Report
Twentieth Annual General Meeting – SEWA Gram Mahila Haat
Date: 1 October 2019 Venue: Ahmedabad Management Association Time: 2 pm to 5 pm

SEWA Manager Ni School
C/o SEWA Gram Mahila Haat
8, Navrang Colony; Near Kashmira Chambers
Navrangpura Railway Crossing, Navrangpura
Ahmedabad 380 009
I. Introduction

About SEWA Gram Mahila Haat

SEWA Gram Mahila Haat is an apex marketing organization and registered as a Charitable Trust in 1998. The main objective of SEWA Gram Mahila Haat is to promote grassroots women producer groups and to provide technical, financial and marketing linkages for rural producer groups along with capacity building to become economically independent.

The main focus of SEWA Gram Mahila Haat is to make village women financially independent and provide them with their own source of income based on their expertise. SEWA Gram Mahila Haat trains women in different fields mainly in food processing, bakery, garmenting, weaving and embroidery. SEWA Gram Mahila Haat also provides training of the necessary management skills including marketing management and financial management to enhance self-sufficiency among the participating women and dissemination of the learning among other women thereby creating a progressive society and a strong nation.

About SEWA Manager Ni School

SEWA Manager Ni School was established in 2005 to equip grassroots women with management skills to successfully run their small enterprises. To accommodate changing needs in a globalized world, SEWA Manager Ni School is working towards providing capacity building training/s for micro enterprises and international informal sector workers/members. SEWA Manager Ni School is also committed to substantially increasing the number of youth who have relevant skills for employment by offering needs-based capacity building trainings. SEWA Manager Ni School is helping women realise their potential - to learn that they too can be managers.

SEWA Manager Ni School works with a vision to build a progressive cycle of training for a growing number of self-reliant grassroots managers.

II. AGM of SEWA Gram Mahila Haat - Event Brief

The Twentieth Annual General Meeting of the SEWA Gram Mahila Haat was held from 2 pm to 5 pm on Tuesday 1 October 2019 at the Ahmedabad Management Association. Two hundred fifty plus sisters from across many Districts of Gujarat; Assam, Uttar Pradesh, Madhya Pradesh and Rajasthan participated in the AGM.
III. AGM of SEWA Gram Mahila Haat - Event Report

Prior to the official start of the event sisters from different Districts of Gujarat (Aravali, Banaskantha, Mehsana, Gandhinagar etc.); Rajasthan and Uttar Pradesh sang prayers, sowing songs, bhajans and the SEWA song.

Then amidst claps from the audience the Chief Guest of the AGM – Geetikaben Dayal and the Guests of Honour – Tusharbhai Arora and Karthikbhai Laxman were escorted to the dais along with other dignitaries – SEWA-President; SEWA Gram Mahila Haat–Vice President and Managing Director.

Post our traditional all-religion prayer by five young generation members; the esteemed guests on the dais along with Head-Lucknow Mahila Sewa Trust (sitting in the front row in the audience) were accorded a traditional welcome by Executive Committee Members of the SEWA Gram Mahila Haat.

Umaben Swaminarayan – Welcome Note and Introduction of Guests

Managing Director-SEWA Gram Mahila Haat then announced that the entire AGM would be conducted in Hindi for the benefit of the guests. She welcomed the guests and all participants from different districts of Gujarat and States of India; and appreciated their participation despite the heavy rains. She then introduced the guests to the grassroots sisters by sharing their profiles –

**Geetika Dayal – Executive Director – TiE – The IndUS Entrepreneurs - Delhi**

Geetikaben is the Executive Director of The IndUS Entrepreneurs (TiE). Geetikaben joined TiE Delhi in 2001 during the early days of its inception in India.

Geetikaben is widely recognised for her significant contribution to the Indian entrepreneurial ecosystem and is known as the force behind the rise of the Delhi Chapter of TiE in the recent years. TiE is globally recognized for successful collaboration with other entities and innovative programming.

Geetikaben is known for her approachable nature and formidable spirit. Over the years she has mentored various start-ups for women entrepreneurs, social entrepreneurs, youth and early stage entrepreneurs.
Tushar Arora - Senior Financial Sector Specialist - World Bank - New Delhi

Tushar Arora works with the World Bank Group (WBG) as a Senior Financial Sector Specialist, based in New Delhi.

Karthik Laxman - Entrepreneur, Development Specialist - World Bank - New Delhi

Karthikbhai works as a Development Consultant and assists in design and implementation of livelihood projects in the SAARC region - specifically India, Pakistan, and Nepal. He is not an unknown face to most of us at SEWA

Thereafter Managing Director—SEWA Gram Mahila Haat provided the guests and our new generation members with a brief about the work being done by SEWA Gram Mahila Haat and SEWA Manager Ni School.

“Of the 6 lakh rural members of SEWA 50 per cent are farmers, weavers, salt farmers etc. and they faced major challenges with regards to micro-enterprise-related services like access to finance, market linkages, capacity building, awareness regarding new techniques and technologies etc. SEWA Gram Mahila Haat was set up at the request of our rural members to address these challenges; it was registered in 1998.
The objective was to enable these rural producers to improve their production and quality to ensure that they gained a good price for their produce. For this they were organized in groups – more than 10,000 Swashrayi Groups and Producer Groups have been set up. With the focus of each group being on a specific product they have been able to gain bargaining power in the market also. Then came in other support services like – setting up tools and equipment libraries; capacity building; financial linkages etc. SEWA Gram Mahila Haat has started disbursing a Working Capital Fund to these groups and marketing and promotion strategies have also been worked out to enable them to face the increased competition in the market. RUDI-Anand has prepared a five year-business plan as grassroots sisters now understand the need for knowing what they want to do, how they intend to do it and what resources they will need for the same.

The best part is that nobody is forced to undergo a training or run a micro-enterprise – they are provided with trainings and capacity building on a needs-based approach. The underlying objective is in line with the Gandhian vision of a self-sufficient village economy where the villages will be independent economic units. Because, without strengthening the rural sector one cannot fortify the economy of the country

The way forward now is digital marketing. As a first step we have around 4,000 sisters who are actively using our mobile apps (RSV, MBachat and MMS) this needs to be further up-scaled to 40 lakh! For this all district associations and sister organizations of SEWA need to join hands. We shall also need the valuable inputs of our guests today on how to take this digitization forward.”

Thereafter the Presenter gave a brief description about SEWA Manager Ni School which is an integral part of SEWA Gram Mahila Haat. Set up in 2005 today SEWA Manager Ni School is providing livelihood-oriented managerial, technical, soft and financial skills training to sisters not only across India but even on the international platform. The thrust is on making these sisters managers and owners of their micro-enterprises.

The Presenter then requested Senior Coordinator-SEWA Manager Ni School to present the 2018 Annual Report of SEWA Gram Mahila Haat and SEWA Manager Ni School.

Smitaben Bhatnagar – Highlights of Annual Report 2018-19
Senior Coordinator-SEWA Manager Ni School quickly shared the past year’s performance highlights of SEWA Gram Mahila Haat and SEWA Manager Ni School amidst thunderous applause from the rural sisters -

सेवा ग्राम महिला हाट और सेवा मैनेजर की स्कूल की 2018-19 वर्ष के कार्य की झलक

1. हमारे पास बीजों का लाइसेंस है। हमने 29 गाँवों में ५९८ किसानों को ४७६ गेहूं के २६,००० किलों बीज बेचे। किसानों को ४० किलों की एक खैल पर ४५० रुपयों की सब्सिडी मिली। किसानों को समय से अच्छी कालिटों का बीज मिला। सर्टिफाइड बीज और अच्छी गुणवत्ता के बीज के कारण उनके उत्पाद में १५ से २०% की बढ़ोतरी हुई।

2. वर्ष २०१८-१९ में बहनों के रोजगार और व्यवसाय के विकास के लिए, सेवा ग्राम महिला हाट द्वारा समूहों को ३२,२०,००० का वार्किंग कैपिटल दिया गया।

3. रू. नमक और अन्य खेत उत्पादों की कुल बिक्री रु 9,06,36,361 की हुई, जिसमें ९०% (९०%) रकम बहनों को मिली।

4. मेहसाणा जिला में १५०० छोटे किसानों को साधन औजर लाइब्रेरी से लाभ मिला। साधनालय में ब्रेशर और ट्रेक्टर का उपयोग ज्यादा हुआ। साधन मिलने से छोटे किसान समय पर कृषि कर सके और उनके उत्पाद में बढ़ोतरी हुई और गुणवत्ता में भी सुधार हुआ।

5. कृमम सेंटर के प्लाट में सब्जिया उगाई गयी और उनसे अलग अलग प्रकार की पौधार्थ चीजें बनाई गयी, जैसे की रागी के बिस्किट, बजरी एवं गेहूं के बिस्किट। बहनों ने प्रशिक्षण ले के उत्पादन किया और बिक्री भी करी। इस साल २०१८-१९ में केंद्र द्वारा रु २२,१४,४३५ का खाद्य पदार्थ की बिक्री हुई।

6. नागालैंड एवं सिक्किम की ७४०३ बहनों को दो स्थानिक समुदाय संचालित ज्ञान विज्ञान केंद्र स्थापित करने में मदद करी; एवं उनको विभिन्न रोजगार लक्ष्य प्रशिक्षण प्रदान किये गए। ४३६ मास्टर टेनर की केंद्र बनायी।

7. उत्तर प्रदेश में आये मधुरा जिले की लोहवाण और गोस्था गाँवों से ९ बहनों ने सेवा ग्राम महिला हाट से प्रशिक्षण लिया। इन बहनों को १५ दिनों का फूड प्रोशेंसिंग का प्रशिक्षण दिया गया। उन्हें ब्रेद, बन, पाव, ब्राउनी, खरी, पफ, कप केक, केक, मफिन्स, डोनट्स,मिल्क टोस्ट, विभिन्न प्रकार की चॉकलेट बनाना सीखा।
8. सेवाले लेख लगाकर से २२ मास्टर ट्रेनर ३० दिन की फॉर्सेंसिंग का प्रशिक्षण लेने आये।
उन्होंने आलू की अलग अलग बनावट जैसे की चिप्स, पापड़ बनाना सीखा।
उन्होंने जैम, जूस, चटनी, अचार, बेकरी पदार्थ (ब्रेड, बिस्कुट, पिज़्ज़ा डोनट, बन, चॉकलेट, आइसक्रीम) बनाना सीखा।
इसी के साथ उन्हें उद्योगसाहित्य का प्रशिक्षण भी दिया
गया; और उन्हें कॉस्टिंग, एकाउंटिंग, मार्केटिंग, रिकॉर्ड रखने के साथ साथ बिज़नेस
प्लान बनाने का प्रशिक्षण भी दिया
गया।
9. अपठाणिस्तन से काबुल, हेरात, कंधार, और इस्तालिफ़ प्रविष्ट से आये १२७६
सदस्यों को सिलाई काम, एमब्रायडरी, फूड प्रोसेंसिंग, ज्वेलरी मेकिंग का प्रशिक्षण
दिया
गया।
सभाबाहे खजाना एसोसिएशन के साथ काम करते हुए इन बहनों ने
अफगानी रु २८,२०,००० की बिक्री करी
10. श्रीलंका में ६०० बहनों को प्रशिक्षण प्रदान किया गया; इनमें से ६६% बहने अपने घर
में उत्पादन कर रही है और अलग अलग ऑफिस में बिक्री कर रही है।
इस साल
उन्होंने श्रीलंकन रु १,७४,७८,२०३ की बिक्री करी, हर बेहेज को अंदाजित
श्रीलंकन रु
५००० से २०००० तक की रोजगारी मिली
11. सेवा सशक्तिकरण कार्यक्रम अंतर्गत अहमदाबाद शहर की ६९ बहनों को पोषिक
खाना जैसे की गेहूं के बिस्किट, पिज़्ज़ा, ब्रेड, खारी, बजरी के बिस्किट, नानाखाता,
बन, फराड़ी बिस्किट, नमकीन, गरम नाशे विके बनाना सीखा
12. कुशलता, विकास और कार्यकर्ता कार्यक्रम अंतर्गत सेवा मैनेजर की स्कूल ने
४९८ मास्टर ट्रेनर को ग्रीमिंग, असरकारक बात चीत की कला, समज की निवारण
कैसे करे, निर्णय शक्ति, समय, 
तनाव और आर्थिक संचालन कैसे करे, इन विषयों में
प्रशिक्षण दिया
गया है।
इन मास्टर ट्रेनरों ने अब तक २२००० बहनों को अपने
प्रशिक्षण किया है।
13. इ-रोटी कार्यक्रम अंतर्गत ३२ उद्योग साहित्य बहनों को ऑनलाइन बिक्री
रखने का प्रशिक्षण दिया।
६३४७ सूक्ष्म उद्योग साहित्यों ने ४९८ उपयोगकर्ताओं को
ऑनलाइन प्लेटफॉर्म पर लिस्ट किया
14. वाश - पानी, स्वच्छता और स्वस्थ अंतर्गत ५ नए प्रशिक्षण मॉडल बनाये - स्वस्थ और
स्वच्छता, पानी की गुणात्मकता एवं शुद्धिकारण, हैंडपंप रिपेयर, बस्सराती पानी का संग्रह
कैसे करे, पानी समर्थन का गठन एवं उसकी भूमिका और जिम्मेदारियां।
राजस्थान
राज्य के हुगरपुर जिले में ७ मास्टर ट्रेनर बहनों को इन विषयों पर प्रशिक्षण
दिया
गया।
इन ७ बहनों ने ४९०० तक ये प्रशिक्षण पहुंचाया
15. जिल्ला के झां स्वियां के निदेश और ३३०१३ बहनों को कौशल्या वर्धन
और
मैनेजमेंट इनफर्मेशन सिस्टम का प्रशिक्षण दिया
गया।
16. श्रीलंका, केरल, नेपाल, अफ़गानिस्तान, इंडोनेशिया, जापान, मलेशिया, बांग्लादेश - इन देशों से १९३६ बहनों को मानव अधिकार, अन्न सुरक्षा और पोषक आहार सुरक्षा, लीडरशिप, ग्रुप मैनेजमेंट, विषयों पर प्रशिक्षण दे कर मास्टर टेनर बनाया गया।

17. सेवा मैनेजर की स्कूल द्वारा गुजरात, लेह लदाख, मध्य प्रदेश, मिजोरम, नागलैंड, राजस्थान, निकित्म और उत्तरप्रदेश से ११०१३ विद्यार्थियों को प्रशिक्षण दिया गया।

18. भारत की मांग आधारित और उनकी भागीदारी से १८ नए विषयों पर प्रशिक्षण मॉड्यूल तैयार किये गए।

19. २६ छोटे किसानों को रु ३३,००,००० की कार्यकारी मुद्री प्रदान की गयी।

20. सेवा मैनेजर की स्कूल और हेड हेल्ड हाई फाउंडेशन की भागीदारी अंतर्गत हमारी बहनों को अंग्रेजी भाषा का काश्त लयाप्राप्त किया गया। इस भागीदारी से विषयों का विषय या नहीं अभिनव जिल्लों में भी वे प्रशिक्षण प्राप्त कर सकते हैं।

21. देश विदेश की संस्थाओं से उच्च अधिकारी सेवा ग्राम महिला हाट और सेवा मैनेजर की स्कूल की मुलाक़ात लेने के लिए आते हैं -

- केरल में पिछले साल बाद की परिस्थिति बनी थी। तब सेवा ने विवाह संस्था के साथ रह के केरल में जननों के लिए काम किया था। उसके बाद दिव्य संस्था के १० पदाधिकारी एवं आवेदन बहने ७ दिनों के शैक्षणिक प्रवास में सेवा गुजरात आयी थी।
- एअरला फ्रॉजेक्ट सांगली से २२ आवेदन बहने ४ दिन के शैक्षणिक प्रवास में सेवा में आयी थी।
- अलग अलग संस्थाओं जैसे विभा बैंक, ओरिजिन इलेक्ट्रोफायनिक, हेड हेल्ड हाई, फाइबर फॉर वर्ल्ड, इंडियंस फॉर कलेक्टिव एक्शन विग्रहें से अधिकारी सेवा मैनेजर की स्कूल की मुलाकात लेने आये और लालम कार्यक्रम समझे।

22. इस साल हमारी जो आय हुई है वो है रु १,७५,८५,४८३, और उसके सामने हमारे खर्चे रु १,६९,३३,५६१। हमारे खर्चों को निकलते हुए रु १,५०,७१२ की आय हुई है।
At the end, Senior Coordinator—SEWA Manager Ni School sought the approval of the grassroots sisters for the Twentieth Annual Report of SEWA Gram Mahila Haat and SEWA Manager Ni School. The same was loudly given by the stakeholder sisters.

The Presenter then invited sisters to share their experiences post receiving mentoring, training and financial support from SEWA Gram Mahila Haat and SEWA Manager Ni School.
Experience Sharing by SEWA Sisters
Mitalben Prajapati – Ahmedabad - Gujarat

“I am a SEWA Member since the past two years and was associated with the Google Saathi Program and am currently a Master Trainer. Initially I used to feel shy to stand up and speak even in a group of 15. Then I recently underwent the 6-day Gap Inc P.A.C.E AAVKAR Training; of all the modules I found the Communication Training to be the most useful for me as thanks to it I am able to stand up and speak confidently in front of however large an audience! I am an AAVKAR Gold Awardee. Until now I used to simply provide trainings in my district but henceforth I will go to other States also and deliver trainings.”

Bhavnaben Parmar – Chhota Udepur - Gujarat

“A SEWA Member since six years, I started delivering trainings as a Master Trainer two years back. Our family used to follow traditional methods for farming and had extremely less information on usage of fertilisers and pesticides which led to agri-production becoming very costly. I learnt about systematic farming through the trainings at SEWA and came to know how much fertiliser needs to be used – so where earlier we used four urea sacks for our one acre land; now post training it has been reduced to two sacks leading to sizeable savings in money and improvement in land quality. I also availed of SEWA loans to take care of my farming needs with regards to seeds, fertilizer and water. Due to all these initiatives, our cotton yield has jumped from 50 man to 80 man! In my village, women never go to the market yard even though it is they who labour on the farm. But I decided that as I knew the quantum of inputs in my crop I was the best authority to decide its real price; moreover I was well aware that the quality of my produce was much better than others. Thanks to the negotiation skills picked up through SEWA Manager Ni School trainings I bargained with the trader and where I used to earlier get INR 80,000/- for my produce I got INR 2,00,000/- this time! I am grateful to SEWA for all the support provided to me – from a time when I was thinking of giving up farming, today I am training SEWA members on new techniques and methods in agriculture and also conducting audit of 14 Districts!”

Dhanlaxmiben – Chhota Udepur - Gujarat

“I am a member of SEWA since the past two years and am a Master Trainer. I have recently undergone the Gap Inc P.A.C.E AAVKAR Training. When I first took the training I wasn’t certified simply due to my lack of confidence – although I knew everything yet I couldn’t speak out of sheer stage fright in front of a group of 30 sisters! I cried as all my efforts had gone down the drain but then I promised Salmaben that I will work hard and the next time I come I’ll definitely bag the certificate! And I proved my words right…! Not only was I certified but I have gone forward and delivered TOTs (Training of the Trainer) to sisters at Bihar and Rajasthan and am an AAVKAR Silver Awardee, today! I am sincerely grateful to SEWA Manager Ni School and Salmaben and Purnimaben in particular for making this possible.”
Anasooyaben Chouhan – Ahmedabad – Gujarat

“I have studied till Grade VIII and am a SEWA Member since 2004. Initially I was doubtful if my husband and family would allow me to even step out of the house let alone attend meetings and undergo training programs. But I was determined to prove to my community that I too can be independent! Fortunately I was allowed to and have undergone Food Processing and Bakery Trainings where I learnt how to make healthy, traditional, tasty and nutritious products from Ragi (finger millet), Bajri (millet), Wheat and Oats like – Bread, Bun, Brownie, Biscuits, Pizza, Puff, Cup Cake, Cake, Muffins, Donuts, Milk Toast etc.; and different varieties of chocolates, ice creams, pickles, papads, jams, juices and snacks. We then started thinking innovatively and realizing that many of our consumers are diabetic, we replaced sugar with honey as an ingredient of our baked products. Being an Agewaan (Leader) I want to make a Kamla Centre in my district and need guidance as to how to help other sisters in my community increase their livelihood opportunities.”

Muskaanben Vora – Anand – Gujarat

It may be noted that Muskaanben – a graduate of the Pilot Batch of the English Classes – spoke in English first and then switched to Hindi for the benefit of the grassroots sisters. When she spoke in English a wave of pride and thunderous claps passed through the entire hall!

“I am 20 years old and a SEWA Member since two years. I look after the online marketing of SEWA’s weaving products. SEWA has provided me with lots of opportunities through trainings like – Personality Development, Marketing and recently English. I am grateful to SEWA and other women too should access these opportunities and strengthen their livelihood. Today when I see the beautiful products woven by my grassroots sisters reaching every part of the country I feel so proud and am now aspiring to move from .in to .com (India to World). I am also a part of SEWA’s rural homestay program ‘Hum Sab Ek’ and the English language skills help me to connect with my guests and online buyers and serve them better. At SEWA one thing leads to another and in this way a circle of opportunities is created – we as members simply need to learn how to make the most from them! Thank you SEWA!!”

Mamtaben – Mathura – Uttar Pradesh

“Earlier I was coloured in the hues of Mathura now I am immersed in the colours of SEWA! I have been working on the H T Foundation for Change Project at Lohvan and Gosna Village of Uttar Pradesh since the past three years – although my salary has not been increased by the HT Foundation for Change; but the knowledge and skills which I have gained through my visits to SEWA are immeasurable! I first came to SEWA in March 2017 with five sisters for the Food Processing Training – an opportunity for me to strengthen my skills and that too totally free of cost! Then again this year in March I came with a group of nine sisters for attending the Bakery Training.

Wondering what SEWA sisters are fed that they are so enthusiastic, united and participatory…our sisters back in the village too decided to be a part of SEWA. So we started the membership enrolment drive and are happy to share that till date 1000 sisters from Uttar Pradesh have joined SEWA!”
Thanks to all the trainings attended I am now adept and am aiming to set up a micro-enterprise: a bakery plant – in 2020-22 and provide livelihood for my other sisters at Uttar Pradesh.

These sisters who underwent Food Processing Training set up stands for selling their products like pickles, juices, jams etc. in our office and in a short span of 6 days clocked sales worth INR 23,000/- Encouraged by the response we are again repeating the mini-exhibition from 11-14 October.

Thank you SEWA!”

Shabnamben – Rai Bareilly – Uttar Pradesh

“I was born in Madhya Pradesh and have settled in Uttar Pradesh post my wedding. I was a housewife and once when I had gone to pick up my son from school out of sheer curiosity I decided to approach the SEWA Centre (which was on my way) in order to understand their activities. As I know chikankari embroidery, I got a group together and we started doing this embroidery and in return getting a good income from this work. We earned enough to educate our children. Post undergoing Cervical Cancer Training I started going to villages with Preetiben to spread awareness about this among beedi rollers, and construction workers. Daughters of beedi rollers were provided training on tailoring and embroidery and they started making petticoats and khadi kurtas. This time I have come to Ahmedabad for RUDI Training. A warm thank you to SEWA for opening a world of opportunities for our sisters in Uttar Pradesh”

The Presenter then invited micro-entrepreneur sisters to share their experiences and take suggestions for further improvement from our esteemed guests. Due to heavy rains in various districts of Gujarat and Rajasthan only three out of the seven micro-entrepreneurs could attend the AGM

Mubarakben Sipahi – RUDiben – Sabarkantha – Gujarat

“I was an agriculture labourer barely earning INR 2000/- to INR 3000/- per month when I joined SEWA 14 years back. Gradually post capacity building I am now a part of a savings group and also a RUDiben (a sales woman of RUDI – an enterprise of agro-products produced by SEWA farmer members). I regularly attend meetings and trainings at SEWA. I have undertaken retail training under the ROTI Program which has helped me to understand how to reach out to more-and-more customers in less time and sell more. To further implement the learnings from my training I took a loan from the savings group and purchased a two-wheeler to reach out to more customers in a shorter span of time.
Now I sell RUDI products worth INR 50,000/- to INR 100,000/- per month and have expanded my reach to 10 to 12 villages. Not only has my livelihood been strengthened but I have also scaled up my capacities with support from SEWA."

Shobhanaben Vaghela – Kamala Centre In-charge – Anand – Gujarat

“Namaste! I am Shobhanaben Vaghela from Chikodara Village of Anand. Since we were very poor my father couldn’t send us to school; let aside that we did not even have enough food to eat. I was married off at the age of 19: my husband too is not much educated and works in a garage so the financial condition of my new family was also not that stable.

Many people of my village are associated with SEWA. Through one of my neighbours I came to know about SEWA and one fine day I went to Ahmedabad with them to attend a meeting. That was the changing point of my life as I came to know that even uneducated people can do something in their life… they can run their own micro-enterprise …in fact their own café! I was so inspired and motivated that my next step was becoming a member of SEWA with the help of the SEWA District Co-ordinator. Then very soon I got the opportunity to attend a Food Processing and Bakery Training at SEWA-Ahmedabad. It was here that I learnt to make many healthy, traditional, tasty and nutritious products from ragi (finger millet), bajri (millet), wheat and oats.

At present all of us trained sisters are collectively running a Kamala Center in Anand District. This Kamla Center has been set up with a working capital of INR 2, 00,000/- (towards machinery, utensils and groceries). We prepare food items and snacks basis the market requirement. Women are daily paid INR 200/-. Most of our orders are from the offices located around us as they all know that there’s this centre which provides nutritious and delicious snacks and meals; moreover we also maintain a weekly menu which facilitates choice-making for our customers. Post deducting inputs, our centre makes a net monthly profit of INR 10,000/- to INR 12,000/- – which is diverted to repayment of the working capital. We continuously improvise ourselves by taking up quality trainings in food hygiene, weighing ingredients, presentation of food etc. from organizations like the Ahmedabad Management Association.

My family condition has radically improved - I can now provide nutritious, delicious and healthy food to my family; we can wear proper clothes; the health of my family has improved; and since I know the importance of savings, I also manage to save some money for the future and emergencies which was not possible earlier. My family is extremely happy, they respect me and are proud of me - this boosts my confidence. The standard of living of my family has improved; and I have become independent - all credit for this positive impact goes to SEWA.
I don’t want to leave this place I want to work here with my sisters till my last breath. I thank my lucky stars for being fortunate enough to be in that Food Processing and Bakery Training which was a great learning experience and a turning point in my life. Thank you SEWA!”

Mayaben Patel – Rural Homestay Hostess – Mehsana – Gujarat

“Namaste! I am an agriculture labourer from Mehsana - currently part of a 51,000-strong group. It is solely due to SEWA that I have got this platform to present myself today. From a time when I couldn’t even open my mouth...here I am addressing 250+ sisters and dignitaries from TiE and World Bank! I started with being a Master Trainer. There is a golden rule in SEWA - first use internal intellectual resources – if your requirement is not fulfilled then only look outwards. I still remember how I was gently pushed to take up the Computer Training and when I sat at the computer and didn’t touch it for some time the screensaver popped up which scared me as I thought I had spoiled the computer and now how would I pay the repair charges for the same!!! But the Trainer encouraged me to continue and patiently answered all my doubts due to which I cleared the Basics in Computer Course with A Grade! Then I started providing this training to the children of SEWA Members of our village; I used to feel so proud when these participants addressed me as – Madam or Sister! I then took a loan and not only underwent advanced trainings like – Tally, HTML, and Programming etc.; but also purchased various computer accessories. I used to do data entry at the Panchayat Office. Till date I have trained more than 5000 people not only in Gujarat but also at Bihar, Rajasthan and even Sri Lanka. I have learnt to overcome language barriers by using apps like Google Translator!

Today when all of us are talking so much about technology I would like to say that technology is not just learning how to operate computers and smart phones; it is also interweaving it in our work like for example the various apps which our SEWA has – RSV, MBachat, MMS etc. Like take the instance of our Community Radio initiative – Vali No Radio; it provides useful information on education, health and agriculture to our members and that too at a minimal cost through narrowcasting option.

Since three years I am a rural home stay host and have uploaded my facility on the Airbnb Portal post undertaking the Hum Sab Ek Training by SEWA Manager Ni School in which we learnt about the homestay facility checklist, how to upload our house profile on the portal, how to maintain hygiene et al. I am part of the pilot group of 10 sisters in our district – today the initiative has spread to 40 sisters across Gujarat. Guests from other States and Countries are not only accommodated at our houses; but we also take them through the entire agriculture production cycle; besides giving them a taste of our culture, cuisine and traditions.
Thanks to SEWA Manager Ni School we are managers and owners of our own micro-enterprises! *Hum Sab Ek* has strengthened multiple traditional occupations like – pottery, garba groups, mehendi designing, animal husbandry etc.

Thanks to our trainings we learnt how to analyse situations so when there was a drop in our home stay enquiries we did a recce and realized that maximum international visitors came in groups and as my house was small I could not accommodate them. So then I did some innovative thinking and approached my neighbour who has a large house. I presented a business proposal to her saying irrespective of whether I get bookings or not I would pay her a monthly rent of INR 1000/-. She happily agreed and today I have been able to earn INR 90,000/- by putting up guests at her homestay!

I would like to share an incident with you’ll - there was this group of 22 students from Australia which availed of homestay in the year 2017. The birthday of one of the students fell during their stay period – so they came up to me to check where they would get cake, flowers etc. So I requested them if they would allow me to plan a birthday party for the student. They agreed and we celebrated his birthday with a home-made cake, snacks and juices; with a bhajan mandali singing religious songs; we made him a Krishna by dressing him up in the traditional outfit with a flute. It was his 20th birthday – he was extremely touched and overwhelmed with our surprise gesture and said that this was perhaps the best birthday of his life and that he would treasure these memories for a lifetime!

From a time when I was merely an agricultural labourer and a daughter-in-law today the Sarpanch (Head) of my village proudly tells me ‘You are the daughter of our village and your name will be written in golden letters in the history of our villages for all the good work you have done to better the lives of our community women!’ I owe all this respect from my family, village and community to the various trainings which SEWA has provided me with.

The government is promoting rural tourism today but our SEWA brought it three years back! This is how progressive and far-seeing the vision of our SEWA is! Agreed that our hospitality is not at par with five star hotels, but yet we do our best in the given circumstances and then there’s always the irreplaceable personal touch! We know that SEWA will continue to bring in new programs and livelihood openings for those of us who wish to upgrade ourselves to keep pace with the changing world.

And with Leelavati 2 there are still bigger opportunities in terms of digital financial inclusion…”

*Then a short promotional video on Leelavati the Digital Financial Inclusion Program being jointly brought by SEWA and World Bank under the JSDF (Japan Social Development Fund) was screened for the participants and the guests. A wave of anticipation and excitement could be felt among the sisters and also the guests from World Bank!*
The Presenter then invited Senior Coordinator-SEWA Manager Ni School to find out from the dignitaries on how best could our sisters strengthen their micro-enterprises and take their valuable inputs and suggestions on the way forward.

Karthikbhai Laxman - Entrepreneur, Development Specialist - World Bank - New Delhi

“On a lighter note with all this talk about delicious and nutritious bakery items I was wondering why no one has brought a sample for us to taste!”

(To this Senior Coordinator-SEWA Manager Ni School replied – it’s there in the memento bag which we welcomed you with!).

“Jokes apart, Mayaben just said that you all cannot provide the same level of service which professional hotels provide; then let me share with you that last night my hotel could not cater to my request for a wheat base pizza which is part and parcel of SEWA’s daily hospitality! So keep it up! With regards to promoting your micro-enterprises further I would suggest record on video the feedback and experiences of your guests and customers. The best promotional tool is word-of-mouth or referral publicity. Instead of YOU selling your products and services let YOUR CUSTOMER do it for you!”
Tusharbhai Arora - Senior Financial Sector Specialist - World Bank - New Delhi

“Please train me …there’s so much I need to learn from you all – bakery, food processing etc. But one skill which all of you must master is to learn how to click a good photograph from your mobile. You can click pictures of your agriculture products, house facilities, embroidery etc. activities and then place them in a brochure to showcase all the support which you’ll provide. Secondly you also need to deploy digital payment platforms – the Leelavati Program will teach you how. Let me share a recent incident which took place with me – I had to travel to Chennai for work; and it was only when I reached the airport that I realized that I just had INR 10/- in my pocket. But thanks to digital options like Paytm and various apps I managed everything from e-wallets – food, accommodation, entertainment, conveyance (even taxi fare); and the best part was that the INR 10/- note was safe in my pocket even when I returned to Delhi!

Digital payments are the future for micro-enterprises – did you know that you can purchase and store gold in your mobile???”

Geetikaben Dayal – Executive Director – TiE – The IndUS Entrepreneurs – Delhi

“I want to just sit here and keep listening to you all and absorbing your stories of success! I feel fortunate to be here not to teach you but to learn from you. In fact in today’s era every entrepreneur needs to learn – marketing, going online in order to keep pace with the technological changes which take place on a daily basis. The challenges and problems being faced by you are the same – be it Delhi or rural areas. You simply need to remove the fear of technology. The difference which I can see is that in Delhi all the questions revolve around ‘my business’; whereas you all are always asking ‘how to join 50 more sisters in my micro-enterprise’. You all are awesome because you’ll are always thinking of others and how to move forward taking everyone with you. Actually you’ll are the modern-day goddesses! The change which you’ll are bringing in is phenomenal; one can see that SEWA is YOU and it is this affinity which is amazing. You all should be worshipped!

There are many experts to teach you, you simply need to take the initiative and well we can see for ourselves that you already have the same! These organizations like TiE, World Bank etc. are there today, they weren’t there fifty years back; so make the most of them. This is the right time to move ahead, don’t step back. Keep learning new things and keep joining-in other sisters with the support of SEWA. Trust me you are a role model for millions of vulnerable sisters.

With regards to how low cost technology can be added to agriculture to strengthen the same I would like to share that a lot of work is being done in the agriculture and eco-tourism areas in metros by start-ups. You’ll need to be open to interweaving technology into these sectors to ease your work and better the quality and must invite young start-ups to share their ideas with you regarding the same.
So far as rural hospitality is concerned I would strongly recommend registering with TRIP ADVISOR and requesting your guests to put up reviews, feedback, photographs etc. The reason being this is a website which is referred to by maximum travellers. The more comments you get the higher your listing will be pushed up.

These days there’s a lot of awareness regarding healthy and nutritious products. There’s an incubator – Agri Udaan which facilitates new micro-enterprises by providing them with resources in terms of space and funds.

A lot of innovations are taking place in the world outside we are ready to provide a bridge between our SEWA Micro-entrepreneurs and them.”

**Tusharbhai Arora - Senior Financial Sector Specialist - World Bank - New Delhi**

“Let me share an interesting anecdote with you. Once a foreign fish product company ran short of fishes so it commissioned a researcher to find out where the best quality of fish is available and how to procure the same. The latter found out that the West Coast of India was home to some of the best quality of fish; but upon investigation he found that due to lack of good ports the cost of shipping these fish was extremely steep; he also found out that there was a dire lack of adequate storage facility (warehouse) for these fish. When he came back with his findings to the fish company the CEO told him in a no-nonsense tone ‘We don’t want to hear the challenges; you’ve been hired to provide us with solutions!’ So he went back and did some more research. He came to know that when natural gas is transferred in pipelines the temperature is maintained at -180 degree Celsius; due to which the air around the pipelines is frozen. So using this technology a warehouse could be set up which would be at one-fourth of the cost of electricity! Even if this three-fourth saving was diverted to shipping cost; yet it would be a profitable venture!

The message here is you need to think out-of-the-box to make a venture profitable. Change your thought process. Reuse waste. Change your mind-set. Go back to old traditions – remember our favourite ‘dal paratha’? What is it but a tasty and innovative way of using yesterday’s dal?”

**Karthikbhai Laxman - Entrepreneur, Development Specialist - World Bank - New Delhi**

“How many of you’ll see You Tube? Have you’ll subscribed to SEWA’s You Tube Channel? Please do so. Why? Well I recently read in the newspaper about a farmer in Punjab who teaches new farming techniques to other farmers in his field, shoots a video of the same and uploads it on You Tube. He gets a million hits and earns a monthly revenue of one lakh rupees from advertisements! I request the SEWA Community Radio Team to video shoot the rich experience stories of our sisters and would request the SEWA IT Team to upload them on SEWA You Tube. You’ll narrate your good experiences in such a catchy way that you’ll managed to keep us glued to our seats even in the post-lunch session so trust me - You Tube is for YOU!”
“The word ‘mentorship’ has come from the old tradition of the ‘Guru Shishya Parampara’. The objective is to help others learn from our experiences; challenges which one has gone through are shared and learnings passed on from generation to generation. Nothing is theoretical here, everything is experiential learning.

We work with different sectors – travel, education, health care, etc. They share their learnings with the community. As they’ve been through a lot they share their time and experiences. We now need to learn from the young generation. Take the case of young Muskaanben who has come a long way - she has conquered her stage fright and is now starring in the Leelavati Video!

We may come across a variety of problems in our micro-enterprises – while some will be general others will be niche and specific. For the former we can learn from groups; for the latter one-on-one mentoring is required.

I suggest that we should all learn from each other. The Indian market is huge…forget the global market even if you cover half of the Indian market it’s a big achievement!

We would love to be a part of your journey.

I don’t go out much these days as I feel thanks to the internet all types of information is available what more can I add to it. But today was a memorable day for me and I shall have a lot to share onward about the great work which you’ll do!

If you observe Indian tradition then everything is related to ‘mother’ – rivers also are termed as ‘mothers’. But unfortunately, since the past couple of decades women are fast losing their place in society. Gandhiji had not dreamed of an India which exploited the environment and was violent against women. In fact had he been there today looking at the high incidence of cruelty against women and the environment he would be fasting practically every day as a sign of protest!

These days television also presents a wrong image of women by pitting one woman against the other. You all are a shining example of sisterhood – films should be made on you.

I remember that when I started working my son was only two-and-a-half-years old. I feel the biggest difference which my work has made is on my son – he has become more responsible and he respects women more after he observes me handling multiple roles efficiently.

I want you to remember that you are not just changing your life, your family but also the village, the community, the country and an entire society!

SEWA has taught everything to these grassroots sisters – management, costing, technology, soft skills, and language skills and provided them with market and financial linkages too. But if you all can add a training on self-defence then this would enable them to be physically strong also – which will allow their family members to let them step out of the house.

I would like to end with a beautiful thought - जब संस्कार का संगम सफलता से होता है तभी सही मायने में हम स्वराज की तरफ बढ़ रहे होते हैं.”
Karthikbhai Laxman - Entrepreneur, Development Specialist - World Bank - New Delhi

“All of you’ll just saw the Leelavati Video. How many of you’ll are interested in this program – please raise your hands. Great! Now keep calling up Ahmedabad Office and me also and pressurise us by asking us when we are bringing in Leelavati!”

The Presenter then jokingly told the grassroots sisters – Now we will not phone you; you will keep calling us to ask us when Leelavati will start! She then asked the sisters – Did you find all that you learnt in today’s AGM helpful? Will you apply these learnings in your work? To which the entire hall resounded with ‘Yes we will!’

The Presenter then invited the Vice President–SEWA Gram Mahila Haat for a Vote of Thanks.

SEWA Gram Mahila Haat – Vice President (Savitaben) – Vote of Thanks

“I am satisfied that our sisters will be able to continue working together as an organised group. A real Agewaan is she who thinks of others.

Thank you to our sisters sitting in the audience; to Geetikaben for her constructive inputs. It is time now to step out; not to be like a frog in the well. We need to continuously think innovatively.

Thank you to Karthikbhai and Tusharbhai from World Bank for teaching us how to make our work more visible on social media.

All our three guests have guided us today in a manner which is in sync with our work and approach and that too at the grassroots level which will be extremely useful. We have noted your suggestions and will incorporate them and take it forward with SEWA Manager Ni School, SEWA Gram Mahila Haat and our members. But we shall continue disturbing our guests for their guidance and mentoring support.

Today’s AGM was successful because of the participation of sisters from Districts, Federations Uttar Pradesh, Assam, Madhya Pradesh, Rajasthan and of course Gujarat. How can we forget the support provided by the government, auditors, SEWA President and Vice President, SEWA Manager Ni School, SEWA Gram Mahila Haat, our IT Team and of course Managing Director – SEWA Gram Mahila Haat.
The way forward now is blending the experience of senior members and the innovative ideas of the young generation and following the joint approach of cooperative union.

In this 40-year journey we have seen a lot of achievements and are grateful to our Founder Shri Elaben Bhatt for thinking of organizing women from the informal economy and to our Gram Vikas Director Shri Reemaben Nanavaty for providing us with valuable suggestions to strengthen our micro-enterprises, prepare the next generation and consolidate our SEWA by following our 11-question-approach.

Unfortunately Reemaben could not join us today as she is tied up with some urgent meetings but she has instructed me, Umaben and Smitaben to conduct the AGM.

Heartiest congratulations to the SEWA Gram Mahila Haat Executive Committee Members who prepare and bring our farmers to Gram Haat.

It is the combined efforts of all of us which will continue to take SEWA Gram Mahila Haat to unparalleled achievements!”

*Post the Vote of Thanks and the SEWA Solidarity Song – Ame Paar Karishu – the Twentieth Annual General Meeting of the SEWA Gram Mahila Haat was brought to an end.*

*The three guests then browsed through the weaving products displayed by our Anand Centre Sisters*