

Usha, dawn of hope and dignity

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Sonagachi area, Kolkata. Source: <http://theyee.ca/News/2011/01/21/PathsToProstitution/>

'I am here speaking confidently only because of Usha. My sister is married into a good family and my mother does not need to work anymore as I have a job and can provide for my family only because of Usha', says Shubhash Sau, an employee of Usha Multipurpose Cooperative Society Ltd. and son of a sex worker, while taking us around through the streets of Sonagachi. This testimonial itself speaks a lot about the significance of Usha Cooperative, a brainchild of Dr. Jana, chief advisor of Usha and head of Sonagachi Research Institute and Durbar Mahila Samanvaya Committee (DMSC). Durbar (Bengali word meaning unbeatable) seeks to build a world where all marginalized communities live in an environment of respect, rights and dignity.

The beginning of Usha Cooperative in Sonagachi area of Kolkata began with a struggle against the mainstream prejudices about the profession and character of sex workers. The Cooperative faced resistance due to the issues raised about the "immoral" character of sex workers. Yet, notwithstanding this resistance, the strong voices of the DMSC, Dr. Jana and sex workers led to the amendment of the West Bengal State Cooperative Act, 1983 (Rule XIV) leading to inclusion of sex work into the list of cooperatives. The arguments - 'sex workers provide service to customers and earn money like any other profession' and that 'character is a relative matter' since then have become the fundamental principles of Usha Cooperative and 23,000 sex workers associated with it.

Sitting amidst the confident and self-assured board members and administrators of Usha, the story of the Cooperative and the lives of sex workers before and after Usha began to unfold before us. Shantanu Ghosh, Usha's accountant began, "Before Usha Cooperative was formed sex workers could not open accounts in any nationalised banks due to lack of identity cards and illegality of their profession, leading to lack of savings, economic insecurity and thus, exploitation at the hands of

kistiwalla

s (moneylenders) and Madams who gave them loans at exorbitant interest rates of around 300%." Living in cramped spaces with lack of hygiene and sanitation, prone to violence and abuse, facing contempt from communities and even their own families, sex workers were always at the mercy of their

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s/Madams and customers. They had no right to refuse work or take leave, could neither educate their children nor provide safe environment for their daughters. Realizing this fundamental lacuna through the Sexual Health and HIV Intervention Programme (SHIP) in 1992 led by 'peers' from the community, Usha Cooperative, a Multipurpose (Agricultural & Non-Agricultural Credit) society began in 1995, with the main aim of providing financial security to the sex workers.

Working on the principal of 'for sex workers, of sex workers and by sex workers', the Cooperative has been acting as a banking system for nearly 23,000 members (2015-16 data). Providing banking facilities similar to any nationalised bank but with reasonable interest rates, deposits can be made in a savings account (5% interest), as a fixed deposit (8%) or in a new kind of scheme especially introduced to promote daily savings among sex workers, called as Daily Collectors Scheme (10.8%). Short, mid and long term loans are provided at a feasible interest rate of 3.8% per annum for home, education, health and other personal requirements such as marriages.

In 2015, the Cooperative created a record of disbursing loans of up to 7 lakh rupees to around 7000 members. Commendably, 40% of these loans were education loans. Thus, enabling better education, employment opportunities for the future generation and overall improvement in their quality of life. It would hence not be an exaggeration to say that the Cooperative has been a catalyst for ensuring economic stability for its members.

Though these statistics speak for themselves and illustrate the success of Usha, the highlight is >90% loan repayment rate, best amongst all the financial institutions in the State of West Bengal. Rita Rai, the present Assistant Secretary of the Cooperative and daughter of a sex worker says that this has been possible due to the sense of ownership and belongingness that members now feel towards Usha. Though, the Cooperative is governed according to the laws and principles laid down by the Government of West Bengal Cooperatives Department, the management of the Cooperative is in the hands of its members. The self regulatory board of nine members responsible for the administration of Usha are elected every five years from amongst 65 delegates who represent 300 sex workers each. Working on the basis of representative democracy, the Cooperative also provides the non-board members a platform to participate and raise their

voices in the decision-making processes through regular meetings (fortnightly) and the transparent one tier election process. In 2001, the Cooperative set up a system of daily collectors (currently there are 38 field collectors) who go on field everyday to collect money from those members who are unable to access the Cooperative.

After hearing about and understanding this system and the numerical achievements from the Board, we set out to meet the members and interact with them, accompanied by one of the young daily collectors Shubhash. Though earlier a bit apprehensive about the responses, we were immediately comforted by experiencing the ease with which Shubhash was introducing the members to us and also by the frankness of the members. On questioning about Usha, Manju Dutt, a 54 year old member said, "The processes of investing and saving money are easy and devised according to our understanding unlike the long, tedious processes of any nationalised banks. Most of the times, we nominate our friends and thus, the Cooperative is very friendly and mutual. I became a member because of Shubhash, who comes every day to my place and collects money. I don't have to go to the Cooperative every day. Because of which I have been able to save money which would have otherwise been spent, if it was kept at home."

This personalised system has made Usha approachable and accessible to all its members and thus, resolves a very big issue of exclusion. These processes have made the members confident about the accountability, accessibility and transparency of the Cooperative thus, creating a feeling of ownership and sense of belongingness.

Further walking through the Sonagachi streets and meeting Usha's members, we came across Kishana Ghosh who welcomed us into her home with a glass of water. On probing about the Chit Fund Scam of year 2013, she said, "the Chit Fund Scam actually proved as an impetus for the growing membership of Usha. Though Usha was trying to create awareness about the scam through street plays and meetings, we fell for the quick money and invested in the Chit Fund. However, almost all of us lost our hard earned money and never got it back. During all this process, we saw that some of our friends who had saved their money in Usha were secure. This created a sense of confidence about Usha'. Rising popularity and increasing membership of Usha itself is a confirmation of this fact.



Graph showing the growth of the members of Usha Cooperative since its inception. Source: Brochure of Usha Cooperative

Along with providing financial security, the Cooperative works hand in hand with other programs such as Amra Pradati, Komal Gandhar and Sathi Sanghathan under the DMSC to resolve other issues related to the profession. Usha has tried to address issues related to illegal trafficking, under-age sex workers and other such issues through regular counselling sessions, health awareness and advocacy campaigns. USHA has also undertaken condom social marketing program led by Basanti Sena and helped create alternative jobs for out-of-work, elderly sex workers and, HIV positive women, and educational and employment opportunities for sex worker's children. Through these programs it has brought sex workers together, has given them a platform to voice their concerns.

Thus, Suchitra Shah, an aspiring Board member, smilingly and confidently said, "Usha has transformed my life. It is not just a bank. It is an institute that as shaped and given us hope to dream and aspire. Our children can now work in other fields and mostly importantly live with respect. Usha has helped me to overcome my difficulties, it has guided me and made me confident about my myself and my work. I want to become a Board member because I want the other girls to know and make use of Usha...there is no option to Usha."

On hearing her, we could immediately connect to the statement made by Rita Rao earlier during our meeting – 'financial power enhances negotiating power'. Explaining this statement she had said, because of the financial stability, the members can now negotiate with their customers, strongly assert safe sex and not compromise. If we would have run a campaign about 'safe sex' and 100% condom use before the Cooperative, the campaign would have failed. But now because the sex workers are themselves strong and can negotiate, Usha has managed to implement practise of 100% safe sex in Sonagachi area and thus, the members are not at the mercy of their *kistiwallas*/Madams or the customers anymore.

In order to make their work self sustaining, this first ever sex worker's financial Cooperative in South Asia has also branched out into business ventures related to cultivation and poultry farming in 33 acres of land in Baripur area, a training institute for students and social marketing of condom project in partnership with HLL Lifecal limited. Starting from the Sonagachi streets, Usha is presently working in Kalighat, Durga Charan Mitra Street 1 and 2, Boubazar, Tollygunj, Chetla and other 14 areas in Kolkata. Awarded the best Cooperative award of 2015 in the state due to the largest number of members and savings, the Cooperative itself has now become an identity for the sex workers. The passbook of the Cooperative is now considered as a legitimate identity card and is now being accepted in various nationalised banks. It has even helped them secure voters ID card since 2009. LIC has now enlisted sex work as a legitimate profession and even provides insurance to the members of Usha Cooperative.

Thus, the Cooperative has not just been successful in providing financial security but has also secured a legitimate identity for the earlier 'invisible' community of about nearly 25000-30000 population in Kolkata. This reputation has won Usha an opportunity to replicate their work in Mysore and even in Myanmar and Bangladesh. In 2011, the sex workers in Bangladesh fought for the inclusion of sex work in Bangladesh Cooperatives Act using the reference of the amendment of West Bengal State Cooperative Act and successful story of Usha Cooperative.

"However, Usha has many more battles to fight", said Dr. Jana. The age old challenges still loom around but in complex forms. There is still a struggle against extractive moneylenders, illiteracy, limited awareness about rights, health etc. among sex workers. The community of transgender sex workers is still ignored. "We are trying to include them into our organisation, but it will take time and a lot more effort." The outside community still views sex work and workers with contempt. "Their sense of relatedness and their secular attitude towards each other is something that the outside community needs to learn and respect." It is high time we acknowledge and respect their presence in our social fabric.

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