighted initiatives, this book introduces a host of other CLBRC activities and trainings that help poor, rural women build and bolster micro, small, and medium enterprises. For example:

- Some centers host “Grameen Malls” to sell home and agricultural products, stationery, ready-made garments, and other items. The availability of local malls saves people the time and effort of travelling to distant shopping locations.

- SEWA CLBRCs introduce a “Green Livelihood Initiative” that sells solar-powered lights and fuel-efficient cook stoves.

- Centers introduce telemedicine as SEWA partners with local doctors and the Apollo Hospitals chain to connect doctors with groups of villagers through teleconferencing. This is a giant step forward in the doctor–patient treatment process.

- The CLBRCs link members to government offices and programs, banks, and village councils (panchayats) for mutual cooperation and benefit.

- The CLBRCs monitor the use of home technology appliances, such as refrigerators and cook stoves, and then offer trainings in the most efficient use of them.

- A few centers train teams of mobile photographers to earn income by taking passport and other personal photos or covering festivals and other events. The CLBRC houses and lends the cameras.

A Grameen (rural) Mall, Gram Haat, Ahmedabad

Photo Credit: Arghya Ghosh

Solar torch for field work

Photo Credit: Michael Riley
ORIGINAL THINKING AND DOING

The following chapters explore a wealth of innovative thinking and problem solving that yields original, sometimes unprecedented, solutions. Whether it be solar power, computer systems, or family care, the CLBRCs continue to expand, evolve and innovate, never resting. This unstopable pulse of innovation within the centers renews and revitalizes the SEWA body.

But these pages record more than innovations. They celebrate people, especially the extraordinary SEWA women members — the once poor, once vulnerable, often illiterate, and now empowered women from remote parts of rural India who became SEWA's grassroots executives and now show other women the way out of poverty. We will meet some of them.

Finally, this book considers SEWA's future plans. In forty years, SEWA has grown from being one wing of a labor union to become a thriving, soon-to-be 2 million member alliance for poor women's empowerment. As it looks to its next 40 years, or even to adding its next 2 million members, SEWA ponders the new generations of SEWA women — their hopes, their needs, their links to tradition.

Here, the CLBRCs seem poised to bridge the old to the new. To many of the older generation, technology may still need demystifying; but to most of the young, technology is fast becoming a familiar tool.

Mitaben Ahir, a young girl studying basic computer at the Radhanpur vCenter and the daughter of a SEWA artisan, expressed how the CLBRC training helps her to merge tradition with innovation:

I have completed my 10th standard and now I want to continue my training in computers so that I can become a real fashion designer. I don't want outside fashion designers to decide what I create. I want to learn to use the computer to see what fashions are out there, how I can improve and learn... but I want to do my own designs based on our traditions. My training has ignited a spark in me so that I know I can do it and that I will do it.

Chapter 1 describes the house that SEWA built — or, as some would say, the banyan tree that SEWA grew.

...we encounter what seems a wealth of innovative thinking that yields original, sometimes unprecedented, solutions.

NOTES

1 The Community Learning Business Resource Center (CLBRC) is the project name for the centers. In Gujarat, they are more commonly referred to in the Gujarati language as Gyan Vigyan Kendra (Gyan = Knowledge; Vigyan = Technology; Kendra = Center). This book refers to the centers alternatively as CLBRCs or GVKs.

2 District associations are federations, owned and managed by the local women. An elected executive committee of members heads each association, with the district coordinator acting as secretary of the association.

3 A Grameen Mall promotes the sale of organic foods and traditional, environmental-friendly home products. The objective is to promote the three elements Sanskruthi (tradition), Prakruthi (nature), and Aharam (food). In addition to food and snacks, visitors can purchase such items as jute bags, earthen compost bins, and traditionally woven saris. All products are sold directly to consumers to curb the role of middlemen.
CHAPTER 1

Understanding SEWA
An Organization, a Movement and a Spirit

“When someone asks me what the most difficult part of SEWA’s journey has been, I can answer without hesitation: removing conceptual blocks. Some of our biggest battles have been over contesting preset ideas and attitudes of officials, bureaucrats, experts, and academics.”

– Ela R. Bhatt, Founder, SEWA

BEGINNINGS

The Self-Employed Women’s Association (SEWA) was born in 1972 of Gandhian principles and trade union tenacity in the same streets that had earlier ignited the Indian Independence Movement.

In 1917, Mahatma Gandhi led the first successful strike of textile workers in the city of Ahmedabad in Gujarat state. This event began a historical progression that led in 1920 to the founding of India’s oldest and largest textile workers’ union, the Textile Labour Association (TLA). It would also lead in 1948 to India’s final colonial break with Great Britain.

The TLA’s first leader, Anasuyu Sarabhai, a disciple of Gandhi, followed his principles of satya (truth), ahimsa (non-violence), sarvadharma (integrating all faiths, all people), and khadi (propagation of local employment and self-reliance). The Mahatma affirmed the dignity and even sanctity of work. Thus, like Gandhi, Anasuyuben insisted that trade unions work to protect all aspects of workers’ lives — factory, home, and family.
In 1954, Anasuyuben helped install a Women’s Wing in TLA that offered trainings and other activities for females in the millworker households. The Women’s Wing expanded in the early 1970s after complaints of contractors exploiting women tailors reached the ears of the young labor lawyer heading the wing, Ela Bhatt. She met with some of the women, and soon more of the “shadow” workers came forward, including cart pullers, head carriers, and other tradeswomen. Government legislation and labor policies didn’t apply to the self-employed, leaving the women open to exploitation.

Events mushroomed until, at the initiative of Ela Bhatt and TLA president Arvind Buch, the Self-Employed Women’s Association (SEWA) was proclaimed in December 1971. It labeled itself a trade union — a radical idea since the self-employed had never before organized. At first, the Labour Department resisted the idea; but SEWA persisted, and in April 1972, the organization was registered as a trade union, with Elaben Bhatt its first head.

By 1980, relations between SEWA and TLA had begun to deteriorate. SEWA’s growing work with the “marginal” work force often conflicted with TLA’s backing of organized labor. The final break came in 1981 after caste riots set the two at odds. SEWA championed the so-called untouchables; TLA took a hands-off attitude. These differences set the two on separate paths (see appendix 1).
### FULL EMPLOYMENT AND SELF-RELIANCE

Today, SEWA is an ever-growing member-based organization of poor self-employed women workers. According to most estimates, these women make up 94 percent of India’s work force. SEWA’s goal is to bring full employment and self-reliance to its members through vocational and other training and, as we will see, technological innovation.

SEWA’s membership now stands at around 1,919,600; most are based in 14 districts of Gujarat state (see figure 1.1). At this writing, SEWA’s membership now stands across 11 other states. Membership will likely reach 2 million by the end of 2013. SEWA welcomes all castes, religions, and nationalities into its ranks.

### FIGURE 1.1

**SEWA Membership in Gujarat State**

01/01/2013 to 31/12/2013

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>MEMBERSHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td></td>
</tr>
<tr>
<td>Ahmedabad City</td>
<td>382,240</td>
</tr>
<tr>
<td>Surat City</td>
<td>15,440</td>
</tr>
<tr>
<td>Bhavnagar City</td>
<td>9,005</td>
</tr>
<tr>
<td>Total Membership Urban</td>
<td>409,685</td>
</tr>
<tr>
<td>Rural</td>
<td></td>
</tr>
<tr>
<td>Ahmedabad</td>
<td>46,000</td>
</tr>
<tr>
<td>Mahesana</td>
<td>50,357</td>
</tr>
<tr>
<td>Banaskantha</td>
<td>85,000</td>
</tr>
<tr>
<td>Suratnagar</td>
<td>62,840</td>
</tr>
<tr>
<td>Kutch</td>
<td>30,000</td>
</tr>
<tr>
<td>Kheda</td>
<td>170,010</td>
</tr>
<tr>
<td>Vadodara</td>
<td>62,800</td>
</tr>
<tr>
<td>Sabarotha</td>
<td>32,000</td>
</tr>
<tr>
<td>Gandhinagar</td>
<td>35,000</td>
</tr>
<tr>
<td>Panchmahal</td>
<td>2,000</td>
</tr>
<tr>
<td>Rajkot</td>
<td>8,000</td>
</tr>
<tr>
<td>Tapli</td>
<td>6,532</td>
</tr>
<tr>
<td>Total Membership Rural</td>
<td>590,539</td>
</tr>
<tr>
<td>Total Membership Gujarat</td>
<td>1,000,224</td>
</tr>
</tbody>
</table>

SEWA organizes tradeswomen and supports them in creating member-run federations, cooperatives, and associations within the trades.

In the villages, members may form into unregistered trade groups federated at the block level or as registered federations at the district level with their own executive committees. Agriculture is the most common occupation for most of SEWA’s rural members—which explains why SEWA plans much of its technical, financial, and marketing services for farmers.

SEWA organizes women workers for **full employment**. This means that, in addition to income, workers obtain economic security, food security, and social security.

SEWA also organizes for self-reliance. The organization works to build capacity and leadership and encourages women to speak up to become part of decision-making processes in public and at home. SEWA believes that all its members should become managers and owners.
SEWA’s growth is need-based. Members define the community’s critical issues — work, water issues, daycare, education, medicine — and SEWA organizes the community to address the need. Members have ownership.

According to village team leader Subhiben Bhalaiya, SEWA learned this approach when organizing agricultural workers.

“As more and more farmers came to us for help, we started alternative programs for income. But the community didn’t have the skills or local resources for these programs.”

For example, SEWA wanted to train women on looms to make shawls. But without local resources, SEWA had to buy and supply everything. Worse, local demand for the shawls didn’t exist, so the product sat unused.

“What we learned was that local, alternative programs have to be based on the local skills or the local resources as well as the local need,” said Subhiben. “Organize around those, and you get participation.”

Since then, SEWA works through a trust-building formula that relies on local organizers to set down roots — which may take up to a year or more. Once roots are set, the SEWA model requires another three to five years to become strong, and longer still to be sustainable. Says Subhiben, “There are no shortcuts... we must invest in the organizing process for local empowerment.”
SEWA SERVICES

Members access a number of livelihood-linked services through SEWA. But experience has taught SEWA that, to make livelihoods sustainable, it often must devise an integrated “livelihood package” of skill building, market linkages, microfinance, and social security.

SEWA augments the package with other services: savings and credit programs, health care, child care, nutrition, shelter, insurance, legal aid, and communications services.

Meanwhile, supportive services create self-employment opportunities. For example, midwives charge for assistance, and day-care workers collect for taking care of children. The service-givers therefore gain financial viability for their enterprises, even to the point of forming their own cooperatives.

Many of the SEWA services — such as SEWA Bank and SEWA Manager ni School — have burgeoned to the point of becoming SEWA sister organizations. (For a list of all SEWA sister organizations, see appendix 2.) The following describes how they work as part of the overall organization:

SEWA Bank

SEWA Bank is a regulated for-profit urban cooperative bank with a social objective. The bank offers financial services to populations normally barred from formal finance channels because of irregular and undocumented income, small financial transactions, and no traditional collateral such as land tenure. SEWA Bank serves clients by crafting loans, underwriting practices, and community-based delivery models that help clients and earn profit for the bank.

Until 2013, SEWA Bank, as an urban cooperative, was required by law to restrict its operation to the Ahmedabad city limits and so could not work directly with rural women. The bank tried to leap this hurdle by lending to district federations, which in turn lent to rural “self-help” groups. But this became awkward since women from the outlying areas still had to travel to Ahmedabad to make transactions.

SEWA federations in the rural areas filled the gap by developing and increasing the number of links between rural members and local rural branches of other banks.
SEWA Manager ni School

The SEWA Manager ni School (SMS) emerged from a JSDF-supported Capacity Building project of 2005. Its intent was to build a cadre of “barefoot” managers and owners. With backing from the project’s pilot phase, SEWA began setting up training modules.

They then began selecting master trainers who would teach in the villages. Trainers needed a sound knowledge of a trade, the ability to teach, and a willingness to teach others.

Although SEWA Manager ni School is part of SEWA, it pools resources with several management institutes to create training modules. SEWA’s collaborators include the Indian Institute of Management, Ahmedabad, the Ahmedabad Management Association, and the Institute of Rural Management, Anand.

The Manager ni School now offers training modules across a range of member interests — Rural Marketing, Agricultural Management, Community Organization, Computer Basics, Networking, Risk Taking, ICT Tools for Livelihood, Community-Driven Development, Negotiating Skills, and Information and Communication Technology. The SMS has, through its CLBRCs, recently migrated some of its modules to interactive e-learning (see chapter 2). As of mid-2013, the Managers’ School had trained almost 800,000 women and developed 60 new training modules and products.

BOX 1.2

JSDF and SEWA: A Decade of Partnership

The JSDF–SEWA partnership is almost ten-years old. A partner in true spirit, the JSDF has shown a steadfast commitment to supporting SEWA values and SEWA innovations for its poor, rural women members.

With the current Economic Empowerment Project for Women, 2011 – 2015, the JSDF is supporting SEWA’s establishment of a network of Community Learning and Business Resource Centers (see chapter 2). The CLBRCs promote technology for innovation, research and development, communication, and information dissemination by and for the poor. The project has also helped SEWA members build alliances with private sector partners.

With their emphasis on technology, the centers help build sustainable economic organizations and efficient supply chains. Most important, the project shows that poor rural women can choose and use technology to build sustainable micro, small, and medium enterprises.
Looking closely at the branches, we see a lattice of organizations, associations, cooperatives, and groups — from communications and education groups to banks and credit unions to dairy cooperatives and tribal federations — linked through the source to each other.

And while the SEWA organization tree grows upward, needs and priorities are first voiced through the grassroots members. These members talk to their leaders, the aagewans, who pass on member needs to spearhead teams. The spearhead teams then provide the channels from the villages to the district coordinators.

From here, local and district coordinators communicate with districts-in-charge sitting in Ahmedabad, who then inform the president and executive director. Everyone at the top is a worker who rose through the ranks, from where the agenda still takes shape. And women at every level take part in making decisions.

The roots of the SEWA tree are deep and strong, sourced in the rich soil of tradition and struggle.
SEWA belongs to its members — a home-grown movement with women leaders. Through their movement, the women become strong and their economic and social successes become visible. Each year members hold a general meeting to evaluate their personal progress and SEWA’s progress. Members are encouraged to speak out, offer ideas, point out mistakes, identify needs, and show innovation. No idea is wrong. Everything is possible.

As Reema Nanavaty declares: “Wrong? Failure? Never! Only lessons learned. We analyze, learn from mistakes, and start again. We call it our ‘constructive struggle’… and we never give up.”

Chapter 2 looks at the next step in SEWA’s growth: its CLBRCs. As engines of innovation, the centers draw much of their inspiration from this bold SEWA spirit.
Through their movement, the women become strong and their economic and social successes become visible.

NOTES

4 www.sewa.org

5 For a compelling and extensive personal account of the founding, early struggles, and scope of SEWA, see Ela Bhatt’s book, *We Are Poor But So Many* (Oxford University Press: 2006).

6 Apart from Gujarat state, SEWA has a presence in Assam, Bihar, Delhi, Jammu & Kashmir, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Rajasthan, Uttar Pradesh, Uttarakhand, and West Bengal.

7 In India, a block is one sub-level of the district, which is an administrative sub-level in the state. A district is normally divided into four sub-district levels: blocks, taluks, gram panchayats, and villages.
In January 2001 an earthquake of magnitude 7.7 struck Gujarat state. The quake killed about 20,000 people across Gujarat and southeastern Pakistan, injured 167,000, and destroyed nearly 400,000 homes. In Ahmedabad, Gujarat’s largest city, dozens of multi-storied buildings collapsed and hundreds of people perished. Many of these were SEWA members.

Although Gujarat and its SEWA members had suffered — and would suffer — other calamities, including cyclones, religious riots, and financial crises, the earthquake awakened SEWA to a new priority: what disaster survivors wanted most after food, clothing, and shelter was a chance to earn incomes to rebuild their lives and livelihoods.

“Have you brought us work?” they asked.

“Out of the ruin...”

Shobha Shetty, Practice Manager,
Rural Development, South Asia Region,
The World Bank
SEWA saw that the devastation had also left behind other harmful residue in the form of community and cultural fragmentation. All had to be addressed.

In the year following the earthquake, SEWA established 50 Community Learning Centers (CLCs) to respond to the member needs, including the creation of livelihoods and learning how to cope with disasters.

In addition, the centers began organizing and tracking local memberships to maintain cohesion.

Finally, the CLCs, SEWA decided, would become hubs to preserve and promote traditions and local heritage, which were in danger of being lost forever in the ruins. The formation of the CLCs marked the birth of an idea that would later mature into the establishment of the CLBRCs.
Inspired by the success of SMS graduates, SEWA leaders then began to envision a new kind of center — a “business resource center.” These centers would become hubs of business learning and development that offered members the training and skills to learn self-sufficiency and gain sustainable incomes.

Reemaben Nanavaty describes how the idea took shape:

*We wanted to upgrade the CLCs to Community Business Resource Centers. We knew we had to bring in management skills and information technology components relevant to the different trades and occupations to improve operational efficiency. Depending on the community’s needs, we had to ask ourselves how to turn CLCs into Business Learning Centers... centers that could meet the needs of a changing membership.*

A JSDF–SEWA PARTNERSHIP

SEWA soon realized that CLC capabilities were limited mostly to basic services — such as helping members fill out government forms, photocopying, and other small administrative help. They weren’t providing the skills to produce lasting livelihoods. SEWA decided that it had to provide better resources and better trainings — a decision that began a now decade-long partnership with the JSDF.

Phase 1: JSDF Capacity Building Project

In 2005, JSDF first supported SEWA in launching a “barefoot manager” capacity building project that produced the SEWA Manager ni School (SMS). The project, which closed in 2009, was an ambitious undertaking to put a cadre of grassroots managers and entrepreneurs into the field.

Mr. Onno Ruhl, Country Director, India, The World Bank, inaugurates Na Rympei CLBRC, Meghalaya
Phase 2: The JSDF Economic Empowerment Project for Women

In 2011, SEWA partnered for the second time with JSDF, which furnished a grant of US $1.82 million for a new project: the Economic Empowerment Project for Women. This project piloted the CLBRCs, which became commonly known by their local name, Gyan Vigyan Kendra (GVK).*

This current JSDF project, which runs until February 2015, pilots the transformation of SEWA’s Community Learning Centers into Community Learning and Business Resource Centers (CLBRCs). The program installs CLBRCs across five states: Gujarat, Rajasthan, Assam, Meghalaya, and Bihar. The World Bank oversees the project.

Through the CLBRCs, the project aims to increase employment opportunities and income — especially in meeting the aspirations of young people to gain market-led skills that lead them to emerging opportunities.

"We had to ask ourselves how to... meet the needs of a changing membership."

The project intends that the CLBRCs become self-reliant and sustainable by developing innovative skills and using new technologies. Each CLBRC should be independent, community-owned, and economically and operationally sustainable at the grassroots.

Activities for the second JSDF-supported project began in March 2011 in Gujarat state with pilot models to establish seven CLBRCs. In the three years since then, the project has upgraded seven more centers for a total of 13 CLBRCs across five states, with most of them in Gujarat state (see box 2.1).
GVK STRUCTURE AND OUTPUT

Each center serves 15 to 20 villages, each of which counts up to five to seven thousand households. Master trainers from the CLBRCs instruct members, and different centers offer different programs, depending on available expertise and on community demand.

Under the project, SEWA members manage the centers. Each center plans its own budget and business plan and runs its own workshops and trainings. Members and others in the community pay for trainings and other services, or at least offer a token contribution.

The center teams generally consist of the following personnel:

- A center-in-charge who has overall responsibility for center operations
- Two coordinators that assist the center-in-charge and oversee all the programs, which may include savings, capacity building, technology, or other themes
- Five spearhead team leaders who, as links to the grassroots, organize women into self-help groups, familiarize people with new initiatives, and reach out to build community participation in trainings and other activities
- Seven to ten master trainers who conduct technical, social, and managerial trainings from the center.

As of mid-2013, the 14 GVks had trained more than 100 grassroots managers — including center-in-charges, coordinators, and spearhead team members — and 150 technical master trainers. These trainers have instructed more than 57,000 women in livelihood trades such as agriculture, livestock, nursery tending, agro-processing, and micro-enterprise.

**BOX 2.1**

**The 14 SEWA CLBRCs**

1. Ganeshpura Gyan Vigyan Kendra in Mehsana district, Gujarat
2. Visavadi Gyan Vigyan Kendra in Surendranagar district, Gujarat
3. Kamlasadan Gyan Vigyan Kendra in Patan district, Gujarat
4. Pij Gyan Vigyan Kendra in Anand district, Gujarat
5. Nakhatrana Gyan Vigyan Kendra in Kutch district, Gujarat
6. Bodeli Gyan Vigyan Kendra in Vadodra district, Gujarat
7. Demai Gyan Vigyan Kendra in Sabarkantha district, Gujarat
8. Sanand Gyan Vigyan Kendra in Ahmedabad, Gujarat
9. Dehgam Gyan Vigyan Kendra in Gandhinagar, Gujarat
10. Kokila Vikas Ashram Gyan Vigyan Kendra in Sonitpur district, Assam
11. Na Rympei Community Learning Business Resource Center in Ribhoi district, Meghalaya
12. Sagvada Gyan Vigyan Kendra in Dungarpur district, Rajasthan

SEWA members showcase food products produced by women-led micro-enterprises at Na Rympei CLBRC, Meghalaya
In all, the centers have linked over 65,000 women to livelihood opportunities, and helped hundreds of women to gain access to micro-finance. Almost 1,900 self-help groups have been created or linked through the GVKs.

In addition, the RUDI food distribution initiative has furnished affordable, high-quality food products to tens of thousands of households, and the Hariyali (Green) Livelihood Initiative has supplied over 20,000 women with solar lanterns and energy-efficient cook stoves (see chapter 8).

The project encourages centers to test new technologies and trainings that develop business ideas and provide services based on community needs. SEWA may help organize, but the local members ensure the working success of the center.

A COMMUNITY BRAND

The core of the CLBRC concept rests in three goals:

- Increase employment opportunities and incomes
- Link young people to emerging professional openings
- Create technological links and use innovative tools to make the centers sustainable.

SEWA’s bottom-up approach means that ideas for training coalesce from grassroots demand. They then work their way up through the weekly federation and monthly district meetings to the spearhead teams and continue to be sifted and evaluated all the way to the center in Ahmedabad.

FIGURE 2.1

CLBRC Services

![One Center, Many Services](source: SEWA)
TEACHING GRASSROOTS TECHNOLOGY

The CLBRCs are demand-driven and ICT-powered. Information and communication technologies help streamline center operations and allow SEWA to improve existing services while inspiring new ones. Dynamic partnerships form a vital part of the equation. Jyoti Macwan, general secretary of SEWA, traces the progression:

SEWA clarifies the needs, then we put the technology into the hands of our aagewans and members. We then help them to demystify it, so that they make the best use of it to cut down costs, improve operations, or generate new opportunities for livelihood.

For example, an escalating membership made it more difficult for the center to track data in the villages. SEWA needed a reliable system for profiling its 1.7 million members that local centers could access and manage. The information technology (IT) team began hunting for ways to install a membership management system, but no software met the needs of SEWA. So, the research and development began.

“We learned by doing,” said Jyotiben. “And after two years in process, with feedback from our members, we came up with our own membership management system, which we can teach members across all our centers to use” (see chapter 4).

SEWA also needed faster communication within and across its membership network. Again, teams at the center went looking for ideas until they decided, in a bold move, to approach one of the development teams at Google to discuss affordable communications solutions.
Google accepted the challenge and, after discussions with the SEWA team, developed a “Notice Board” that allowed communication between the centers and the districts. However, many illiterate members couldn’t read it, so the teams came up with a voice-based notice board. That was the beginning of what became a showcase initiative for SEWA and Google: Google Apps (see chapter 4).

The innovation benefitted both sides—a “win-win” outcome. In this case, SEWA increased efficiency in its centers and across its network, and Google, for the first time, entered and learned to work in India’s rural market. Other corporate partnerships brought similar results.

Meanwhile, in Vadodara district, a center worked with the Indian Space Research Organisation (ISRO) to help map water sources and land use patterns through the use of geographic information systems (see chapter 5). Village team members learned to use hand-held Global Positioning System (GPS) devices to mark off position points.

To teach technology to the grassroots, the centers had to create an enabling environment. Many of the women are uneducated, so may not have ever seen a computer or cell phone before (see box 2.2). They often get discouraged, cry, or even leave the class when first confronted with a keyboard or cell phone application. As Veenaben Sharma, a center coordinator, reminds us, “One has to be patient and invest in the process.”

**BOX 2.2**

**A Buzzing Problem**

One older SEWA woman relates one of her first encounters with a cell phone:

> The first time I had a cellphone with me, I was nervous about using it because I had forgotten my SEWA training. I was sitting near a road when it started buzzing in my hand. I became so scared that I threw it in the road. I started crying because I thought I had done something to break it... Then two boys happened to pass. They asked me why I had thrown the cell phone in the street. When I told them, they began to laugh. They said, “There’s nothing wrong...” and reminded me how to use it. I felt embarrassed, but at least I knew I hadn’t done anything wrong — and now I use my cell phone all the time.
GOVERNMENT PROGRAMS AND PRIVATE PARTNERSHIPS

SEWA is not linked to any one government program or political affiliation. But many of their center services depend on staying aware of beneficial government programs and how to link community members to them — especially large plans like the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which supports unemployed rural workers. The CBLRCs look for ways to partner with government, not compete with it. If government is doing it, SEWA is not.

However, centers may complement government programs or fill a gap that a government program misses. For example, one government program runs day-care centers — but only from 8:00 AM to 11:00 AM. SEWA saw that this fell short of the time women needed; most were leaving for work at 8:00 AM and not returning until around 4:30 PM.

SEWA offered to take up the slack by opening day care in the centers from 12:00 PM to 5:00 PM. This support closed the gap and satisfied everyone.

Other times, because of SEWA’s experience in grassroots organizing, government has asked SEWA to intervene when government programs require a local response, such as after the religious riots of 2002 — when SEWA went to work to help and organize both factions — or with other rehabilitation issues.

Meanwhile, the SEWA centers have partnered with a number of corporations and academic institutions to upgrade CLBRC services. The partners range from multinational corporations, universities, management institutes, hospitals, and local companies. A short list of collaborators includes:

- Anand Agricultural University
- Apollo Hospitals
- Ekgaon Technologies Private Limited (designs technologies for developing communities)
- Google India Private Limited
- Gooru Learning (a free search engine for learning)
- Harvard University
- HP Learning Initiative for Entrepreneurs (HP LIFE)
- India, China and America (ICA) Institute
- Indian Institute of Management, Ahmedabad
- Indian Space Research Organisation
- Jayant Agro-Organics Limited
- MasterCard Worldwide
- Microsoft Corporation India Private Limited
- Foundation India
- S P Jain School of Global Management
- Washington University in St. Louis
BECOMING INDEPENDENT

JSDF support has laid the groundwork for self-sustaining CLBRCs, and the centers have reaped impressive results and numbers since project launch. But projects have expiration dates, and for this project, the entire focus of technology training and business principles must be on self-sufficiency — especially within a smooth-running, independent CLBRC.

Centers have already moved toward self-reliance. Training and other community fees support the local centers, and members or village government have offered land and buildings to house the CLBRCs. SEWA member dues also contribute to overall support and stimulate a greater sense of ownership and shared accountability.

Training normally generates the most income. SEWA and community members eagerly fill seats in CLBRC classrooms to take advantage of SEWA’s quality content and affordable costs. (SEWA charges less than most training institutes.) The centers offer more than 20 training modules in technology and management that range in length from one-half day to a mini MBA program that lasts three months. SEWA shapes its trainings to accommodate demand and links them to applications that members consider relevant (see box 2.3). SEWA links some of its programs with local and even national institutes.

However, the training isn’t confined to a small SEWA circle. As one aagewan reports:

*When we started doing trainings, we were getting demands from other organizations across other states for training. Some wanted us to show them how to set up their own Community Learning Centers... Their requests for training also helped us evaluate which modules were needed so we could standardize them. People come to our centers from other areas — even other countries.*

Photo Credit: Arghya Ghosh

JSDF support has focused on self-sufficiency
Interest on member loans also returns a good portion of revenue to most centers. SEWA members have an exceptional rate of repayment, which almost guarantees good future yields on lending services.

Centers also offer desktop services such as printing, copying, or other administrative functions — especially filling out government forms. Indeed, SEWA centers spend much of their time connecting people with government programs (see above).

Another source of revenue is SEWA’s RUDI Company (see chapter 8). RUDI, a rural food distribution network for SEWA members, creates incomes for farmers, saleswomen, and centers. Other SEWA women sell solar lights and fuel efficient cook stoves as part of the Hariyali Green Livelihood Initiative.

The CLBRCs always look for new sources of income — some large, some small. For example the Bodeli CLBRC saw that many of its members owned household and field appliances (refrigerator, mixer-grinders, and so forth) but weren’t using them efficiently or maintaining them correctly. So, a small team created a survey questionnaire, interviewed a hundred or more households, and mapped all the appliances they owned. With that information the team devised several fee-based training sessions on effective use of appliances.

Other schemes tap into larger, even monumental, ways to gain revenue. Future chapters will spotlight some of these ingenious enterprises as well as the full range of SEWA trainings.

Box 2.3

Interactive e-Learning Modules

By making modules interactive through computers, more women who find it difficult to learn through conventional classrooms can learn interactively through the CLBRCs.

The centers developed e-learning modules that operate through games and quizzes, and combine theory with practice.

So far, SEWA has created electronic modules in:

- Financial Management
- Time Management
- Team Building
- Community-Based Organization Management
- Strengthening Self-Help Groups
- Drive for Achievement
- Communication Skills
- Capacity to Take Risk

The CLBRCs become the engines of technological invention that unleash an entrepreneurial fire across the grassroots.
And with this, according to Mr. Ghatate, something else important is happening — namely, learning on both sides.

While community members are learning the ways of modern technology and applying them to their needs, the tech companies are opening their eyes to the innovations they need to make the community’s life easier and better — which, in the process, gives them access to a new market of a billion plus households!

The CLBRCs, by definition, work on the principle that innovation is not restricted to universities, research laboratories, and corporate institutions. Instead, the centers nurture innovation across the rural landscape by providing both the physical and social infrastructure to empower and inspire.

The coming chapters will take a closer look at some of the CLBRCs’ innovations and services. But first we join a conversation among those who set the standards for CLBRC success: the managers and trainers.
NOTES

8 The JSDF provides funding for the project, which is administered by the World Bank. The US $1.82 million breaks down as follows: 40 percent supports operating costs; 16 percent for training; 20 percent for consulting fees; and 24 percent goes to goods and equipment. Grant disbursements are made in regular, six-month installments.

9 MGNREGA is an Indian job program. It provides a legal guarantee for at least one hundred days of employment in every financial year to adult members of any household willing to do public unskilled manual work at the minimum wage. This act was meant to improve the purchasing power of semi- or unskilled rural people. Around one-third of the designated work force are women.

10 A “mini” MBA, while not a formal degree, is a training regimen that focuses on all the fundamentals of business.
THE CAN-DO CONTINGENT

The previous sections have discussed some of the roles of the SEWA leaders. But who are these women?

In this chapter, we meet some of the center coordinators and master trainers who provide the grassroots structure, cohesion, and know-how that keep the CLBRCs running strong. These women are part of a team of thinkers, teachers, and doers.

The women come from districts that number from 45,000 to 150,000 SEWA members, and their store of expertise ranges wide. They’ve worked as construction and agricultural workers and learned to train others in technology and business skills. Many of them have been with SEWA for 12 or more years.

We sat with a large group of these women during a managers’ meeting in Ahmedabad. What follows is an abridged account of their words and stories.

“We now have faster communication with our members through CLBRCs. We know their issues and needs, and, as leaders, we are able to address them sooner. This builds our confidence, and we are able to win the trust and faith of our members.”

– Ramilaben, Grassroots Leader and Master Trainer
**Pinaben, agricultural worker**

An agricultural worker, Pinaben has been with SEWA for 12 years. Early on she took leadership training and was asked to organize groups in her village. “I began by organizing a savings and credit program in my village,” she recounts, “where other women contributed 10–20 rupees a month.”

She did so well that the district federation asked her to raise nursery saplings for the nursery program. “I ended up earning 5,000 rupees (US $83) a month from the saplings... I bought a pump for irrigation and drinking water on my farm.” This investment soon began earning new income for her from growing produce.

**Bhavnaben, agricultural worker**

Bhavnaben has been a SEWA member for 12 years. She first trained in photography and in making washing powder. Later she completed SEWA’s mini-MBA training. Now she teaches others.

Bhavnaben faced a lot of resistance from family and neighbors when she started. She explains that:

*My community is very orthodox. There was a lot of pressure to not let me go out of the house. Neighbors told my parents, “Why do you let your daughter go out and work? She will do something wrong.” My answer: “Watch what I do and then tell me if you see anything wrong.”*

She persisted and, in addition to training SEWA members, she runs two small businesses: photography and selling solar lights. Once she started earning money, all the criticism stopped. “I’m the one responsible for taking care of my family and earning an income — and I will do what I have to do to achieve that.”
Valiben, agricultural worker

Valiben has been with SEWA for 18 years. She is a master trainer in agricultural and animal husbandry. She’s responsible for federation activities and for posting spot and future prices on the village commodities board.

Valiben came from a very poor family where there was never enough money for food or clothing, or education. “Before joining SEWA, I was a poor woman without self-respect,” she says. “Now, after taking so much training with SEWA, I can speak in public. I’ve even visited Rome (Food and Agriculture Organization [FAO] of the UN) with SEWA.”

Recently, Vali took a one-month course in primary health care at a local hospital. “I’m now thought of as a doctor in the villages,” she says proudly.

Although she’s still illiterate, she says that life with SEWA has made her determined that her children receive an education.

Valiben, a master trainer, also runs “Vali no Radio”, a community broadcast from Ganeshpura
**Indiraben, tobacco worker**

Indiraben was an uneducated rural tobacco worker who made small cigarettes. When she moved to Ahmedabad, the only work to be found was in a factory, cleaning. “I had seven children and didn’t know how I would ever improve their lives,” she remembers.

One day she met a SEWA woman who invited her to a meeting. After the meeting, Indiraben told the woman, “I can do nothing but cleaning, so give me a job.” Instead, SEWA put her to work helping organize contractual workers in the city.

Indira never looked back. She enrolled in more training courses and has since returned to her native Anand district to organize tobacco workers. Indiraben has borrowed 15 times from SEWA Bank to pay for her children’s education. One of her children became a teacher. Another is now a general secretary at SEWA.

“Whatever I am is because of SEWA,” she says. “All my children are educated because of SEWA. I never imagined I could have a job other than cleaning. Today I’m proud, and SEWA is like my parent.”

**Basantiben, construction worker**

As a construction and agricultural laborer, Basantiben is familiar with hard physical labor. She knows what it’s like to go hungry: “I married into a family of 17 members of which I was the youngest... that meant I often was the last to eat, and that could mean that nothing was left to eat.”

After Basanti joined SEWA, she took a number of trainings, which, she says, helped her to be more outspoken. “I learned how to talk about needs outside the family, especially caste discrimination, which was strong in our area. My federation advised me to become more active as a leader.”

Basantiben did become more active and soon joined a spearhead team responsible for 45 villages. She now earns enough money through her trades and with SEWA that she can send her children to school and buy clothes for them. “Working with SEWA, people now listen to me at village meetings,” she says. “And I have money in my hand!”

**Sheetalben, home-based worker**

Some SEWA staff take quickly to the IT side of center operations (see chapter 4). Sheetalben loves working with SEWA’s customized membership management system (MMS). She has collected data on 150,000 members for entry into the system. She explains that:

> With data from the MMS, we can see how many agricultural or tobacco workers there are in a district, then compare numbers with other districts for analysis. Or, we can use the data to target all the young people in a district, then invite them to meetings so that we learn what second and third generation SEWA members are thinking.

> "Whatever I am is because of SEWA," says Indiraben
Before the new system, Sheetal says that centers had to maintain about 15 different fields on members’ age, area of work, and so forth. Now they feed all the information into the MMS and retrieve data from whatever field they need to examine, for example, how many members work in agriculture.

She reports that the system saves costs. “Earlier they had to spend around 10 rupees (US 17¢) per member to extract information. With the new system, that has been cut to two rupees per member.”

Sheetal is proud to work with this technology. “The MMS helps the membership process and, by keeping track of details about our members, it helps district leaders plan yearly activities.”

Ramilaben, tobacco worker

Before she joined SEWA, Ramilaben stayed at home except to venture out as a tobacco worker. “I am from an orthodox family,” she says. “They believed that the women should stay in the household.”

All this changed when she became a SEWA member. Suddenly, her comings and goings for training and other activities alarmed her family, especially her mother-in-law, who predicted dire outcomes. As Ramila explains: “My mother-in-law constantly warned me that my push to go outside the home and community would one day cause my name to be all over the newspapers for doing something wrong or for some scandal.”

She ignored the predictions, and now, as a master trainer, Ramilaben teaches community-based organization management to women in areas as far away as Nepal. “It has been a struggle to learn a lot of things. But I know that I’ve been able to bring about changes in my society.”

She took special pleasure in being invited to a meeting in Mumbai, where she played a prominent role representing SEWA. Says Ramila:

The Mumbai meeting was covered very favorably in the press, and I was mentioned as SEWA “president.” The news even reached my village, where people started calling my mother-in-law... She changed direction completely and now brags about the great achievements of her daughter-in-law.

My mother-in-law constantly warned me that my name would one day be all over the newspapers for some scandal.
PLANS AND PRIORITIES

When asked what the focus of the GVKs should be, many of the women stress the importance of organizing and training. “It’s how SEWA was founded,” said one.

Others point to the critical role of the centers in building harmony while building capacity among women. They recall how members joined with others after the earthquake to work for employment and livelihood security. “We have struggled to overcome and rebuild after man-made and natural disasters,” said one coordinator. “We have to work together without class or caste discrimination.”

It is clear that Gandhian principles still apply after a journey of 40 years and phenomenal growth and innovation. The women note that local members build and manage the centers and so should operate them democratically. “The centers should be demand-driven and issue-focused,” said one.

Technological inputs are crucial. “Most of our members are rural, so technology to improve farming is very important,” says a district coordinator.

Through the centers, the women look to technology for solutions to farm issues — for example, water scarcity, irrigation, and farming new crops. They plan to collaborate more with agricultural science institutions to promote tele-agriculture and interactive e-learning.

*Through the centers, the women look to technology for solutions...*
The recent financial crisis of 2009 – 2010, which closed many factories, showed the importance of being ready to develop new skills. SEWA, they say, responded but still must be ready to supply more skills for the future.

Putting technology at the core of CLBRC activities, they believe, will ensure that young people receive the training they need for future opportunities. One woman described how even simple technological learning, such as how to issue bus tickets or work as toll-booth attendants, has brought employment for many young people. Others cite examples of how SEWA training helped students set up their own micro-enterprises, such as mobile phone and computer repair.

CLBRCs train SEWA’s next generation of leaders in modern technology
“With SEWA, we have our own URL — www.sewa.org,” says a center coordinator. “But Google has opened access for SEWA to use all their applications through the SEWA address: Gmail, Chat, Google Drive, Google+, and Google Hangouts for teleconferences... This is very helpful for center coordinators to talk, or for several managers to work on the same document together.”

Putting technology at the core of CLBRC activities, they believe, will ensure that young people receive the training they need.

One woman reminds us that technology doesn’t conflict with tradition; in fact, one should complement the other:

> We have helped train many of our young women in computers and computer software so that they can study fashion design online and create new clothing designs based on traditional dress... Our younger people feel comfortable with technology and are eager to learn to use it.

The leaders emphasize that the purpose of training is jobs. So, SEWA must connect students with factories and companies. The SEWA Livelihood Portal (see chapter 4) has been a big step forward in achieving this goal. With this platform, students find jobs and employers fill vacancies.

The women point to some of the other improvements new technologies have brought to the functions of the CLBRCs, such as Google Apps, digital money, and SEWA membership management and management information systems.
TECHNOLOGY FOR LIFE

Technology is aiding farmers and town councils to study land use issues; and mobile technology is helping RUDI and Green Livelihood saleswomen enter and track sales. Technology also brings real time crop prices to farmers through mass text messaging.

But a trainer and RUDiben from Surendranagar district reveals that there’s more than one advantage to using technology:

I started using the mobile application in my business last January, and it saves time and cost in processing and sending orders. Before the technology, there were often mistakes in the orders...

But the mobile phone application makes everything accurate, and I can cover more territory.

I was nervous using the phone at first. I thought: What if something goes wrong and the wrong order is sent?

But I learned how to use it easily — and I also learned that the phone is great for marketing: everyone wants to see how the phone and the application work...

And when they come, they buy. My sales have tripled!

Finally, the SEWA leaders agree that the real value of technology is in its life-enhancing value. “Technology has helped us gain steady livelihoods,” concludes a trainer, “and that means we can do more for our families. That is most important. Better lives mean better families.”

Chapter 4 shows how technology sparks organizational efficiency.
Creative thinking and creative partnerships define the CLBRCs. And some of the most creative thinking begins with keeping the centers and SEWA networks running smoothly and connected to member and organizational needs.

Some CLBRC technological innovations have overhauled the organizational framework and connected members with better learning and livelihoods. The following sections look at a few of these initiatives.

“Innovative use of technology multiplies effectiveness of CLBRC programs and creates new opportunities.”
THE MEMBERSHIP MANAGEMENT SYSTEM

Like SEWA’s signature banyan tree, which sprouts, spirals, and shapes itself in ever-changing forms and directions, SEWA membership leafs and grows organically into ever-greater numbers and roles. At this writing, SEWA now counts more than 1.9 million women among its ranks, and this number is growing fast. Through their centers, these members act on dozens of interventions across Gujarat and elsewhere, and countless transactions must be recorded every day.

This freehand approach prevented SEWA central management from forging a consolidated view of membership data or individual profiles. Without organized data, there could be no group or individual analysis and assessment, knowledge sharing, or evaluation of interventions. SEWA desperately needed a system that could track membership online in real time.

Features of the SEWA MMS

The SEWA MMS is a decentralized Windows-based system that districts can update both locally and centrally. Members are able to alter their personal information (see figure 4.1) through the center operators and center-in-charges. The system’s menu of features includes the following:

- Members access the system in three languages: English, Hindi, and Gujarati.
- Women view their consolidated profile and history with SEWA. Profiles contain demographic information, occupation, household income, and training. Profiles display which interventions the member has used — microfinance, market linkages, etc.
- The system has two versions, online and offline, with a tool to synchronize offline data with an online server database.
- The system uses a clear database model, with simple, intuitive forms for easy navigation that unschooled members can master.
- Managers can compare planned membership of a program with actual realization for any region or time period.
- The integrated data allows the central management team to use data across regions and programs, monitor progress, assess impact, and plan for the future.
Jyotiban believes that the MMS will play a major role in influencing SEWA policies. “SEWA’s strength is in its numbers,” she says. “And the MMS keeps us accurately informed about trade and other details of our 1.7 million members.”

THE SEWA LIVELIHOOD PORTAL

Graduates of SEWA’s training programs now have a window into job opportunities — and employers have a preview of the talents and skills of prospective hires. This connection takes place through the SEWA Livelihood Portal.

Completing the connection

For years SEWA centers had been offering technical training across a number of sectors, trades, and geographical areas. But it became clear that training was only part of gaining livelihood — finding work completed the action. Thus, SEWA’s information technology staff had to find a way to connect its graduates with employers.

Log-in and go

The user logs in with a password. Each field is self-explanatory — date, member name, date of joining SEWA, village, trade, etc. With veteran members, their ID alone will automatically fill in all fields. New members enter primary data only once, and updates can be added any time.

District centers can manage all rural memberships.

SEWA’s general secretary, Jyotiben Macwan, says that ease of use is essential to the system’s design:

*Designing the MMS is an ongoing process. It has to be efficient but simple enough for our members to use.*

*The executive committee and the aagewans will be able to track members and ensure membership renewals.*
Launched in late 2012, the SEWA Livelihood Portal is an online platform for those who complete SEWA training to register their education, expertise, personal profile, and other talents. Center staff then contact organizations in their areas that might benefit from knowing what people and skills are available, often giving employers live computer demonstrations of the portal’s benefits. Once registered, companies and organizations list their current openings or skills they need. Each can regularly cross-check the other to match skills with job descriptions and so fill vacancies.

**How it works**

The portal is a web-based application. After completing a registration form, the member receives a username and password to access the portal. If a trainee sees a related posted opportunity, she contacts the company. Organizations do the same, providing information on the company and a contact person. A system administrator approves the company registration and sets up access to the portal with a username and password. After login, the organization’s representative can browse registered trainee profiles or post company requirements or vacancies. If the company sees a qualified candidate, they coordinate selection with SEWA.

The portal follows up every activity with e-mails. This includes confirmation of registration by a trainee or a company, the posting of a company’s vacancy, or a trainee’s targeting of an opening.

So far, almost 26,000 trainees and 10 companies have registered with the portal, with another 100 companies, at this writing, planning to sign on. Companies already registered have offered positive feedback about the service and about the candidates. In its short time of operation, the portal has already matched dozens of searchers with employers.

*Training is only part of gaining livelihood — finding work completes the action.*
The workshop not only taught women to use the apps, but also asked them to think creatively about practical uses for each — for example, in helping RUDI saleswomen to enter and track sales.

The Google team also introduced Google Hangouts to the workshop. Participants saw the potential of videoconferencing to communicate with groups across the hundreds of kilometers and five states that separate the 14 CLBRCs. They saw that Google Hangouts also allows communications with other CSOs, private sector institutions, and academic centers.

In addition, Google decided to relax some of its e-mail restrictions for SEWA members with the sewa.org domain. Normally, Google permits other domains to migrate up to 10 e-mail users to their servers for free, with a fee over that. But it relaxed these restrictions for SEWA. Now, Google Apps hosts the entire SEWA domain — www.sewa.org — and SEWA domain users have access to all of Google’s products.

The teaming with Google shows how capacity building can be a two-way street. The CLBRCs improved their operational efficiency and their service delivery. Google, faced with a new challenge, created new solutions and enriched its own knowledge bank — and opened a new, developing market. For another example of how partnerships work, see box 4.1.

The portal is available in three languages — English, Hindi and Gujarati — and has been designed to ensure security.

As a web-based application, the Livelihood Portal can be accessed anywhere a connection is available. Data entry is now done through all the CLBRCs in Gujarat, but other states will soon be able to do the same. SEWA tries to keep trainees linked to their local areas for employment and believes that rural portals will be critical in directing members to future job openings.

GOOGLE APPS

SEWA invited a Google team to share its expertise on how technology could help power the CLBRCs. Google responded with an in-depth workshop that introduced SEWA members to all the Google Apps and products — Gmail, Drive, Calendar, Picasa, YouTube, Maps, and more.

In addition, Google decided to relax some of its e-mail restrictions for SEWA members with the sewa.org domain. Normally, Google permits other domains to migrate up to 10 e-mail users to their servers for free, with a fee over that. But it relaxed these restrictions for SEWA. Now, Google Apps hosts the entire SEWA domain — www.sewa.org — and SEWA domain users have access to all of Google’s products.

The teaming with Google shows how capacity building can be a two-way street. The CLBRCs improved their operational efficiency and their service delivery. Google, faced with a new challenge, created new solutions and enriched its own knowledge bank — and opened a new, developing market. For another example of how partnerships work, see box 4.1.

A member benefitted from collaboration between SEWA and Google
**SEWA–MASTERCARD DIGITAL MONEY PROJECT**

After barter, coins and cash, the latest platform of exchange is here: electronic — or digital — money that works through your smart phone like a digital wallet; and SEWA women are already using it.

*Electronic money works through the smart phone... like a digital wallet.*

Within SEWA, the money trail starts with the aagewans, or grassroots leaders. The aagewans sit at the crossroads of SEWA interventions, linking the villages with the district associations and the CLBRCs.

The aagewans must visit every village within their district several times a month and call on multiple households within each village. They make these visits to collect membership fees, sell RUDI products, collect installments on microloans or insurance policies, share new information, and organize meetings.

**BOX 4.1**

**Microsoft Unlimited Potential**

Working with another software giant, SEWA has brought the Microsoft Unlimited Potential Program to its CLBRCs. The initiative from Microsoft teaches information technology (IT) skills across rural India, particularly among the disadvantaged and women.

Under the program, Microsoft gave SEWA three free licenses for Windows and Office. The company also helped the centers develop training modules in basic computer skills, including Microsoft basics and desktop publishing. SEWA offers these trainings to communities.

Those who complete Microsoft training receive a Microsoft certificate. Others receive the GVK’s certificate.
The women have to keep track of any number of financial transactions. This includes gathering cash that has to be turned over to their district associations once a week. The district associations then transfer the funds to the SEWA organization that manages the program — such as SEWA Bank for loans, VimoSEWA for insurance, RUDI Company for RUDI products, and others. The slow transfer process extends travel time, and the manual accounting costs time and money for everyone.

But this all changed when SEWA invited Dr. T.V. Seshadri, who at the time worked for MasterCard, to the launch of the Bodeli CLBRC. As he remembers:

> MasterCard had already been involved with SEWA, and I came to the launching of the Bodeli center. As I observed the activities, I could see a synergy between our efforts at “electronification” of money and SEWA’s activities. I thought that the benefits of electronic money could be enormous for them... I saw our interests overlapping.

SEWA and Dr. Seshadri agreed to a partnership with MasterCard, and together piloted the digital money initiative.

**Android technology**

Under the new program, the aagewan records and updates her daily village transactions through mobile applications on an Android smartphone. Once she enters the transaction, an account linked to her instantly transfers the amount to the bank account of the targeted program. The aagewan has a grace period of 15 to 30 days to deposit the cash collected into her bank account — the same as using a credit card.
SEWA sells the smartphones to the aagewans on installment. The women receive cash incentives based on the number of recorded transactions. This encourages them to maintain and use the phone faithfully. SEWA expects this initiative to improve planning, efficiency, margins, and outreach.

Dr. Seshadri believed that MasterCard’s efforts toward “electronification” of money coincided with the principles and activities of organizations like SEWA. But, in SEWA’s case, he saw that the back and forth method of processing funds was inefficient. He was certain that MasterCard could help them change this:

When I first had discussions with SEWA, I wanted to know where the need was and how we could fit in. It was clear that such an electronic money system could bring greater efficiency for the organization and more security, wealth creation, and a sense of dignity of participating in a wider economic transference system for members. It was good for them and good for our strategy.

**MasterCard does not see this collaboration as a temporary project, but rather a business model to take worldwide.**
He also saw MasterCard’s collaboration with SEWA fulfilling another corporate goal: bringing broader segments of society into the formal financial system:

There are many people who, while they may belong to small savings or credit groups, are excluded from formal banking and quasi-banking systems. We had been working with government to bring those excluded ones in. We needed partners to help us do this. SEWA, with all its members, fit that partner model.

The use of digital money through the mobile phone allows SEWA to process real-time financial transactions. According to the women who use the MasterCard application, it makes processes clear and efficient.

Are there fees? Yes. MasterCard doesn’t see this collaboration as a temporary corporate social responsibility project but rather a business model to take worldwide. “It has to be financially viable,” says Dr. Seshadri.

The SEWA pilot shows that the savings from using the system far exceed the small costs. For example, the trips an aagewan makes to collect fees in villages and make deposits in banks each month drop off dramatically.

“My dream is that the SEWA model will be the global model for MasterCard,” states Dr. Seshadri. “There is so much right with an organization like SEWA that deals with the marginal and the government... and there is so much opportunity.”

NOTES

1 VimoSEWA (www.sewainsurance.org) is a SEWA sister organization that offers insurance products to members that help cover risks to life and health. VimoSEWA does not provide the rainfall insurance discussed in Chapter 7.
Two-thirds of SEWA membership comes from rural areas. Of those, nearly 60 percent work in agriculture. In addition to small and marginal farmers, they include landless agricultural sharecroppers and informal laborers, who rank among the sector’s neediest and most vulnerable.

Vadodara district spans an area of 7,794 square kilometers in eastern Gujarat. The state’s most populous district, Vadodora is home to significant tribal populations working in agriculture.

The district CLBRC sits in the tribal blocks of Chotta Udaipur and Pavi Jetpur in the Bodeli village of Sankhedataluka. The GVK is managed by SEWA’s Sukhi Mahila SEWA Mandal women’s federation, which runs a range of local initiatives, including several programs on natural resource management and agricultural productivity.

The region has long suffered water shortages for both drinking and irrigation. The lack of irrigation water hurts farm productivity, which reduces earnings and increases hardships. Local farmers looked to SEWA, through its agricultural campaign, for solutions (see box 5.1).
The GIS initiative began as a joint venture between the Sukhi Mahila SEWA Mandal GVK and the Indian Space Research Organisation (ISRO). The initiative aimed to plot land use across a cluster of five villages in the Bodeli region, collecting imagery on farms, cropping patterns, soil health, and water sources. The SEWA team also wanted to track roads, rails, canals, land slope, and other factors to find solutions to land use issues, particularly access to water.

The team decided on five villages as potential pilots: Simaliya, Bodeli, Muldhar, Chachak, and Alikherwa. The SEWA team met with villagers to learn about their crop patterns and what water sources they used for drinking and irrigation. They also asked farmers about various agricultural issues, such as seeds, fertilizers, and other inputs.

SEWA discovered that water ranked among the most pressing concerns. Water levels in wells had dropped because of over-drawing, and rivers had receded because of sand mining. The scarcity of water affected cropping patterns and farm production, which diminished incomes and multiplied hardships.

The team singled out Simaliya village. They collected statistical data about cultivation areas and river, pasture, and forest land. The team also counted the number of water sources and studied soil and crop types. ISRO provided satellite images, which were integrated with cadastral and topographical maps.

**BOX 5.1**

**The SEWA Agricultural Campaign**

The GIS initiative demonstrates SEWA’s agricultural campaign in action. The program offers farmers an integrated package of credit, technology, and other inputs, such as a tool-lending library. It focuses on capacity building, financial and other support services, such as health and child care, and creating links with seed companies, research institutes, and marketing organizations.

The agricultural campaign begins where most SEWA campaigns do — organizing. SEWA helps members form self-help groups for collective responsibility, which often clarifies which socioeconomic issues need attention.

The farmers then help design strategies to address these issues and to organize for bargaining power.

SEWA builds capacity among small farmers by educating them about the latest technological developments and then helping them acquire needed skills, including basic methods of cash management and awareness about global economic changes.

Most important, the campaign works to link farmers with markets and to build alliances with the private sector through farmers markets and farmers associations.
Mapping local water resources with a GPS device
WALKING POINTS

With hand-held Global Positioning System (GPS) devices in tow, the team walked the entire Simaliya area to mark every well, borehole, pump, and water tank, and noted whether each was functional. When they found a water source, they clicked the device, which recorded longitude and latitude coordinates of the spot. These would be registered as the ground control points (GCPs). From these coordinates, the team created a map (see figure 5.1).

FIGURE 5.1

GPS Point Collection: Water Sources

SEWA in Vadodara District

SEWA has 45,000 members in Vadodara district, a number soon expected to grow to 60,000.

The GVK in the Bodeli area earns 39 percent of its income from savings and credit, 0.83 percent from RUDI, and 60 percent from other activities, such as the sale of solar lights, of which it has sold over 6,200 across the district. The center has nearly 300 savings and credit groups, and, because of SEWA’s fair lending practices, many members have reclaimed land and belongings from pawn dealers and money lenders. Loan repayment is over 95 percent.

Farmers grow mostly cotton, paddy rice, sweet corn, vegetables, legumes, and groundnuts. The center has helped them link their produce sales directly to buyers to avoid middlemen. This has turned pricing in favor of the farmers.

The CLBRC often uses mass texting to update local farmers on prices and trends. (Most farmers have one or more cellphones.) The text blasting helps farmers and increases the GVK’s efficiency. As one staff member said, “What used to take us all day by calling, we can now do in 15 minutes.”

Thinking of future sustainability, the center in Bodeli has recently completed a three-year business plan.

Source: ISRO, SEWA.
Then, using ArcGIS software, the Bodeli team overlaid the coordinate data on a village cadastral map before imposing the cadastral map on a satellite positioning of Similaya village (see figure 5.2), which produced a cadastral map with GPS points (see figure 5.3).

Finally, the team amended the map to reflect what the GCPs had recorded. The software automatically made the changes. Most of the previous data was collected in 2005, so the addition of the new GCPs required moving the positions of some landmarks, such as a canal that had to be remapped.

**Figure 5.2**

Cadastral Map of Similaya Imposed on a Satellite Map

**Figure 5.3**

Cadastral Map of Similaya with Water Sources

Source: ISRO, SEWA.
The center plans to add other indicators to the GIS on demographics, health and child care centers, schools, and essential services. It will also make GIS information available online.

The SEWA women have shared the maps with the village council (panchayat), the block development officer, and villagers. By merging cadastral maps with satellite imagery, village councils now have a useful land-use planning tool. For example, panchayats can pinpoint

**FIGURE 5.4**

*Soil Type Across Land Holdings*

![Soil Type Across Land Holdings](image)

Source: ISRO, SEWA.
who has access to water and who doesn’t. They can compare regions
to see where most water shortages occur and identify households
facing the worst conditions. Then, with the data analysis, village leaders
can press ahead to address the water scarcities with local solutions.
This may mean constructing check dams, de-silting existing check dams,
farm ponding, or contour bunding.\(^{14}\)

These projects create employment for local villagers. With the help of
SEWA, leaders can tap into government programs like MGNREGA (see
chapter 2) that fund local public works projects.

Cadastral maps, coupled with farm surveys, provide important
information on land holdings and on what farmers are growing. With
the GIS and other center technology, farmers learn to find safe water
and measure soil composition and health. They then decide which crops
to grow in different areas and which fertilizer will increase production.

In the next chapter, the CLBRCs take to the air again — but this time
with radio frequencies.

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**NOTES**

\(^{12}\) Bodeli is a census town — that is, it lacks a notified
municipal entity but still has a significant rural population.

\(^{13}\) The Bodeli natural resource management database contains
17 layers that includes geomorphology, lithology, structure,
slope, village, watershed, transportation, water bodies,
settlement boundary, land use, cadastral, cluster boundary,
and pH, EC, N, P, K status.

\(^{14}\) Contour bunding is one of the simplest methods of soil
and water conservation. It creates embankments of earth
cut as long steps into a hillside. The technique slows the
pace of runoff, reducing soil erosion and overall water loss.
It was only natural that, under the JSDF program, the CLBRCs would champion an initiative for community radio. A locally managed radio service is the perfect dissemination tool for community news, and radio spreads the word about center activities in, for example, agriculture, health, education, and microenterprise.

More important, community radio has proved to be a key agent of social change and empowerment for the grassroots. As Sajan Venniyoor, founder of the India Community Radio Forum, stated, “Community radio has the ability to bring about a revolution in society.”
LISTENING TO THE LISTENERS

SEWA entered the broadcasting business by first surveying the local populations. They asked about radio listening habits — that is, when and how long members tune in and which programs they follow. The survey also queried listeners on what community radio should offer once it was up and running. This part of the survey was intended to spark interest in the coming community radio, or Vali no Radio as it became known.

In 2008, SEWA applied for a community radio license for the Ganeshpura center in Mehsana district. In 2010 the Pij center in Anand district and Visavadi center in Surendranagar district also applied for licenses.

Meanwhile, teams from the local GVKs drew up business and studio construction plans, trained staff, and stockpiled programming. A number of local businesses committed to advertising with the stations, including fertilizer companies, educational institutions, Ayurveda treatment centers, and soap, dairy, and mining companies. The tourism industry will also reach out to the public through community radio.

SEWA teams have already drawn up business and studio construction plans, trained staff, and stockpiled programming.
**BOX 6.1**

**Taking in Revenue**

Possibilities for local radio advertising abound. In addition to small and large local businesses airing their products and features, people want to sell things: animals, seeds, grains — anything.

Government, too, needs local outlets to publicize workshops and community service messages. They pay as much as four rupees (US 2¢) a second for airtime.

The station can also charge for wedding, birthday, or other announcements. And, when necessary, radio staff can rent equipment to villagers — for example, to a local singer who needs a voice recording or to NGOs and local news media that have to use studio facilities.

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**SPORADIC FREQUENCIES**

Ganeshpura center reached the final stage of approval when the government allotted it a frequency. As of this writing, a formal declaration is imminent. Visavadi center’s process is also nearing completion, and it hopes for formal notification of licensing soon after Ganeshpura. Other centers at earlier stages still wait for final approval.

In the meantime, preparation continues. Ganeshpura has drawn up a design for the station (see figure 6.1).

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**FIGURE 6.1**

**Ganeshpura Station**
The center has also trained the content and technical teams — 18 members in all. Team members have learned content development and management, programming, editing, recording, and more.

They’ve toured other community stations to see firsthand the live running of facilities. "We’ve connected with Radio Mirchi, India’s biggest FM radio station," says team member Mayaben Patel. "They’re helping to train us through workshops and forums... they see it as part of their corporate social responsibility."

Teams have assembled a detailed program schedule so that, once approval comes and broadcasting facilities become available, they hit the ground running. Daily topics include agriculture and crop pricing, women’s empowerment, education, health, environment, rural development, community development, and programs for youth.

Content teams in all the centers have begun “narrowcasting.” This means that they find temporary facilities from which they can broadcast prerecorded material, such as traditional music, to a limited radius of village-level "listeners’ groups." The groups then offer feedback on the programming.

Teams broadcast two or more times a week, announcing their airings in advance through a community calendar. The teams have organized listening clubs for children, young people, and the elderly. Children push for afterschool programming with stories and news for kids. Older people want traditions kept alive through music and religious programming. And youth ask that the community radio cover popular culture and technology. These sessions generate significant visibility for the Vali no Radio brand.

Vali no Radio will be formally launched once all centers receive final licensing approval. In the meantime, radio staff continue to record hundreds of hours of content on topics such as health, girls’ education, agriculture, taking advantage of MGNREGA and other government programs, traditional and devotional songs (bhajan), games, and even somber but important subjects like female feticide.
COMMUNITY COHESION

In Ganeshpura, as elsewhere, teams anticipate the final launch of Vali no Radio. Traditional musicians and singers record songs and dance music for narrowcasting, while radio teams work at other activities, such as selling RUDI products or clean stoves and solar lights.

Mayaben Patel, who’s been with SEWA for 13 years, used to be a farm laborer. She now coordinates Ganeshpura’s community radio team. “We are six members here. All are trained in every aspect of the station’s operation: reporting, recording, producing, editing announcing… All six must be ready to pick up any function of the station’s work.”

She tells us that it was one of the team members who, in the role of reporter, broke a huge local story.

A local Hindu couple who didn’t have children decided to adopt a child. But they deliberately adopted a Muslim child. This caused a sensation in the area... it had never been done before. But the couple wanted to make a gesture for peace, so it was a big story.

Radio has also played a vital part in local awareness campaigns, especially about diagnosis and treatment of illnesses, such as polio. Radio can transmit vaccination information and other campaigns quickly to the public.

A post production session in progress under the trees
BOX 6.2

Radio vs. TV

Mayaben said that, when they first discussed radio with villagers, most claimed they didn’t listen to radio at home — they watched TV. “But as we explored, we realized that most did listen to radio on mobile... so now we asked them what time and what kind of programming did they want to listen to on their mobiles.”

Many asked to hear traditional and religious programming, and, most important, they wanted to hear about people like themselves. “They told us that most TV programs are about rich people, not representing them,” said Mayaben. “They thought that radio was better for taking up issues that poor villagers care about.”

The SEWA team also noted that TV is usually reserved for the home after a certain time of day. Radio can go everywhere — in the kitchen or in the field — at any time. “We know that, with radio, we can reach out to people like us,” says Mayaben.

Many local people, especially the older ones, believe TV has had a negative impact, driving out traditional values and replacing them with harmful programming. This explains why many groups of traditional singers come together to record for the radio. They say it’s the best way to keep the culture alive for younger generations.

A senior member of the radio team, Valiben Parmar, recounts that she’s been with SEWA for 25 years, working most of those years with the midwife cooperation. “My life changed drastically after I joined SEWA... I’ve even been to an FAO conference in Rome. But I now work only with the radio.”

And why not? As she explains with a grin, “My name is Vali... so they named the radio station after me!”

Chapter 7 looks at CLBRC interventions that target farmers.
WHY DO INDIA’S FARMERS GO HUNGRY?

Indian agriculture employs almost 60 percent of the population, and small and marginal farmers make up over 80 percent of India’s farmers. The National Sample Survey Organization (NSSO) defines small and marginal farmers as those earning less than 32,500 rupees (US $553.00) per year or holding less than five acres of land. Approximately 75 percent of India’s female work force now works in agriculture.

The main source of income for these farmers is agriculture; but, with no control of their markets, most don’t earn enough from farming to meet even household needs. This forces them into borrowing or pushes them to look for other ways to make a living. Half of Indian farmers are trapped in debt, and most lack the resources to pay back loans, which drives many of them into the grasp of the high-interest informal money lenders.
Marginal farmers face challenges at every stage of the agricultural cycle

However, debt cycles are only the end result of why India’s farmers stay locked in poverty. From the beginning and through the growing cycle, farmers face a web of obstacles that keep them from rising out of poverty. This is what happens:

**A maze of decisions and barriers**

At the beginning of each growing season, farmers must decide which crops to grow and which seeds to use. This process includes evaluations of everything from seeds, fertilizers, and pesticides to what machinery, livestock, or irrigation facilities are needed and whether they will need extra help to cultivate and harvest crops.

And, without precise information, they can only guess at soil conditions, market demand, or crop prices at harvest time.

Next, inputs require cash, which, if the farmer has saved from last year, he or she can invest. However, most haven’t made enough income to cover even basic household expenses — such as education, medical costs, and other needs. So they turn to borrowing.

Most poor farmers know little about how to navigate formal borrowing channels — or find it too intimidating. With some luck, they may turn to family members; but most are forced to call on the local high-interest money lender.

If these farmers do procure funds to begin growing, they then face a new set of hurdles. They must have the know-how to test and maintain proper soil conditions and employ other technical inputs to prevent crop diseases or low germination. A wrong decision could turn productive soil infertile, destroying any hope of drawing a livelihood from the land. And there are always the hazards of too little or too much rain, which can wipe farmers out.

If the farmers succeed in making everything work until harvest, they must then find storage and suitable markets as well as ways to transport crops. After that, they should be ready to bargain for fair prices. Since most farmers can’t store crops and know little about bargaining and pricing, he or she must sell at whatever price is offered; otherwise, crops will spoil and the year’s work is wasted.
SEWA, through the CLBRCs, is helping small farmers fight this debt and poverty cycle with two singular initiatives: The Village Spot and Futures Prices Board and Farmers’ Rainfall Insurance. Both were simple concepts, but applying them to small-scale Indian farmers was revolutionary.

**They village spot and futures prices board is updated weekly.**

**Both concepts are simple...**

**Applying them to small-scale Indian farmers was revolutionary.**

Gujarat’s small farmers traditionally took their crops to markets and accepted the best price offered. For most, it was speculation and luck. They knew last year’s prices but had no idea about this year’s crop values. They always ran the risk of arriving at the traders to find low prices. With no other choice, the farmers then had to “distress sell” their produce.

“**The farmers, through the CLBRC, can now promote their own produce — commodity, price, quality — so the buyer knows exactly where to procure. Earlier, the farmers searched out the buyers; now it is the other way around.**”

– Lalitaben, SEWA organizer in Anand

**Sit, sell or switch?**

The community commodities board has removed much of that uncertainty. Tapping into the real time prices of India’s National Commodity & Derivatives Exchange Limited (NCDEX), SEWA centers have begun posting weekly prices for cotton, castor, gum, and other locally grown crops on a board in the village square. Farmers from the surrounding area gather to appraise market conditions: Should they sell now or sit on their crops based on better future guesses? Or, comparing past and future trends, should they switch to growing other crops or not plant at all? Futures prices generally come closer to predicting crop prices than the previous year’s data.
SEWA receives a feed from NCDEX, then bulk text-messages the prices to all the CLBRCs. The center “poster” then writes the commodities price information on the village central community board, takes a picture of what she’s posted with her cell phone, and sends the picture back to the center to confirm accuracy. The local CLBRCs make this service available to all farmers, SEWA members or not.

Farmers then gather and appraise the board prices to decide if they’ll sell or hold on to their crops in hopes of better prices later. They base part of their decision on the availability of storage facilities and access to working capital for the next season. To help farmers in both these areas, SEWA piloted the Warehouse Receipt System (see box 7.1). With this kind of local information, farmers decide what to plant the following year.

The service saves the farmers’ time and transport money. Previously, after arriving at markets, they found prices far below their expectations and so they let crops go at below fair value prices. One local farmer, Sunitaben, contrasts the difference between before and after: “We farmers never had access to crucial information on prices — we were always losers. But the CLBRC gives us daily market price information. It greatly increases our bargaining position.”

RAINFALL INSURANCE

Farmers invest time, money, and often just hope in the prospect of a good growing season. But if the weather turns against them and the harvest fails, the setback can ruin the farmer by way of time lost and cash spent on seeds, fertilizers, and other necessities.

The rainfall insurance plan for SEWA farmer members started with a simple premise: if there is life insurance, vehicle insurance, and health insurance, why not rainfall insurance that offers protection if crops failed because of too much or too little rain? In addition, SEWA proposed including member farm laborers in the plan because they also lose wages when the weather turns harsh.

BOX 7.1

The Warehouse Receipt System

SEWA piloted the Warehouse Receipt System at Mehsana. The CLBRC encouraged its small and marginal castor-growing members to store their produce in a warehouse made available by the Gujarat State Warehousing Corporation, a government service that provides scientific storage facilities to the agricultural sector throughout the state of Gujarat.

The stored produce became collateral against which the farmer could borrow cash for up to 70 percent of its value. This amount was more than enough to provide the working capital needed for the next season.

In the first year, 17 farmers took advantage of the facility, storing produce worth 966,458 rupees (US $16,000). Against this amount, 655,360 rupees (US $10,900) in loans were disbursed.

SEWA sampled a cross-section of the farmers and found that most farmers benefited from the facility. On average, farmers received 2.5 rupees more per kilogram as compared to harvest time (assuming they could have sold at market price at harvest time). More important, the data showed that farmers generated working capital for the planting phase of the upcoming season without having to rely on unfair money lenders.
**Paid by the millimeter**

SEWA developed the insurance plan for its members in conjunction with several insurance companies, including ICICI Lombard GIC Ltd., IFFCO Tokio, and Agriculture Insurance Company (AIC) of India Ltd. SEWA piloted the program by selecting villages in blocks where weather stations could record rainfall. SEWA farmers within 30 kilometers of the weather stations were eligible to participate.

**Fair pricing and payoffs for the farmer**

At first, most farmers shied away from paying another fee, especially since the concept of rainfall insurance was unfamiliar. SEWA brought agricultural insurance company representatives into the villages to conduct workshops that explained policies and answered questions. They calculated farmer annual incomes and their potential losses to assess the kind and number of policies needed. Finally, the insurance representatives and SEWA sat together and agreed on a fair pricing policy.

Rainfall insurance differs from crop insurance, which only benefits farmers who own their land, leaving out marginal farmers who lease or work the farms. With rainfall insurance, anyone can pay the premium and receive the payout.

First indications of the plan's success show that, over the last two years in just one area, 450 farmers have received compensation payments of more than 80,000 rupees (US $1,330).

Chapter 8 examines how SEWA's successful food company — RUDI — supports farmers and an entire rural distribution system.

**A SEWA agricultural insurance policy holder**

The terms of the insurance plan state that if rain falls below a certain level in that area, the farmer gets paid; if rainfall rises above a certain level, the farmer also gets paid. Insurance pays between two and three rupees per millimeter up or down, with a maximum payment set beforehand. Calculation of rates takes into account times of year, including monsoon season, and stages of planting. For example, heavy rains at harvest time pay higher. The plan assigns parameters based on the previous ten years' rainfall.
Suryaba Vikramsingh Jadeja is a mother, community organizer, and proud SEWA member. She works through the Visavadi GVK in Surendranagar district.

Suryababen first heard of SEWA through a meeting. “I joined in 2004,” she remembers, “mainly because I wanted a SEWA bank loan of 35,000 rupees (US $580) to de-mortgage my land.”

She later borrowed again from SEWA, this time 30,000 rupees (US $500), to pay for one of her children’s education.

In 2006, Suryababen decided to become a SEWA RUDIben — or RUDI saleswoman. As such, Suryababen became an integral part of SEWA’s dynamic rural distribution network: the RUDI network.

This chapter examines the workings of this unique system. It traces how its components function in an organic symmetry, beginning with the RUDI Company. The next section then visits some of the growers and suppliers at a SEWA food cooperative before, in the final segment, returning to Suryababen at work in her local village.

“The ultimate goal of farming is not the growing of crops, but the cultivation and perfection of human beings.”

— Masanobu Fukuoka, Agricultural Philosopher
TRANSACTION OVERLOAD

At first, RUDI faced some severe operational restraints. A typical RUDIben conducts several transactions a day, which she must share with the district level body, traditionally through a weekly office visit. Multiplied across the entire team of RUDIbens in Gujarat and Rajasthan, this translates into tens of thousands of transactions every week.

RUDI lacked a system for tracking these transactions and for monitoring inventory, which often delayed and mixed orders. And there was no way for women to share sales data with the RUDI Company. Without good sales data, the company couldn’t develop sound operational strategies.

THE RUDI COMPANY

Formed soon after the first JSDF project, SEWA’s rural food distribution network known as the RUDI Company or, simply, RUDI, has become one of the CLBRC’s most successful grassroots programs.

The RUDI rural distribution network links marginal farmers, food processing centers, rural saleswomen, and village households to create income and furnish quality products to small-scale buyers. The RUDI chain gives work to thousands of women — from the farmers who grow produce, to the processors who clean and package the products, to the RUDI saleswomen, known as “RUDIbens,” who supply the rural households (see figure 8.1).

SEWA members run every stage of the chain through the centers. The chain reaches more than a million households across 14 districts in Gujarat and other districts in Rajasthan.

RUDI revenues also support the CLBRCs, with RUDI being an active component of every center. At this time, there are six RUDI processing centers in Gujarat: at Pij, Anand district; Aniyor, Sabarkantha; Nandasan, Mehsana; Bodeli, Vadodara; Radhanpur, Patan; and Visavadi, Srendranagar.

SEWA expects that all 14 GVKs will soon house RUDI processing centers.

FIGURE 8.1
How RUDI Ties the Grassroots Chain Together

PRODUCER GROUPS

Farmers that grow raw agricultural produce

PROCUREMENT GROUPS

Women’s groups that buy produce from farmers and do the initial processing

RUDI COMPANY

SEWA body that buys agricultural produce, usually stored at a district association office

RUDIbens

Saleswomen that buy packaged goods from RUDI Company and sell to customers

END CONSUMERS

Individual or institutional customers that buy from RUDIbens

Source: SEWA.
Communication suffered, too. Important information that RUDIbens needed was slow to reach them, often delivered by car messengers, which added to transportation costs. In addition, RUDIbens managed most of their own data, some of it on paper by non-standard methods. This opened the door to human error and made systematic analysis impossible. Combined, these errors and costs suppressed RUDIben incomes.

The centers went to work to overcome the obstacles through a customized RUDI Management Information System (MIS).

A SOUND AND SIMPLE SYSTEM

SEWA wanted a straightforward system that RUDIbens could access through their mobile phones. SEWA, in coordination with ekgaon technologies and supported by Vodafone and the Cherie Blaire Foundation for Women, designed and developed the RUDI MIS, also known as RUDI Sandesha Vyavhar. The MIS has three distinct interfaces:

**RUDI MIS**

- A web-based interface for RUDI's central management team that tracks sales, inventory, and overall data for analysis.
- A web-based interface for the district associations (who are in direct weekly contact with RUDIbens) that monitors stock, sales, payables and receivables, and data for the RUDI Company.
- A mobile-based interface for RUDIbens that enters sales details into the MIS and shows personal details relating to sales performance, inventory, and wages.
Saleswomen can now complete every transaction through their cell phones. They post and record orders and cost, and check and update inventory. Each product is logged by name, code, size, and quantity. The saleswoman registers whether it is a cash or charge order.

Once the order information is entered, the RUDIben sends details to the processing center, where the order is prepared for delivery.

The entire application was the brainchild of the GVKs in collaboration with ekgaon technologies. As with all SEWA interventions, demand drove design. According to SEWA General Secretary Jyotiben Macwan:

At the start, we saw the RUDI system as a way to benefit the local farmers. But as we proceeded, we found that the women were not meeting their targets; so we did workshops with the women to determine where they were having problems. This inspired the development of the application.

The next sections bring us closer to the RUDI process at work, demonstrating the real end value of the technological innovation — namely, how it creates income for SEWA women.

We tour a CLBRC that hosts a RUDI supplier cooperative and later meet again with our RUDIben seller.

At the start, we saw the RUDI system as a way to benefit the local farmers. But as we proceeded, we found that the women were not meeting their targets; so we did workshops with the women to determine where they were having problems. This inspired the development of the application.

But don’t be lulled by nature’s tranquility. There is serious business afoot. This ten-acre plot of land is home to a GVK that is hard at work supporting and sustaining SEWA programs. The Ganeshpura women run a SEWA cooperative that grows strictly organic produce for RUDI customers and for buyers across Gujarat. The cooperative also hosts a greenhouse, farmers’ field school, demonstration center, and a tools and equipment lending library (see box 8.1).
PLANTING AN IDEA

SEWA became engaged in Mehsana district in the mid-1980s. It was responding to the pleas of landless workers laboring on some of the large farms. The owners restricted the workers’ eligibility for work to only 10 - 15 days a month; and, as landless agricultural workers, they only received 10 rupees a day or about US 20¢. This fell far short of the income needed to feed a family.

One older member remembers the workers’ first encounters with SEWA:

*When SEWA started coming we didn’t pay attention at first, but they kept coming. They started encouraging us to organize and to start thinking about what our “issues” were. At that time the issues were not getting a full month’s work or not getting fuel for cooking. If we went to collect fuelwood we would then lose one day’s labor.*

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**Box 8.1**

**Tools of the Trade**

Marginal farmers must usually work with old, worn tools that restrict efficiency and thus productivity. To improve output, SEWA decided to create a tools and equipment lending library where, for a small cost, poor farmers can access quality farming equipment.

Income from the rentals provides for the maintenance and upkeep of the tools and even allows for the expansion of the tool-lending library. So far, the pilot phase of this initiative has created 14 of these outlets that have furnished modern tools to over 2,000 farmers.

*“We can raise children, we can raise families... we can raise saplings.”*
FUTURE GROWTH

Since then, SEWA’s Vanlaxmi Tree Growers Cooperative at Ganeshpura, as it was named, has expanded to grow fruit, grains, seeds, and vegetables. It now counts 55 cooperative members, 20 of whom work on the farm. Each is responsible for a plot of land over a period of time until responsibilities are rotated. Recently, one cooperative member, Niruben Senma, built a greenhouse for crops that need more humidity than heat. SEWA provided her technical training.

The farm is totally organic and now competes with other organic growers at the annual state fair. The local district administration promotes it as a demonstration center for farmers.

The Ganeshpura land is on a 30-year lease that expires in 2017. Members fear that once the lease expires the panchayat may find new value in the once barren, now bountiful land. The cooperative vows to fight any moves to disenfranchise them.

In the meantime, life — and innovation — continues at the cooperative. “We have a continuing problem with electricity,” says Neeruben. “So now the center is exploring the possibility of converting the whole plot to solar power.”

The Ganeshpura center women also work with SEWA’s Hariyali Green Livelihood Initiative to sell the efficient cook stoves (see box 8.2). Their goal is to sell 200,000 of them. They market the stoves by setting up centers where women can test between traditional ways of cooking and cooking with the new technology. SEWA sees the Hariyali initiative as a step toward lowering the carbon footprint.
During the week, the sellers send their orders by cell phone to the SEWA district office, which buys from the manufacturers and keeps stock available. The saleswomen then pick up their orders on Saturday and usually deliver the same day.

A typical user is Shataben, a tobacco farmer, who has bought both cook stove and solar light. “The light is very useful,” she says. “I save electricity and bulbs.”

She finds the light essential to her nighttime working hours. “It’s better to have the light to see scorpions and wild animals.”

Her young ones, she says, also find good uses for the light: “The children can now take the light and study anywhere.”

The cook stove has cut her firewood use by 50 percent daily. It also saves her the hours spent collecting firewood and brings health benefits. “With the efficient cook stove we don’t have to blow, so we don’t inhale the smoke from the fire as we did with the older cook stoves.”

This is because of a fan inside the new stoves (gasification technology). In addition, the stove gives the user three options for recharging it: electrical recharge, a solar panel recharge, or battery backup. Adds Shataben, “The stove is portable... I can move it and use it anywhere I like.”

In Mehsana, as in other districts, SEWA’s Haryali Green Livelihood Initiative sells clean, safe, efficient, environmentally sound technology to rural women. The campaign’s roll-out products are the efficient cook stove and the solar light.

The cook stove technology is simple and cuts fuelwood use in half while generating the same heat. And, because it produces less smoke than traditional cook stoves, it makes the environment cleaner and breathing easier.

Solar lights save electricity and provide backup lighting when the electricity goes out, which happens often in rural areas. The lamps are handy for finding the way through the fields at night and have a small attached harness that allows women to keep their hands free when working. The lights have another advantage: they can be used to recharge cell phones.

Staff at the centers tested over 32 stoves and 36 solar lights before deciding on which models SEWA members would sell. But, with feedback from users, they continue to add improvements. For example, installing a small pan at the bottom of the stove improved ease of cooking, while adding a regulator knob allowed women to control the size of the flame. Other additions from SEWA users have even helped to lower the cost of manufacturing the stoves.

SEWA master trainers go from village to village to introduce the technology. They demonstrate how the cook stoves use less wood and how women breathe in less smoke using them. They also explain the convenience and cost-savings of the solar lights. And, of course, they remind women of the environmental benefits of using the products.

The women who sell the appliances are qualified to repair them if needed.
FUTURE INCOME

The SEWA cooperative at Ganeshpura is always looking for new sources of income. For example, the cooperative used to buy seeds from the market and resell to members. But the quality was variable, causing many dissatisfied members to return the seeds. Instead of giving up on selling, the center linked with Gujarat State Seed Corporation Ltd., which now supplies the women with certified seeds. Currently, they sell quality seeds to over 40,000 SEWA members across the district.

TRANSFORMED BY TECHNOLOGY

Throughout the life of the farm, its survival and success have depended upon technology and training from the GVKs or from GVK-linked institutions. This input might include help with making fertilizer, building greenhouses, digging wells and ponds, tilling fields, navigating through legal processes, or filling out forms to access government programs.

But it’s not just a question of the cooperative’s success. Belonging to SEWA and this particular part of the rural supply chain has altered many lives on a personal level. As Geetaben, another cooperative member, recalls:

*We were just laborers in the field. Now we frequently travel to Ahmedabad, and have even gone to Rome to participate in FAO sponsored seminars. The president of our co-op even visited the UN and China.*

*I also travelled to China for a conference... I had to fly! (Before I was even afraid to look at an airplane.) Everything in China was so clean... with all patches of land used because vegetable prices are very high. After we came back we learned that we should not leave any patch of land unused.*

*My children are all part of this cooperative. One daughter has taken computer training through the GVK while still doing agricultural work. I’m very proud of them.*

A RUDIBEN AT WORK

Suryaba Vikramsingh Jadeja, whom we met at the beginning of the chapter, comes from a conservative community, where women were discouraged or even forbidden to leave their houses:

*When I first joined SEWA, I had to be out and about; people in my community talked and speculated about my comings and goings... When we went to meetings in Ahmedabad, I had to leave early and come back late. My family was very upset, and I would always promise them that next time I would come back earlier. But I didn’t and still kept going.*
In 2006, Suryababen decided to sell RUDI products. The first thing she did was to take out another SEWA loan, this time to buy a motorized rickshaw. She knew she would have to travel as a RUDI worker so she prepared herself for her family’s concerns about her whereabouts, especially at night. After some domestic distress, her husband finally decided to accompany her. “When he saw how I was taking and fulfilling orders, he understood,” remembers Suryababen. “By the time we returned home it was midnight... he had seen what I did all day and now felt comfortable about my work.”

Suryababen started out selling in her own village but has since enlisted RUDIben sub-distributors in six villages (see box 8.3). She keeps 10 percent commission on her own sales and 5 percent of the sub-distributors’ sales.

Suryababen manages all the administrative and bookkeeping responsibilities for the sub-distributors, keeping track of reports, billing, and other records. She does this through the mobile application, which, she reminds us, was developed through consultations with RUDI women.

In addition to selling to her neighbors, Suryababen calls on highway restaurants and hotels to market her products. She now reaps sales of 10 - 15,000 rupees (US $165 - $250) a month from each of ten different hotels, and has reached gross monthly amounts as high as 500,000 rupees (US $8,000). She says that the new application will help her expand. “Out of 90,000 people in the area, already 28,000 are RUDI customers — but there is still lots of room to grow... The center is even helping me plan my drop-off route to save time and fuel costs.”
Suryaben is proud — and relieved — that she’s repaid all her loan installments from her own income. “Now I can concentrate on my work without worrying about my family being worried about me.”

She also takes pride that RUDI follows the Gandhian model of growing and selling locally. Most products come from local farms and SEWA cooperatives (previous section), and by selling these products, RUDI supports the local growers, and at fair prices for everyone. Other products may come from other areas, but there remains a network that buys, sells, and barters across the grassroots.

Finally, when asked about the name “RUDI,” she smiles. “It’s a good name because the first SEWA member was named ‘Rudi,’ and in our language Rudi also means “pure and beautiful.”"

From the pure and beautiful, we turn next to the harsh and desolate: the Rann of Kutch and its salt farmers.

**BOX 8.3**

**A Loyal Clientele**

RUDI sells mostly to poor people who have to buy in small quantities. Even though RUDI costs a little more because of the quality standards, customers are convinced of its value. Recalls Suryababen:

> I began showing people the superior attributes of our products by dissolving our spice powders and the competition’s spice powders in water. Those with artificial coloring or additives would turn the water a different color. Ours, which had the higher quality, kept the water pure. This is because all RUDI products are organic, natural, and minimally processed.

> After my demonstrations, people began snubbing the local shops — who, in some cases, went house to house with free samples of their products to make people stop using RUDI.

But customers stayed loyal. They preferred unadulterated RUDI products that, they believed, were healthier in the short and long run.

RUDI recently began selling “kits” for special events or for the customer’s estimated monthly requirements. A typical monthly kit for an average family might contain 20 kilos of millet, 2 kilos of rice, 3 kilos of dahl, 500 grams of chili powder, 1 kilo of tea, and 100 grams of turmeric.

RUDI will expand its product line as it tracks what customers want and what is feasible to market. Recently, RUDI teamed with the Bajaj Lighting to sell bulbs under the RUDI brand. The RUDI Company will soon add other household items, such as teas and soaps.
Vermicomposting is the process of composting using various worms to create a mixture of worm humus or worm manure. These castings have been shown to contain reduced levels of contaminants and a high saturation of nutrients.
“Will the Rest of Me Go to God, if My Feet Can’t?”

The Salt Workers of the Little Rann of Kutch

It’s been said that salt works begin where civilization ends — in coastal and desert areas under an indifferent scorching sun.

And you would be hard pressed to find a lonelier place on earth than the Rann (desert) of Kutch in western Gujarat state or a more forlorn way to scratch out a livelihood than do the people who live and work for eight months of each year on the desert salt farms.

The Great and Little Ranns of Kutch together comprise about 30,000 square kilometers. The area may be the largest inland salt deposit in the world. Its austere landscape sweeps flat and bare to the farthest horizons, and bakes under summer suns that can push temperatures as high as 50° Celsius (122° Fahrenheit). All signs of vegetation disappear long before arriving at the destination, and most fauna, with the good instinct that nature gave them, seem to avoid the sterile landscape. In fact, it’s been said that the only creature that can live on the salt flats is the scorpion.

The scorpion and the migrant salt worker.

“Access to the Internet brings a whole new world to us. In today’s world, everything is online. The CLBRCs help us keep pace. I even learned how to get my daughter admitted to college online. It saved so much time and money... it was unbelievable!”

- Dinaben, Salt Pan Worker
A SEASONAL TREK

Salt farmer families have been migrating to the Little Rann of Kutch for more than 55 years to live and work on the salt flats. Some 30,000 families now take up residence there from October to May. Most live in rag huts and, with little access to green vegetables, milk or other nutritious food, get by on a diet of onions, potatoes, and chili peppers or, if lucky, a little wheat and millet. Malnutrition, especially among children, is endemic, and almost everyone suffers some health issues, especially skin and eye maladies and high blood pressure. Children, tied to the desert life, lose any chance of structured education and grow up playing in salty water under blazing suns, sometimes helping their parents in the salt ponds.

The Little Rann is a seasonal marsh, filling up with rain water during the monsoon season (June to September). When workers arrive in October, the ground is either still flooded or too damp to set up camps. Thus, at the beginning of the season, families may have to walk in and out 14 kilometers each day before and after work. A one-way trip can take three hours.

The work is grueling and time-intensive. The process requires digging, pumping, and raking — and to ensure faster evaporation to raise the saline levels, the worker must pack down and contour the pans with his or her bare feet (see box 9.1).

Until they became SEWA members, salt workers were victims of exploitative money lenders

This last chore provokes some pious concern among workers. Feet that have spent a lifetime being hardened from tramping down salty ground resist burning at the end of life with the rest of the body at Hindu cremation. As one salt worker asked, “Will the rest of me go to God if my feet can’t?”


**BOX 9.1**

**From Brine to Crystal — Making Salt**

The salt workers of Little Rann of Kutch make salt by digging wells and evaporation ponds (*patas*) and transferring subsoil brine from the wells to the ponds. The brine is pumped into successive shallow patas where evaporation takes place until ready for crystallization. The last pata is where the salt is actually produced.

The process translates into a series of chores that have remained mostly unchanged for years: selection of sites; well-digging; preparation of the land nearby for a series of evaporation ponds; and construction of ponds by securing the land to contain water. This hardening and evening out of the earth for the ponds is achieved by trampling it repeatedly with bare feet. The workers must also set up channels for moving the brine. Diesel pumps move the water to flood the evaporation ponds with brine from the wells.

Then, in the last stage, workers must break clusters of salt into crystals with heavy wooden rakes before the crystals are heaped and loaded into trucks and transported to storage centers.

At the end of each season, each salt farmer produces about 700 tonnes of salt, which he or she sells for approximately 110,000 rupees (US $1,800) to salt traders. But during the season, the farmer must also spend nearly 60,000 rupees (US $1,000) on diesel fuel for the water pumps and another 25,000 rupees (US $400) on maintenance, repair, lubricants, transportation, etc., leaving the farmer, almost nothing to survive on for the year.

SEWA’s CLBRC took a strong stand against the unscrupulous practices of the local money lenders.

A salt pan worker at the Little Rann of Kutch
A CLBRC STEPS IN

SEWA’s involvement began when, several years ago, salt workers approached the center at Surendranagar to complain about conditions with the money lenders. Heenaben Indravadanbhai Dave, the SEWA district coordinator, remembers that:

At first, SEWA didn’t have any technical expertise in salt farming, so we went to talk to a semi-government agency, the Central Salt & Marine Chemicals Research Institute, which looks after the salt industry across the entire state. We approached them first with the issue of farmers not earning enough money.

CYCLE OF SERVITUDE

After harvesting the salt, workers face a bigger problem: unscrupulous money lenders who are also the same traders that collude through their unions to set the salt prices. Typically, when a salt farmer begins the season, he or she needs to borrow cash for start-up, especially diesel fuel to run the pumps that move the water. The lender might well grant the loan, but insist that the farmer first agree to a pre-set price for the salt that the lender/trader will pay at the end of the season. For example, the farmer must sell it back at 100 rupees (US $1.66) per kilogram even if the market price is 400–500 rupees per kilogram. If the farmer wants the loan, he has no choice but to accept.

And so begins a cycle that keeps salt farmers in perpetual debt. The worker has to spend 70 – 75 percent of the family earnings on the diesel fuels that keep the pumps draining water from the patas 24 hours a day. Food, medicine, and other essentials quickly consume whatever is left of the original funds. Then, at the end of the season, the farmers have little or no hope of recovery since they must sell their salt at the pre-determined lower price — and still repay the loan. If the farmer can’t pay, then the dealer/lender rolls the balance into the next year. Either way, farmers are bonded to the lenders year after year.

More than 60,000 women salt workers are SEWA members today
They suggested that, instead of producing edible salt, the farmers should turn to producing industrial salt, a different process that posed a small risk and required a fee of 50,000 rupees (US $832) from the farmer to switch over. But, they said, the industrial salt sells at a much higher price on the market than the edible variety. The chemists were certain that it was worth the risk of change-over and that the farmers could produce the industrial salt.

SEWA now had to ramp up technical training in the new production methods. After two or three farmers learned the techniques, they became SEWA master trainers to teach others. SEWA also provided revolving funds for farmer start-ups and sought out direct selling linkages with factories and government agencies who procured salt. This proved a boon for farmers as they cut out the middleman traders and sold directly to major agencies like Gujarat Alkalies & Chemicals Limited.

Recently, the Surendranagar GVK began scheduling telemedicine sessions for the salt pan workers. Farmers can now listen to and consult with doctors through the center’s technology facilities. The center has also arranged for health checkup camps in the settlements (see box 9.2).

In addition, the GVK recently piloted a RUDI mobile application among the salt farmers of Little Rann.

**BOX 9.2**

**Sun, Salt and Disease**

High blood pressure, eye problems and skin diseases are rampant among salt workers. SEWA tried to convince them to wear protection from the salt and sun out on the Rann, but most of the workers shrugged it off, saying it wouldn’t make much difference.

The SEWA center then decided to supply caps, dark glasses, and gum boots to 100 people and asked that they wear them while working for just 15 days. They then took another group of 100 and asked them to continue working in their normal unprotected dress for the same period. Both groups were measured and monitored for eye, skin, and blood pressure conditions.

After the 15 days, those in the control group saw their blood pressures drop significantly, and many of their eye and skin diseases subsided.

SEWA called a meeting to share the results with the families. Once others saw the evidence, SEWA was besieged with requests for the protective clothing. SEWA turned to the District Industries Centre (DIC), and together they were able to provide more than 7,000 women with protective apparel.
NEW NEGOTIATING POWER

Ultimately, SEWA did bring farmers together with salt buyers and salt traders to discuss prices for products. These negotiations removed all guessing between parties and eliminated further exploitation of the farmers.

SEWA trained farmers to work out costing and devise their own business plans. So now when they meet with traders, they know their costs, their time, and the market prices. They also understand the different grades of salt and the pricing of each, which used to be an easy way for traders to exploit farmers. Usually, groups of five families work together to negotiate prices.

According to Heenaben, “We have linked the buying companies with the SEWA members without a middleman. The company’s manager is now in our trade committee.”

BUSINESS EFFICIENCY

The CLBRC has been crucial in inspiring business thinking and planning and in brainstorming ways to increase farmer incomes and cut costs. A few examples include:

- Seeing just one salt pan working, SEWA encouraged farmers to build a second that worked simultaneously. Production doubled.
- Farmers spent extra time and money transporting salt to storage. SEWA convinced buyers and factories to come with their own trucks to pick up salt.
- Farmers had to buy their diesel fuel on the open market, far away from the Rann. The cost of getting the diesel from there to the farmers’ pumps added an extra 10 rupees per liter (US 17¢) over the cost of the diesel. SEWA lobbied the petroleum company supplying the fuel to build a pump near the farmers that supplied only diesel and only for the salt workers. The company agreed, and farmers began saving 10 rupees per liter on fuel costs.
- One diesel generator was using 200 liters of diesel to run one water pump. After discussions with farmers, SEWA brought in five pumps and configured the one generator to run all five, using the same 200 liters of fuel. SEWA has provided funds to 80 of its members to do the same.
- After two successful seasons processing industrial salt, SEWA decided to employ its own laboratory to monitor magnesium and calcium levels. The farmers could then target salt grade sales to buyers according to their needs.
India’s Salt

India’s salt industry is many centuries old. But during the colonial period the British crippled the industry with heavy taxes as a way of forcing Indians to import salt from Britain.

It was no accident then that Gandhi’s opening campaign against British rule began with his famous March to the Sea from his ashram in Ahmedabad to protest this injustice.

India is now the third largest producer of salt in the world.

GOING SOLAR

Under the JSDF project, the CLBRCs have lately been focused on helping salt farmers switch from diesel-powered water pumps to solar-powered pumps. This technology, they conclude, could easily double farmer incomes. Here’s how:

• The switch from diesel to solar powered pumps will reduce diesel consumption by 1,000 liters per farmer per season.
• It reduces harmful emissions by 2,650 tonnes per farmer per season.
• Switching also saves a subsidy of 10,000 rupees (US $66) per farmer per season on diesel.
• Moving to solar increases livelihoods by 60,000 rupees (US $1,000) per farmer per season on a permanent basis. The life of each installation is normally over 20 years.

A SEWA saltpan worker shows off her new solar panel
“Before SEWA, we had to agree to whatever price the traders fixed. Now we come with knowledge — about the quality of our salt, about the market prices, about what we can negotiate. We decide the prices. We are now experts about salt quality.”

Since 2012, SEWA has installed seven pilot solar-powered pumps to test the viability of switching to solar power. Results have been so positive that salt farmers are now lining up in large numbers to make the change.

However, capital cost remains a barrier. Most farmers cannot afford to finance the cost of the pumps. The CLBRCs are now working with banks and others to find permanent ways for more salt farmers to move to solar.

DESERT VOICES

More than 60,000 of the women salt farmers now belong to SEWA. We met only a relatively few of them during our visit, but these members were happy to volunteer their thoughts on how SEWA and the CLBRCs have changed their lives:

“Before SEWA, we had no information about anything — about prices, markets,” said Ghavnaben Oducha. “We didn’t know how to maintain, monitor, or improve quality. SEWA training taught us how to do this.”

Another woman, Kuwarben Bhimani, recalls: “We used to use tires to catch water. We never got good prices, could hardly get a full meal for the entire family.”

Adds Rajuban Vithiya, “Now, instead of the traders keeping track of the money we spend, we keep track of our own diesel fuel costs, machinery, spare parts, and outside labor costs.”

For many of the salt workers, SEWA’s reputation was an incentive to trust them. “We knew SEWA because of SEWA outreach in villages,” said Gauriben Oducha. “Then I attended a meeting where they talked about how SEWA was helping the salt farmers. After that I joined.”

Another salt pan worker, Dinaben, comments on what access to CLBRC technology means for the lives of salt farmers: “Access to the Internet brings a whole new world to us,” she says. “In today’s world, everything is online. CLBRCs help us keep pace.”

For Dinaben, this alone is a miracle. “I even learned how to get my daughter admitted to college online. It saved so much time and money… it was unbelievable!”

Finally, Jashuben Patel summarizes the real significance of SEWA’s support — worker empowerment. “Before SEWA we had to agree to whatever price the traders fixed. Now we come with knowledge — about the quality of our salt, about the market prices, about what we can negotiate. We decide the prices. We are now experts about salt quality… we are empowered.”
Empowered members now keep track of their costs, work out business plans and negotiate better with buyers.
Expanding technology — and putting it in the hands of poor women to improve their livelihoods — may seem to be first on the CLBRC agenda. But preserving and passing on tradition ranks just as high among SEWA values and CLBRC aims. And when the former can kindle the latter, beautiful things occur.

Such is the case for SEWA’s Hansiba Museum at the CLBRC in Radhanpur, Patan district. At this two-acre park, regional embroidery skills that have been passed down for centuries are displayed, celebrated, and taught to new generations. It is Gujarat state’s first community-led museum — set up, supplied, and maintained by the local women artisans to exhibit their ancestral crafts and tools.

Women artisans in Patan district have always been known for their embroidery skills and traditional crafts. The museum honors those practices in showcasing 19 different styles of traditional embroidery as well as early artifacts of indigenous farming and household tools. Along with the handicrafts and heirlooms, the museum displays many of their associated stories and legends. Curious visitors can find books on handicrafts and local culture.

“There is no creation without tradition; the ‘new’ is an inflection on a preceding form; novelty is always a variation on the past.”

- Carlos Fuentes, Writer
The Hansiba Museum team uses natural and locally available material like jute rope and bamboo to set up displays, which also include local mud mirror work, kothi. The artifacts and crafts spring from the tradition of the local communities: Aahirs, Rabaris, Chowdhary Patels, and Mochis. The SEWA district association spent two decades collecting hundreds of items, which the museum displays on rotation. Some of the clothing has been so lovingly preserved that it appears as fresh now as when made 60, 70, even 150 years ago.

Working master artisans also sell their recent pieces, often based on new techniques, designs, and color combinations. Some of the artisans offer public sessions to explain the techniques of embroidery and other craftworks. They also train SEWA women who want to learn the craft. Over the years, the museum embroidery center has provided livelihoods for up to 15,000 artisans who sell their products under the Hansiba brand (see box 10.1).
BOX 10.1

Hansiba Design: Empowering Women through Traditional Embroidery

SEWA’s Hansiba brand fuses indigenous embroidery techniques with contemporary designs. Every hansiba creation is hand-fashioned by artisans whose roots in the craft go back generations or even centuries.

Over 15,000 rural women artisans have found sustainable livelihoods contributing their skills to the fashion brand. Sixty-five percent of all sales go directly to the artisans, who are the suppliers, shareholders, and managers of the company.

The brand is inspired by Hansibaben, the first rural artisan of SEWA, who was a model for thousands of rural women in how to rise from poverty to self-reliance. www.hansiba.in

With the museum as their inspiration, young designers can view the colors, styles, and embroidery work of their great-grandmothers.

Many of the SEWA craftswomen also take advantage of the center’s “sample banking” system, which allows artisans to deposit their work and secure a loan against it. Women artisans needing quick funds aren’t forced to sell their work at give-away prices.

With the museum as their inspiration, young designers can view the colors, styles, and embroidery work of their great-grandmothers. Then, merging this with their knowledge of modern fashions, which they’ve gained through access to technology at the GVK, they create new fashion lines based on the old. The results can be exquisite, and SEWA’s Trade Facilitation Centre (STFC) maintains many of the Radhanpur designs in their resource center.
But lately we were disappointed to see that women were dressing in factory-made clothes, which meant that all profits went to the mill owner.

We decided to create an awareness campaign in the villages about how mill-made fabrics took employment away from village women and why they were bad for the body. We were so successful that, in one village, they gathered at the main market and every sister offered up her mill sari or fabric to be burned in front of everyone. As one woman told us, “We do not like wearing these synthetic factory-made fabrics. But where is the alternative?”

We later invited many of our younger women to come to the CLBRC with the cloth they like to wear. We then played a game where we placed all the cloths in the center, blindfolded the women, and then asked them to come and feel for the cloths and textures that were most appealing to them. They did, and we told them that we would train our sisters to create what they like — and that’s how we started this whole collection.

Next: Watching the CLBRCs at work.

The Radhanpur center helps local artisans, young and old, to hone their embroidery skills to match international standards. Training from the GVK gives women the chance to research new trends and new markets, and employ computer software to design their creations. Artisans then learn to market their creations on e-commerce platforms.

The embroidery work gives many home-based artisans a much-needed livelihood. As one explained, “My life hangs by the thread I embroider.” And as a master craftswoman, she feels the pride of knowing her skills are valued, even in the global fashion context.

Rashida Ibrrahimbhai Ghanchi manages production for Hansiba. She tells a story of how SEWA women made a profound point to some of their sisters about using mill-made saris and fabrics rather than traditionally made ones.

In our community, there is one day that all marriages take place. In past years, when we went to the marriages we saw that all the women dressed in what was traditional, hand-made clothing.

Next: Watching the CLBRCs at work.
NOTES

16 The STFC links SEWA artisans in the informal sector with the global market by helping coordinate standards in the design, production, and marketing of traditional embroidery. STFC also works to build business enterprise skills among the rural craftswomen to gain economic security and full employment.
This chapter stops at two diverse centers to feel the pulse of day-to-day activities of a GVK. We visit Pij CLBRC in Anand district and Visavadi CLBRC in Surendranagar district. We also look in on a GVK-run school program in Patan district.

**PIJ GVK, ANAND**

Visitors to the center in Pij feel the activity as soon as they enter. A RUDI processing center (Pij is one of six such centers) hums with activity as masked, gloved, and aproned women sit in groups sifting, cleaning, weighing, and processing the food items that will fulfill RUDI customer orders. Behind them a young women works in front of a large computer screen, where she enters and tracks RUDI transactions through an intricate online fill-in form. This is the sales processing system that receives orders that RUDIbens in the field have relayed through their mobile phone applications. SEWA women keep the tracking and ordering system working flawlessly.

“In the past, very few people in the villages were aware of what programs were available for them. But now, through the centers, each and every household is aware, so we are able to access and avail ourselves to so many programs. As a result, the community sees this as their center.”

- Chandrikaben,
  Spearhead Team Leader
The women are proud to be RUDI workers. RUDI buys directly from the small and marginal farmers at a fair price, they say, which gives the farmer a living wage. This cuts out the middlemen, who often cheat farmers.

In addition to buying from small farmers, the agricultural groups within SEWA buy and trade among themselves. “We are procuring from small local farmers during season,” says Jahshodaben, “for example, wheat, rice, mustard seeds, and fennel. But we also try to buy from farmers in other areas, such as salt from Surendranagar and chili peppers from Radhanpur.”

The center supports two shops in Anand district, where the RUDI goods are displayed. Over 200 RUDIben work throughout the district.

**Focused technology training**

In another room of the center, a class of ICT trainees of different ages and gender focus intently on their computer screens. They accept our interruption with cordial resignation. We ask about the courses.

Lataben Raymonbhai Kristi, today’s trainer, who gained her training from SEWA, tells us that the most popular courses are in basic Microsoft Windows, Word, PowerPoint, Excel, and Tally (an accounting software). And there’s a fast-growing interest for training in web design, desktop publishing, and using the Internet. “But,” she adds, “if someone comes with a particular course need that we don’t have, we try to link them to a local technical institute.”

One of the students, a soft-spoken young man, tells us that he’s trained with SEWA in Word, Pagemaker, Photoshop, and CorelDRAW. “I’ve now started my own graphics business,” he says proudly. “I do posters, brochures, and other print designs.”

Another young woman, Dharmistaben Vikrambhai Parmar, says she received training through SEWA and has just passed the 12th placement (grade). “I’m now a master trainer and working for SEWA, entering member profiles into the MMS.” She next plans to learn the Internet. “Before joining SEWA I could never have imagined doing so much.”
We also meet Jyotiben Dipakbhai Makvana, in the 10th placement, who’s learning Excel. She wants a career in accounting. Next to her sits her friend, Priyankaben Maheshbhai Makvana, who’s working on PowerPoint. She wants to be able to draw and make presentations.

When asked why they chose to take their training at the SEWA center, the answer comes back quickly: they would have to pay more for this training elsewhere. SEWA only charges between 250 to 1,000 rupees (US $4.15 to $16.60) per course, depending on the length. Course duration varies from 15 days to 3 months.

But, they add, SEWA teachers are more patient and understanding than institute teachers. This, they agree, helps them learn better.

Another young girl, Jyoti Parmar, tells us that the locality of the class is a critical factor. “My mother wouldn’t let me go far to learn computers — but because this center is close to home I am allowed to take courses. Otherwise I wouldn’t be able to attend.”

Many of the people who train at the center start their own businesses or turn to teaching others. One male graduate set up a computer lab in Ahmedabad. Others are teaching in the local schools. Lataben tells us that doctors, lawyers, teachers, school principals, and other professionals come to this center for basic computer training.

She also tells a story of how a soldier from Chikhodra came home from the army with an injury. He decided to take computer training with SEWA because he didn’t know what else to do after the army. He finished the course and started looking for work. To his surprise, the army contacted him. They had learned of his new computer skills and now wanted him back to teach them to other soldiers.

Finally, we hear from Lataben Parmer, a woman who came to the center to train in accounting. After she completed the training, she said, her husband asked that she teach him the software (Tally). She obliged, and to her surprise he immediately put the training to good use: “He took the new skill that I had taught him and found a job with a big company in the city!”

Lataben Raymonbhai Kristi says that the center wants to provide a wider range of technology training. “We don’t want to send anyone to outside institutes.”
A connected curriculum

The center also reaches out with e-education and teleconferencing. The Pij GVK has teleconferencing capabilities, from which it conducts training in four sectors:

- Natural resource management (agriculture, animal husbandry, water, and forestry)
- Medical (training in eye and skin diseases, pediatrics, and nutrition)
- Education in English, math, and science for the fifth, sixth, and seventh school standards
- E-governance that informs people about available government programs and how to access them.

More services

The Pij center doesn’t forget the trades, offering courses in household wiring, hardware repair, and other practical skills. Trades people often come for demonstrations of tools and appliances. The center has also arranged for the Water Supply Board to show village women how to repair the water hand pumps. Now they maintain the hand pumps in the village and train others to do the same. So far, 16 women have become pump experts.

A partial list of other Pij CLBRC activities and services includes:

- Printing and web design services
- Disaster preparedness training in conjunction with the India Disaster Mitigation Institute (AIDMI)
- Internet telephone service to speak with relatives abroad
- Technical and management training for starting businesses; and
- A savings group to encourage saving and good money management.

In addition, the center acquired 100,000 saplings from the Forestry Department to raise and sell. Each year, the Forestry Department targets and pays a set number of nurseries to receive trees and other flora, including decorative and medicinal plants.

The Pij center also linked 18 young girls with outside training in eye care. They’ve all since found technical jobs in hospitals.

Meanwhile, as part of SEWA’s Green Livelihood Initiative, district members sold more than 1,500 solar lights. The saleswomen are also qualified to repair the lights.

Like other centers, Pij has developed its own management information system.
Parting conversations

During our visit, we heard from many women about how SEWA support and training have transformed their lives and, through them, the lives of others. For example, Mudaben Ravjibhai Kristi, a master trainer of paramedical treatment who received her training from SEWA, practices and now trains women in the surrounding villages in pediatrics. She measures the children’s height and weight and provides nutritional advice. In critical cases, she refers patients to Ahmedabad. “I can provide knowledge and medicines for the community families, even help with skin diseases.”

An older woman, Chandaben Punambhai Jadav, tells us: “I am illiterate but I wanted to do something for my society. So, SEWA taught me to help others who need to fill out long forms to apply for government programs... Just yesterday I helped two old women apply. They will now get money from a government program.”

Other women refer to the sense of dignity they gain from being self-reliant. All agree that SEWA gives them a sense of security, even physical security. As one woman voiced it, “We are safe among our sisters... in the streets or in the fields... we are together.”

BOX 11.1

Lataben is in jail!

Because SEWA is known and trusted widely for skill training, the GVKs sometimes get requests from unexpected corners.

This was the case when the superintendent of the district women’s prison contacted the Pij center to ask if SEWA might want to provide IT training for some of the inmates. “They have nothing to do but watch TV all the time,” he explained. “It’s boring and not helping them develop any skills for when they get out.” He asked if SEWA would come and teach basic computer skills to 26 women.

With some trepidation, Lataben volunteered:

Of course, on the first day I was very scared. I only saw prisons on TV and worried that someone would hurt me.
And I didn’t know who I was dealing with... perhaps even murderers. Would I be able to build the right relationships with the women?

Her first week was tense, mainly because of her own anxiety. But one incident really did shake her up:

I didn’t realize that a white sari is the prison uniform.
So, not thinking, I came to the prison in a white sari...
A guard grabbed me, assuming that I was trying to escape. It took a lot of explaining before he believed me.
After that I wore a dress to prison.

Lataben finally settled into her work, dropped most of her fears, and successfully completed the training with the women. But back at the GVK a new joke made the rounds:

“Has anyone seen Lataben?”
“Lataben? Oh, Lataben is in jail.”
Visavadi GVK

At the CLBRC in Visavadi, Heenaben Indravadanbhai Dave, the district coordinator, acts as guide and teacher. She first tells us that Surendranagar district has 45,000 SEWA members, 16,000 of whom work in agriculture. It comes as no surprise then that the local CLBRC promotes agricultural services. Heenaben explains their focus:

We try to help our members with services in, first, technical aspects of growing more and better crops; second, fertilizer input; third, linking farmers with banking institutions; and fourth, linking farmers to markets, mainly castor and cumin, where farmers can sell directly to companies.

We’ve also set up an agricultural tools library and rental for farmers. They always pay less to rent our tools than if they rented in the market.

The Visavadi center has set up a program that helps farmers stay apprised of daily buying prices. The way this works is that the companies in the area announce early each morning what they will pay for specific crops. The district association then calls farmers who have signed up for the program to relay these numbers. By the end of the day, the district association and the farmers who want to sell at the announced price contact the companies. This way companies know who will sell, say, castor, and farmers have buyers.

In the first year of the program, 600 farmers sold 300 metric tonnes of castor. By the second year, 1,000 farmers had joined the service and sold 800 tonnes. By the third year, 2,500 farmers sold 1,500 tonnes of castor. And in the fourth year of the program 8,500 farmers had signed up with SEWA to sell 3,000 tonnes of castor.

Heenaben says that the CLBRC also provides an electronic weighing machine for the farmers’ use. “At first they didn’t trust it; they were used to filling sacks of 25 kilograms each and weighing all the sacks together. But we showed them that doing that made it easier for the middlemen to shave product off the top.”

Now, most farmers trust and use the electronic scale. SEWA also shows the farmers how to process and bag the product for delivery.

Because SEWA arranged this chain of service, it negotiated a 2 percent commission from the companies for each delivery. This can add up. Says Heenaben, “Half the cost of this center is supported by this initiative!”
The center uses the mass texting of mobile numbers to market its other initiatives and services. “Every day we have something to convey to farmers and others,” says Heenaben.

She also reports that SEWA women are using their mobiles wisely in other ways. If, for example, a solar light saleswoman in the field can’t answer a question about the product, she tells the customer to wait while she calls her supervisor. When the supervisor comes on the phone, the saleswoman puts her on speaker so everyone can hear the answer.

Heenaben refers to a recent example of a SEWA trainer who was introducing a government pension scheme to a group of people, encouraging them to sign up. But, remembers Heenaben, people had doubts — so the trainer called her and put her on speakerphone. “I was able to explain the entire scheme to a room full of people,” she says. “After my presentation, 1,000 people signed up because they trusted SEWA.”

Centers, she insists, should always work around needs of the members and their households. “We always look for ways to link technology to family needs.”

According to Heenaben, this center, like others, offers training based on the available expertise and what the community demands. Here in Surendranager, agriculture is strong. But they also offer courses in other areas, such as basic computer, tailoring, and medical technology.

Lalitaben Dahyabhai Chavda, another trainer at the Visavadi GVK, tells us that the CLBRC often helps people connect with government schemes such as MGNREGA. “SEWA informs people about the programs and then helps them connect. We then charge a small fee for the service.”

She said they also help people, many of whom are illiterate, complete vital forms of all sorts. “We show people how to fill out papers for drivers’ licenses, insurance, passports... almost everything. If papers are missing, people can take care of it right here at the center.”
Today, we’re lucky to see one of the participating doctors, a local physician named Dr. Bharatbhai Patel, at work at in the training room of the Visavadi GVK.

An intense, high-energy young man, Dr. Patel sits at one of a line of computer stations on a teleconference link-up. His animation and passionate delivery to his on-screen listeners, who sit in several other SEWA CLBRCs as far as 70 kilometers away, confirm that he’s trying to convey something important.

Although Dr. Patel has regular office hours to treat patients, he volunteers for at least a few hours each week at the local GVK to connect with patients who can’t reach a doctor’s office or clinic. Today, Dr. Patel is dealing with a possible outbreak of chikungunya in several remote villages. Within the short time he has, he tries to diagnose and explain symptoms, treatments, and whether further tests or even hospital visits are needed.

Bringing doctors and patients closer

One of the more significant breakthroughs that technology brings to centers like Pij and Visavadi is the use of video conferencing for various kinds of screen-to-screen learning. Members can gather in centers and connect live with agricultural and animal husbandry specialists, or follow online training modules. Children who need extra school help can even receive tele-tutoring.

Perhaps the most significant impact for rural communities is the GVK use of telemedicine. As Kokilaben, a grassroots leader in Pij explains:

The CLBRC has telemedicine, so community members come, discuss with doctors, get examined and also get medicine. So it is doorstep treatment — specialized treatment, no queues, no documents. The community values the service. Also we can impart health education trainings as well when they come for telemedicine sessions.
In addition to advising on tests and medicines, physicians like Dr. Patel may also refer telemedicine patients directly to specialists, saving steps and doctor fees — as well as wrong diagnoses — in the treatment process.Sometimes SEWA arranges with the doctors to open the CLBRCs for blood screening or vaccination services.

The telemedicine sessions save rural villagers time and money in transport costs. Doctors and villagers are linked to India’s respected Apollo Hospitals chain, the largest provider of telemedicine in India. The hospital in Ahmedabad schedules twice-weekly sessions to connect with different SEWA centers, where members and villagers gather. Everyone is invited to come and ask questions or listen to medical information.

SEWA decided on this idea when it discovered that many of its members could not connect with medical professionals. They began contacting local doctors to see if they would make themselves available and, especially, if Apollo would take part. At first VSAT satellite equipment connected the centers during the sessions; but that stopped when the satellite came out of orbit and crashed. The centers have more success now using Skype or Google Hangout.

Doctor Patel has consulted with 25 people during this session. He says he’s happy to assist:

> Now people can come to one of the centers and take part in a pre-scheduled medical session with a doctor instead of trying to treat themselves. At the same time, patients in other villages gather at centers, either in a group if it’s a large community issue, or sometimes for personal counseling. We advise on medicines they should take and medicines they shouldn’t take. Often pharmacists are handing out medicines that aren’t needed or that could be harmful. This way we know what medicines and tests will be needed before we visit a village.

> I can be a better doctor with telemedicine because I can be more effective in treating a greater number of patients. It’s important, too, for stopping epidemics, such as with chikungunya, before they start. I not only give diagnosis and treatment, but also can advise on prevention of disease. And now people who might not have received proper medical attention do — and we all save time and money.
In another room, a young male science teacher leads a demonstration on the workings of a vacuum to a group of ten- and eleven-year old boys. His students gather intently around the table at the front of the room where he uses water and tube props to validate the science lesson.

Finally, we encounter a class of older girls who dropped out after the seventh standard. They’ve returned to take advantage of the SEWA-run program. Lataben, a girl of around 16, is typical. She recounts, “I’m just now starting to learn computers so that I can study outside fashion designs for clothing.” Some in the class echo her goals, while others express hopes to be teachers.

The SEWA classes offer a diverse curriculum that may include basic reading or tailoring, or even mobile phone and solar light repair. Many students attend regular morning school classes then return later in the day to take SEWA-run classes.

The village school committee not only approves, but encourages SEWA to supplement the government school, and community support is strong. Tutors from the village pitch in to help teachers, and many of the tutors, like Jayantibhai Vankar, a young man from the local area, are qualified teachers who can’t yet find positions in the government schools.
But his mother was a SEWA member, so he’s very happy to be part of the SEWA initiative:

> I grew up with SEWA and when I heard about this program I was keen to participate. I have received lots of additional training from SEWA, including teaching methodologies and how to get children back to school. I try to convince parents that children, especially girls, need education, even if they have to work in the house.

Some of the school committee members are visiting today, and the senior member, a grand-fatherly mustached man, expresses his approval: “I know how education gives confidence, and I know SEWA’s good work... I have seen these young girls, who were so shy, but now can speak out about their educational needs and what they want from life. They will be strong.”

**NOTES**

17 Chikungunya is a virus transmitted to humans by virus-carrying Aedes mosquitoes. The virus can bring with it severe illness with symptoms similar to dengue fever. The fever stage of the illness lasts two to five days, followed by prolonged pain of the joints of the extremities. The pain may persist for weeks, months, or even years.
Shobhnaben Kanakbhai, age 40, from Gajanvav village in Surendranagar district enjoys a special relationship with her daughter — a relationship enriched by their shared SEWA experience:

> When I joined SEWA, I took training at the Visavadi CLBRC to learn how to use computers and the Internet. I then encouraged my daughter, who was in 10th placement class, to do the same. After her training, we then taught a local paralyzed child what we had learned. Before we knew it, many people from the neighborhood began asking my daughter to teach them computer skills. So, now many of our children know how to use computers and the Internet, and my daughter earns extra income. Meanwhile, I have become a master trainer and trained over 60 SEWA members at the Visavadi CLBRC in computer basics and Internet.

SEWA celebrates these relationships and feels a special obligation to the daughters of members like Shobhnaben as well as all daughters. It’s only natural that girls look to the work and values of their mothers as models for their own aspirations. So as more and more young women join SEWA, training, skill building, and guidance for the new generations become part of a sacred trust. Dynamic, young minds need the formation and encouragement that open livelihood opportunities and implant the pride of self-reliance.

“If you have planted a tree, you must water it, too.”

- Indian Proverb
NEW SKILLS FOR A NEW GENERATION

Younger SEWA members are generally more educated and aware than their mothers and grandmothers. In addition to traditional skills — such as agriculture, salt panning, and animal husbandry — girls look for new kinds of training from the centers, including health, microcredit, and, especially, new technologies.

With this demographic in mind, SEWA has set its sights on establishing programs geared to girls’ education and skill development. The CLBRCs will reach out with a full range of income-generating programs that include training for both the new and the traditional, with programs that bring income and professional dignity to younger members as well as meeting community needs.

For example, SEWA is organizing product development workshops for embroidery artisans, their daughters, and their daughters-in-law. The workshops teach traditional skills while introducing contemporary designs based on market demand and commercial viability. The innovative workshops imbue traditional embroidery techniques in young women, but also teach them to work with newer tools and technologies to earn a stable income. Younger generations thus enter the mainstream markets with confidence.

Or, SEWA, through the CLBRCs, has been providing certificate courses in the electrical trades for youths aged 18 to 25 years. These courses have furnished graduates with much-needed incomes and the local industry with a much-needed workforce.

With the success of these programs, the CLBRCs have been expanding their vocational trainings to prepare more youth for diverse trade careers in computers and programming, architectural drafting, desktop publishing, and plumbing.

And the CLBRCs have linked many of their programs with large corporations like General Electric, Nokia, Idea Cellular, Apollo Hospitals, Kanoria Hospital and Research Centre, Sankara Eye Care, National Institute of
poor women has been real. The GVKs have transformed and uplifted the lives of members — first, second and even third generations — and changed whole communities. They’ve worked with and influenced partner organizations, local businesses, and local, state, and national governments.

Three years into the project, the CLBRC model shows that it has universal and lasting significance. As project manager Vinayak Ghatate states:

*The GVK has been tried, tested and honed to the extent that it has now spread from the established zones of Gujarat to remote rural locations in Assam, Bihar, Meghalaya, and Rajasthan. The project has established a framework for innovation, where modern technology is made user-friendly, mapped to local requirements, and applied to interventions that create livelihoods and raise living standards.*

CLBRCs AFTER THE PROJECT

The Community Business Learning Resource Centers — or Gyan Vigran Kendras — sprang from the mind of SEWA and the confidence of the Japan Social Development Fund. The JSDF’s support for the project that launched the business learning centers, the *Economic Empowerment Project for Women*, coincided with SEWA’s next great step in finding ways to serve its members: through technology and business solutions.

These pages have recounted some of the far-reaching actions and impacts of the GVKs since their introduction over the past three years. The GVKs opened their doors with high hopes and big ideas, and their impact on
But projects expire and funding ends. How will the JSDF-supported, SEWA-run GVKs subsist and evolve after the current project closes in 2015? Will the CLBRC momentum carry the centers into the future as a sustainable, vibrant force for community growth and individual transformation?

“We at SEWA always see the project as a tool — a tool to enhance what the community needs and wants,” says Reemaben Nanavaty, emphasizing a basic point about SEWA.

“The project isn’t central,” she says. “The community is central, and they will drive the project, not the other way around.”

In other words, if the CLBRCs and their programs are showing real value to community development and well-being, then SEWA doesn’t fear for their weakening with the close of the project. Members will ensure the CLBRCs continue as community-inspired and community-driven enterprises. “That,” says Reemaben, “is our real Center.”

Most members support this assessment. Chandrikaben, an agricultural worker and spearhead team member speaks for many of her SEWA sisters, insisting that,

“The Gyan Vigyan Kendras open doors to important and relevant information. For educated people, access to information is easy, but not for rural, poor, and illiterate women. Lack of information used to deprive us of opportunities... But the GVKs have now given us access to information and opportunities.

The CLBRCs have also strengthened and tightened the SEWA member network. Ramilaben, a grassroots leader and master trainer explains: “Through the CLBRCs, we have faster communication with our members. We know their issues and needs, which, as a leader, I can address sooner. This builds our confidence and helps us win trust from our members.”

“Empowered members ensure the CLBRCs’ continuity as community inspired and community driven institutions.”
SEWA’s CLBRCs will continue to evolve and adapt to the needs of the next generation

**Lingering questions**

The advent of the centers has inspired many solutions, while their very newness raises several questions, starting with: What exactly is a CLBRC supposed to be? Centers face different issues in different areas and must tailor services and priorities to meet specific needs of diverse demands. They must be both innovative and adaptable.

Another question: How does a private sector partnership really work for the CLBRC? Several partnerships have been tested through the centers, with encouraging results. But how do the centers expand the private sector partnerships to reach more of the grassroots?

Finally, there is the question of CLBRCs and the scaling up of SEWA. “We don’t want it to take another 40 years to reach 3 million SEWA members,” says Reemaben. “Will technology help? Will partnerships with the private sector help? That’s what we are trying to learn from these centers.”
STEPS TO SUSTAINABILITY

SEWA will seek more lateral linkages and peer mentoring to keep CLBRCs as vital hubs of learning and innovation and components in a larger dynamic network of learning centers. Technology will lead the way in building links and strengthening the network. For example, the CLBRCs are already looking to the expected growth of solar power as a new technology and a new source of employment, especially in Gujarat state.

The GVKs will create more community-based masters: artisans, agriculturalists, and fashion designers. The centers have already shown that innovation takes place best with community involvement; and the CLBRCs are designed and positioned to foster more innovations — in management, in technology, in every aspect of development — to channel the community’s energy, drive, and creativity.

It can work no other way. As Reemaben states, “SEWA is its members, and the members are SEWA... the needs and priorities of the members drive the organization.”

Thus, if the community centers remain community-owned and community-run, they will endure after the project. And by providing fee-based services that their communities need, the CLBRCs will become self-sustaining.

This is especially relevant since, as SEWA the organization fills its ranks with new and younger members, it will have to decentralize even more, thus increasing the importance of the centers in determining grassroots needs and dissemination of services.

So, project or no project, it seems ever more likely that the CLBRCs must and will provide a nexus for SEWA’s abiding push toward full-employment and self-reliance for its members.

Reemaben states it clearly: “This project... these centers have ignited a spark — a passion to test new technologies, new paradigms, and new models. They will go on..."
“This project... these centers have ignited a spark —
a passion to test new technologies, new paradigms, and new models.”
# SEWA Timeline

<table>
<thead>
<tr>
<th>YEAR</th>
<th>PARTICULAR</th>
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<tbody>
<tr>
<td>1955</td>
<td>• Shree Elaben Bhatt joins Textile Labour Association (TLA) as junior lawyer.</td>
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<tr>
<td>1968</td>
<td>• Shree Elaben Bhatt becomes head of the Women’s Wing of the TLA.</td>
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<tr>
<td>1972</td>
<td>• Self-Employed Women’s Association (SEWA) is founded by Shree Elaben Bhatt as a separate functioning unit within TLA.</td>
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<tr>
<td>1974</td>
<td>• Shri Mahila SEWA Sahakari Bank Ltd., also known as SEWA Women’s Cooperative Bank, is registered.</td>
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<tr>
<td>1979</td>
<td>• SEWA starts organizing in the rural areas of Ahmedabad district; registers Ahmedabad district Women’s Saving and Credit Association.</td>
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<tr>
<td>1981</td>
<td>• SEWA organizes in the rural areas of Gandhinagar district; registers Gandhinagar district Women’s Saving and Credit Association.</td>
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<tr>
<td>1982</td>
<td>• SEWA’s membership reaches 6,000.</td>
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<tr>
<td>1984</td>
<td>• SEWA begins operations in the rural areas of Anand/Khed area.</td>
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<tr>
<td>1985</td>
<td>• SEWA begins operations in the rural areas of Patan district.</td>
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<tr>
<td>1986</td>
<td>• SEWA begins operations in the rural areas of Mehsana district.</td>
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<tr>
<td>1987</td>
<td>• SEWA devotes entire year to the minimum wage campaign.</td>
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<tr>
<td>1988</td>
<td>• President of India nominates Shree Elaben Bhatt as a member of Upper House of Parliament, the Rajya Sabha.</td>
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<tr>
<td>1991</td>
<td>• SEWA forms Shri Vanlaxmi Ganeshpura Mahila SEWA Vruksh Utpadak Sahkari Mandli Ltd.</td>
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<td>1992</td>
<td>• SEWA forms Gujarat State Women’s Cooperative Federation Ltd.</td>
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<tr>
<td>1993</td>
<td>• SEWA begins operations in the rural areas of Sabarkatha district.</td>
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<tr>
<td>1994</td>
<td>• SEWA begins operations in the rural areas of Surendranagar district.</td>
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<tr>
<td>1995</td>
<td>• Banaskatha DWCRA Mahila SEWA Association is registered in Patan district.</td>
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<tr>
<td>1996</td>
<td>• SEWA begins operations in the rural areas of Vadodara district.</td>
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<td>YEAR</td>
<td>PARTICULAR</td>
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| 1994 | • Gujarat Mahila SEWA Housing Trust, a sister organization catering to housing requirements of marginalized households, is formed.  
      • SEWA begins operations in the rural areas of Kutch district. |
| 1995 | • Kheda District Women’s Saving and Credit Association is registered.  
      • Vadodara District Sukhi Women’s SEWA Association is founded.  
      • Kutch Craft Association is registered. |
| 1997 | • Sabarkantha District Gujarat Women Farmers’ Association is established.  
      • Shri Mahila SEWA Sahakari Bank Ltd moves to new premises. |
| 1998 | • Surendranagar Mahila SEWA Bal Vikas Mandal (Association) is registered. |
| 1999 | • SEWA Gram Mahila Haat, a sister organization dedicated to market linkages is established. |
| 2001 | • A massive earthquake in Kutch leaves close to 60,000 of SEWA’s members homeless. |
| 2002 | • Hindu–Muslim riots leave 40,000 of SEWA’s urban members homeless.  
      • Converting disaster to opportunity: 50 Community Learning Centers (CLCs) are established in Gujarat to build capacities towards better livelihoods and resilience to disasters. These would eventually lead to the development of the Community Learning Business Resource Centers.  
      • Mehsana district Self-Employed Women’s Farmers Association created. |
| 2003 | • SEWA establishes its first non-profit company, SEWA Trade Facilitation Centre (STFC), in May 2003 to revive Gujarat’s craft tradition and contemporize and market traditional skills. Fifteen thousand women artisans become shareholders. |
| 2004 | • SEWA becomes the largest primary union in the country with over 700,000 members. |
| 2005 | • First Japan Social Development Fund/World Bank/SEWA Capacity Building project creates SEWA Manager ni School (SMS) to begin training “barefoot managers and leaders on management topics.”  
      • SEWA partners with Indian Institute of Management (IIM), Ahmedabad to develop training modules and train the first batch of master trainers through SMS. |
| 2006 | • SEWA works with Indian Space Research Organisation to provide trainings through satellite at six Community Learning Centers. |
| 2007 | • RUDI Multi Trading Company, SEWA’s rural network for marketing and distribution of agri-produce and essential goods, formed. |
| 2008 | • Use of Geographic Information System in Vadodara district explored at a conceptual level. This is expanded under the 2011 CLBRC initiative.  
      • SEWA applies for Community Radio licenses for Shri Swashrayee Mahila SEWA Khetmajur Association, Nandasan, Mehsana district. |
| 2009 | • Two Community Learning Centers identified for piloting business planning, systematic managerial training, and ICT. Another step towards the CLBRC concept.  
      • New course “Rural Journalism” introduced. Twenty members trained.  
      • SEWA initiates discussion and outline of a partnership with Microsoft for advanced computer trainings for rural community members, to help them access livelihood opportunities.  
      • Based on feedback from users and SEWA management, SEWA’s legacy information systems are upgraded to an early form of the SEWA Membership Management System that allows multi-user access and data synchronization.  
      • SEWA and Google draw the outline of a partnership to shift SEWA’s domain (sewa.org) onto Google Apps, which would provide every CLC access to email services.  
      • SEWA and Google initiate discussion on a voice-based e-mail system for semi-literate or non-literate rural women members, which was eventually developed as the ‘Notice Board’ in 2011. |
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<th>YEAR</th>
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| 2010 | • SEWA explores possibility of taking its Membership Management System online.  
      • SEWA initiates discussion with Anand Agriculture University to train master trainers in scientific agricultural practices.  
      • SEWA members conduct field survey in Mehsana district for Community Radio in Nandasan and submit data to Ministry of Information and Broadcasting. Audio recordings of community members begin. |
| 2011 | • JSDF/World Bank project SEWA Economic Empowerment Project for Women launches activities in Gujarat, with the upgrading of seven Community Learning Centers to Community Learning Business Resource Centers. |
| 2012 | • SEWA team conducts detailed land and water resource mapping using cadastral maps and builds GIS for Vadodara.  
      • SEWA partners with Google: The GVKs provide training to rural organizers and women entrepreneurs to use Google Apps for their micro enterprises and trades.  
      • Three CLBRCs in Gujarat and four outside Gujarat are formally inaugurated for a total of 14 centers.  
      • SEWA launches partnership with Vodafone: SEWA teams with Vodafone Foundation India and Cherie Blair Foundation for Women to develop the mobile-based “RUDI Sandesha Vyavhar” for RUDI sales women to manage purchase, sales, and inventory of RUDI products.  
      • SEWA partners with MasterCard to implement a mobile-based payment system called “Digital Money” that allows SEWA members to conduct in-the-field financial transactions more efficiently.  
      • SEWA partners with goorulearning.org to provide education to children through online content.  
      • SEWA Launches the Livelihood Portal: Members are registered on the SEWA Livelihood Portal, where they share their profiles with local/external organizations/companies for linkages and livelihood opportunities.  
      • SEWA launches its first e-learning training module, thereby greatly increasing its outreach via distance education.  
      • SEWA applies for two more Community Radio licenses for Pij CLBRC (Anand/Kheda district) and for Visavadi CLBRC (Surendranagar district).  
      • Mehsana Community Radio begins narrowcasting in regional villages.  
      • Hansiba Museum is inaugurated at Kamla Sadan CLBRC. |
| 2013 | • SEWA launches tele-medicine: Partners with doctors to provide medical counseling to members in remote locations, particularly saltpan workers.  
      • SEWA partners with Indians for Collective Action to upgrade the SEWA MMS to Drupal platform, with rich features of member profiles and analysis.  
      • SEWA conducts workshops to “crowd source” name, logo, and signature tune of SEWA’s Vali no Radio.  
      • Radio teams begin archiving programs while expecting a 2013 license for Vali no Radio.  
      • SEWA launches RUDI web mobile application to upgrade ordering and inventory of RUDI products. A pilot is tested in Surendranagar with saltpan workers.  
      • SEWA pilots solar-powered water pumps for salt farmers. |
## SEWA Sister Organizations

<table>
<thead>
<tr>
<th>NAME</th>
<th>CATEGORY OF ORGANIZATION</th>
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<tr>
<td>Self-Employed Women’s Association</td>
<td>Union</td>
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<td>Self-Employed Women’s Union</td>
<td>Union</td>
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<tr>
<td>Women’s Milk Producers Cooperatives</td>
<td>Production/Trade Based Cooperative</td>
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<tr>
<td>Shree Karyasidhi Paper Pickers Women’s Cooperative</td>
<td>Production/Trade Based Cooperative</td>
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<tr>
<td>Shree Matsyagandha Women’s SEWA Cooperative Ltd. (Fish Vendors)</td>
<td>Production/Trade Based Cooperative</td>
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<tr>
<td>Shree Trupati Snacks Women’s SEWA Cooperative Ltd.</td>
<td>Production/Trade Based Cooperative</td>
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<tr>
<td>SEWA Gram Mahila Haat</td>
<td>Market Facilitation and Service Providers</td>
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<tr>
<td>SEWA Nirman Construction Workers’ Company Ltd.</td>
<td>Market Facilitation and Service Providers</td>
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<tr>
<td>Gujarat State Women’s SEWA Cooperative Federation Ltd.</td>
<td>Market Facilitation and Service Providers</td>
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<tr>
<td>RUDI Multi Trading Company</td>
<td>Market Facilitation and Service Providers</td>
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<tr>
<td>SEWA Trade Facilitation Center</td>
<td>Market Facilitation and Service Providers</td>
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<tr>
<td>Ansooya Trust</td>
<td>Communication Based</td>
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<tr>
<td>Shree Gujarat Women Video SEWA Information and Communication Cooperative Ltd.</td>
<td>Communication Based</td>
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<tr>
<td>Shree Mahila SEWA Sahakari Bank Ltd.</td>
<td>Service Provider/Cooperative Organization</td>
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<tr>
<td>NAME</td>
<td>CATEGORY OF ORGANIZATION</td>
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<tr>
<td>Gujarat Mahila SEWA Housing Trust</td>
<td>Service Provider/Cooperative Organization</td>
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<tr>
<td>Shree Lok Swasthya Women's SEWA Cooperative Ltd. (Health Care)</td>
<td>Service Provider/Cooperative Organization</td>
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<tr>
<td>Shree Sangini Women Child Care SEWA Cooperative Ltd.</td>
<td>Service Provider/Cooperative Organization</td>
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<tr>
<td>National Insurance Vimo SEWA Cooperative Ltd.</td>
<td>Service Provider/Cooperative Organization</td>
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<tr>
<td>Krishna Dai Cooperative Ltd.</td>
<td>Service Provider/Cooperative Organization</td>
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<tr>
<td>Shree Saundarya Cleaners Women's SEWA Cooperative Ltd.</td>
<td>Service Provider/Cooperative Organization</td>
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<tr>
<td>Ahmedabad District Women’s Saving and Credit Association</td>
<td>Community Based Organization</td>
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<tr>
<td>Banaskantha DWCRA Mahila SEWA Association (BDMSA)</td>
<td>Community Based Organization</td>
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<tr>
<td>Kutch Craft Association (KCA)</td>
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<tr>
<td>Vadodara District Sukhi Women’s SEWA Association</td>
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<td>Mehsana District Self Employed Women’s Farmers Association</td>
<td>Community Based Organization</td>
</tr>
<tr>
<td>Gandhinagar District Women’s Saving and Credit Association</td>
<td>Community Based Organization</td>
</tr>
<tr>
<td>Shree Vanlakshmi Mahila SEWA Tree Growers Cooperative Ltd.</td>
<td>Community Based Organization</td>
</tr>
</tbody>
</table>
In Washington, DC, the first acknowledgment goes to Roberto Tarallo, manager of Global Partnerships and Trust Fund Operations at the World Bank at this writing, who cleared the way for this book to be written.

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– LCM, April 2014

About the Author
Lawrence Mastri worked for over 20 years as an editorial consultant with the World Bank before turning to freelance commercial writing. He has written two books, several major reports, and numerous articles, case studies, white papers, and marketing and public relations material. He also blogs and occasionally writes fiction under a highly assumed name. www.lawrencemastri.com

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Empowering women, especially young women and girls, to participate in the economy is one of the best investments we can make. This is one reason why the Japan Social Development Fund eagerly supports such organizations as SEWA and such projects as the one discussed here — the Economic Empowerment Project for Women and its unique contribution to the development assistance toolbox, the Community Learning Business Resource Centers (CLBRCs).

The CLBRCs are holistic, community-based enterprises that use business principles and communication technology (ICT) to design and implement pioneering services that bring financial, legal, and social empowerment to some of India’s most vulnerable groups: poor, sometimes illiterate, women and young people. Through the CLBRCs, these groups and others are learning and gaining in ways never thought possible — which is why we can now speak of “barefoot technicians and grassroots CEOs.”

This book reveals the entrepreneurial zest inspired by the CLBRCs and details the vast array of technological skill put into practice by the SEWA women. These include community radio stations, geographic information systems (GIS) to record land use data, membership management and job portal systems, and much more.

The chapters also offer real-time glimpses into the day-to-day operations of these community-run enterprises, where we feel the pulse, vitality, and shared purpose within and beyond the walls of the CLBRCs.

But this book doesn’t just hail innovation; it celebrates the lives of the women transformed by the initiatives. Thus, we see their faces, hear their voices, and learn their remarkable stories of change and empowerment.

This begins with the riveting story of SEWA itself — from its birth in the rough struggles of India’s labor movement to its growth through political crises and natural disasters, leading to its current network of partnerships and, for a new generation of SEWA members, its future aspirations.

The World Bank Group and the JSDF will seek out more projects like the Economic Empowerment Project for Women and more results like the CLBRCs. This JSDF–SEWA collaboration illustrates the concept of transformational engagement — that is, fueling the homegrown engines of innovation to unleash the technological spark and entrepreneurial fire that transform every margin of society.

This is how to end world poverty. And SEWA women are showing the way.

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Barefoot Technicians and Grassroots CEOs

How India’s Self-Employed Women’s Association (SEWA) is unleashing technology to spark innovation and enterprise among the rural poor

Empowering women, especially young women and girls, to participate in the economy is one of the best investments we can make. This is one reason why the Japan Social Development Fund eagerly supports such organizations as SEWA and such projects as the one discussed here — the Economic Empowerment Project for Women and its unique contribution to the development assistance toolbox, the Community Learning Business Resource Centers (CLBRCs). Through these centers, SEWA is turning marginalized women into grassroots CEO and creative users of technology. In the process, SEWA is achieving its goals of self-reliance and sustainable income for India’s poor women while offering a model that can be replicated worldwide.

Through its partnership with SEWA and its support for the CLBRCs, JSDF is fulfilling its founding principle to fund innovative projects and offer original approaches to development assistance.

Finally, it is noteworthy that SEWA helps hundreds of women to gain access to microfinance. I commend its significant contributions in the area of microfinance.

- Mr. Masahiro Kan, Executive Director for Japan