

Summary Report of the Exposure Visit of PKSF Team

I. Duration of Visit: 29th May- 1st June,2012

II. Background of Participants:

There were 13 participants from Palli KarmaSahayaka Foundation (PKSF) and its partner organizations. The PKSF is an umbrella organization for poverty eradication and employment generation which was established by the Government of Bangladesh in 1990. The fundamental objective of PKSF is to disburse fund to microfinance institutions (MFIs) to implement development programs designed for the poor of Bangladesh. The MFIs are regarded as the partner organizations (PO) of PKSF. At present PKSF have 257 fully functional MFIs as its POs providing financial services that cover across the entire country. The core programs of PKSF include microfinance, capacity building, small farmers' development, employment generation through various innovative schemes etc.

Eight members among the 13 participants were from PKSF including the two Assistant General Managers, Dileep Kumar Chakroborty and Zaman Khondoker. The other 5 participants were from various partner organizations of PKSF including Rural Reconstruction Foundation, Page Development Center, Eco-Social Development Organization, Uddipan and Dushtha Shsthya Kendra. All the participants have substantial experience in working with rural community and sound understanding about their core strategies and priorities.

III. Objective of the Program: The main objectives of the Exposure Visit Program include the following:

1. Observe, understand and learn the various activities of SEWA including the functioning of Savings groups, market linkages, artisans/farmers own organizations etc and explore the possibilities of replication in their own country.
2. Understand the functioning of sustainable social enterprises in SEWA formed and managed by the women workers themselves
3. Enhance the knowledge and skills of the women entrepreneurs in Bangladesh in the area of small and medium enterprise development;
4. Learn new skills to support the efforts in poverty reduction through creating employment in rural regions
5. Understand the need based and demand driven approach of SEWA and its strategy using collective strength, struggle and development.

IV. Summary of the Exposure Visit: The program was designed in resonance with the objectives of the visit. During the 4 day program, the participants have visited SEWA Bank, SEWA Trade Facilitation Centre, a company owned by artisan members and Hansiba Museum in Radhanpur formed by the artisan members, Community learning centers and weaving and agro processing centers in Anand and Eco tourism center in Ganeshpura.

In the introductory session, Kapilaben, President of SEWA and Rehanaben, Secretary of SEWA explained the origin, growth and structure of SEWA. There was a film on SEWA as well. Kapilaben explained how an organization which was started 40 years ago with 135 members became a banyan tree of several women's organizations with a membership of 13.5 lakh members. Kapilaben narrated her own story- how poor tobacco workers became the President of SEWA passing through various stages including Trade representative, spearhead leader, executive committee member etc. The participants were curious to know about the structure of SEWA and the process of election. This was elaborately explained to them giving an idea about the inherent democratic and Gandhian philosophy and practice of SEWA. There were also discussions on linkages with government and local panchayats, the need based approach, the process of organizing small farmers and linking them with credit, technology, input and markets, functioning of credit cooperatives, skill up gradation training etc.

There was a presentation by the delegates about PKSf and its activities also which narrated the growth, development and diversification of PKSf as a foremost organization in Bangladesh providing micro credit.

The introductory session was followed by three days intensive site visit of various women cooperatives of SEWA. In the SEWA bank, the participants were provided the history of the bank, its structure, various types of loans, interest rates, repayment terms etc. The delegates were eager to know the interest rates at various levels, keeping of accounts, functioning of savings groups etc. Since the core activity of the PKSf is micro finance, all the participants were very much interested to observe and learn the banking activity of SEWA.

The SEWA Trade Facilitation Center – the unique venture of SEWA artisans- was indeed a surprise to the participants. There were two film shows- on Ananta Fashion Show and STFC. The participants were exposed to the working of the center, account system, master trainers etc. They were keen to know about the supply chain, profit of STFC, shareholders benefits and above all the sustainability of the entire concept as they would like to replicate the model in their own country. The participants also visited the retail outlet of Hansiba.

In the second day, the participants visited Hansiba museum in Radhanpur –the first community museum in the state developed by SEWA. There was a meeting with the district association members to understand the structure and functions of the associations. There was a presentation on the role of responsibilities of the members of the district

association. There was also meeting with the artisans to understand their struggles, their collective strength and their long march towards building their own sustainable institutions under SEWA. Participants were impressed with the working of the associations and they asked many questions about their functioning. One of the representatives asked about the impact felt after and before joining SEWA. The women members replied that before joining SEWA their life was confined to the four walls of their house and now they can lead a life of their own with social status and economic security. Secondly, SEWA had provided several skill building training which has led to increase in income and livelihood security of the poor women. There was discussion about the education facilities in villages, job opportunities, ratio of Hindu –Muslim community in village, practice of untouchability, gender bias etc. With the district association team queries were raised about various types of loans, rate of interest etc. The members replied that there are two types of loans- to get back mortgaged land and to repair houses. There were detailed questions of loan duration, maximum amount; repayment tenure etc and the members were keen to share their experience with the delegates

On the third day, the participants visited Anand district. They have visited the RUDI processing unit in Pij village, Anand to understand the innovative and sustainable model of agricultural supply chain encouraged by SEWA. The entire RUDI chain ranging from producers to market was explained by the SEWA team and they were able to see the processing of RUDI products in the center. The district association members briefed about the activities in the district level, history of SEWA in Anand, its organic growth, campaigning and struggle to increase wages, establishment of child care centers etc. As Anand has the highest number of SEWA members the membership trends and strategies were also discussed. The participants asked many questions about savings and loan activities of SEWA and its operating system including interest rates, documentation etc. When they asked the women about the reason for forming saving groups they replied that savings provides a sense of ownership and assets. Also, the entire loan supply chain structure was explained to the participants. They have interacted with the loan beneficiaries to understand the extent to which the loan was benefited in their lives.

In Sihol village, the participants visited the weaving centers managed by SEWA. They have understood the process of weaving and shared the experience of women weavers. They were eager to know the market linkages, per day labor and productivity figures and the reason behind low pricing of the products.

Last day of the exposure visit was enriched by visiting the Eco tourism center in Ganeshpura. The participants were surprised to see the beautiful lush green eco tourism center managed and owned by poor women from SEWA who have transformed the waste land into a nursery and tourism spot. The members shared their story of struggle and achievement with the participants. The participants were interested in this unique project as they want to explore such activities in their own country.

After the field visit the participants returned to SEWA Maneger ni School to share their feedback with the team. Overall the entire team felt this as an amazing experience. They

felt that the philosophy and practice of SEWA encompassing women cutting across class, caste, religion and region is unique and exemplary. The participants would like to replicate similar activities in their own community as they deeply felt that the initiatives of SEWA can impact up on many lives. They were overwhelmed by the mass support, collective strength and secular democratic ideals of SEWA which have percolated from top to bottom. Special applaud was given for RUDI, STFC and Eco tourism activities.

V. Feedback from Participants

Dileep Kumar Chakaborty said, “Our experience in SEWA was entirely different. SEWA encompasses women from all religions and thus epitomizes the secular philosophy of incredible India. In Bengali, SEWA means Service. We appreciate the entire procurement activities of SEWA under RUDI. Also it is amazing to see how an underdeveloped land was transformed by village women into a tourism hub just with sheer determination and collective strength. I also appreciate the computer education programs in SEWA.”

Another participant remarked that ecotourism initiative is especially important for Bangladesh as there agricultural productivity is low and there is under utilized land which can be made productive using community engagement.

Kapil Kumar Paul opined that there are many things to learn from SEWA as it is working with a view to increase income and employment among women. He also suggested that government should learn from SEWA and replicate the unique experiences in other under developed parts of the country.

Rashid Ur Rahman from PKSF remarked that this is indeed a learning process for him. “We do programs indirectly through partner organizations. Getting to know the need based approach, feeling of women, their commitment to SEWA is really amazing. TFC is a real learning experience for us. Also the concept of master trainer is unique. We are keen to explore the possibility of replicating the RUDI model in our country”. He extended his best wishes for SEWA to complete 25 lakh members.

Another participant was impressed about eco tourism project and fell that water security can be addressed through such interventions. Mentioning about the struggles the poor women had to undergo for getting registration he said,” This determination show that everything is possible through collective strength even if the situation is challenging”.

Pankaj kumar Sarkar from RRF said that before coming to SEWA he was of the belief that it is working under a holistic concept. But only when he experienced SEWA he could realize that SEWA is essentially need based and demand driven. He learned many things including capacity building process, using local resources, poverty eradication programs, community management etc.

Hossain from Uddipan said, “The uniqueness of SEWA is the focus on local resources and local problems without imposing something from outside. SEWA is encouraging community to develop their own resources and utilize it for their own use rather than importing from other places. In Radhanpur, to address urban migration and unemployment SEWA has revived the traditional embroidery skill of women artisans. In Ganeshpura an arid region is converted into productive zone which provide water security to the people. This is an interesting example to be replicated elsewhere”.

The participants also discussed about the marketing strategy of SEWA, market linkages, scope for export, linking health and hygiene related programs within the existing programs, procurement process etc.

VI. Way Forward

- ❖ To explore the possibility of replicating various sustainable models of SEWA in Bangladesh
- ❖ To improve community management system using the lessons learned in SEWA
- ❖ Skill and capacity building training needs to be redesigned including the concept of master trainer.
- ❖ Focus on water conservation, water security related programs
- ❖ SEWA models can be adopted in savings/credit group formation.