

USHA's Commitment to Community

- Provide financial support for various activities to enable and empower sex workers and their family members (Capacity building and social activism).
- Create educational opportunities for the children of sex workers.
- Support HIV positive women.
- Provide ART treatment and food supplement.



The Collective decision making process

- USHA being a part of the political struggle of the sex workers community is a member of the joint policy making forum of the sex workers. The steering committee of Durbar includes other wings of sex workers collective namely DMSC, Amra Padatik, Komal Gandhar and Sathi Sangathan in addition to USHA.
- This forum address any sort of conflict of interest or stress between the financial management system and the political interest of the community.
- This inclusive decision making system so far has succeeded in coordinating and spearheading the sex workers movement through building complimentary between different wings of sex workers collective.

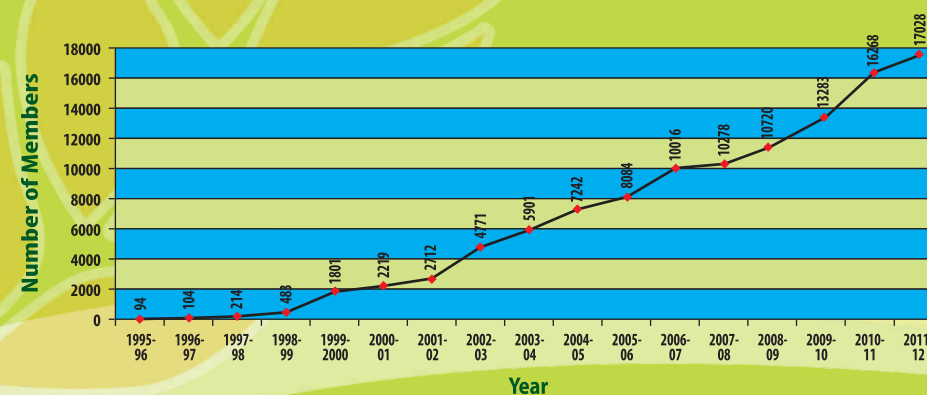


Political Success of USHA

- Now more than a dozen of major financial institutions which includes Banks, Insurance company etc. are approaching to sex workers and offering their support.
- Sex workers collective has put a term that they have to register their occupation as sex workers before they would open their account.
- Other marginalized communities including sex workers collectives in the country has emulated the same practice through hiring the expertise of USHA.
- USHA has become the member of Federation of National Cooperative Union (The policy making body of the cooperative societies in the country)



THE GROWTH OF USHA MULTIPURPOSE COOPERATIVE SOCIETY LTD.



USHA MULTIPURPOSE CO-OPERATIVE SOCIETY LTD.

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USHA - Building Financial Security for the Sex workers by the Sex workers



USHA MULTIPURPOSE CO-OPERATIVE SOCIETY LTD.

What USHA does?

- A cooperative society for and by the sex workers.
- Is the largest sex workers run financial institution in Asia [owned and managed by the sex workers collective]
- Is the financial institution with one of the best recovery rate in the state of West Bengal, India (>90%)
- Has the largest condom social marketing reach for any community-managed organization in the country. (Sells 3.5 million pieces of condom/annum.
- Currently has a membership of 17082 sex workers.
- Has an annual turnover of 2.7 million USD.
- USHA's capital asset is more than one million USD.
- Around four to five thousands member receive loan/annum.

DMSC came into existence in 1995

As a fallout effect of a HIV intervention program, sex workers got inspired and felt the necessity to collectivize themselves to build their solidarity and to raise issues which are pertinent to their life and occupation.

Identified structural barriers in HIV intervention Program

- Women in sex trade has very little power to negotiate
- Financial insecurity further compromises her ability to enforce safer sex.
- Stigma and discriminatory practices from a section of service providers.

Why sex workers were denied access to financial Institution

- Couldn't open bank accounts as they were unable to produce any documents in support of their identity (e.g. Rent receipt, Electricity Bill or Telephone Bill).
- Law of the land (ITPA act) prohibited women to hire rooms to run their occupation as a result of which they couldn't possess any valid document.
- At points they were asked to bring or manufacture husband to open bank account.



- They were often ridiculed by the bank employees the moment they could spot them as sex workers.

Money lending mechanism in Red Light Districts

- In case of any exigencies they had to depend on a category of money lenders who used to visit red light districts regularly.
- These money lenders are individuals who are not linked with any financial institution. They developed various kinds of "lending deals". However the minimum rate of interest on any such deal when calculated comes nearer to 300% per annum.

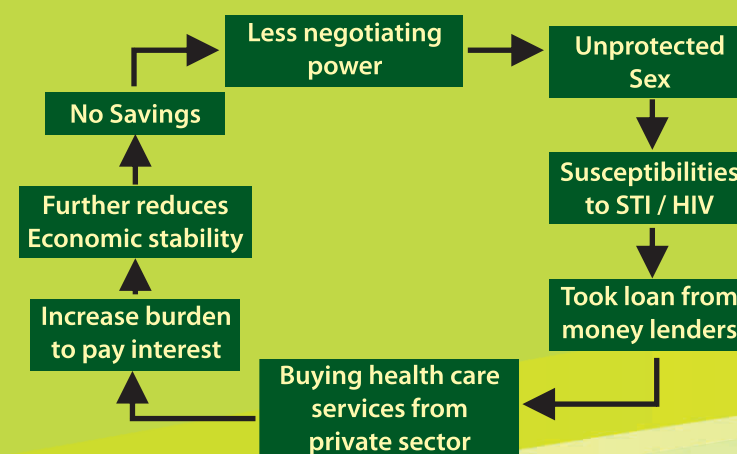


Linkages between economic instability and HIV infection

- Lack of control over money and lack of economic stability compromises her ability to negotiate with the clients for safer sex.
- Less condom use leading to repeated STI's and possibilities of getting HIV increased.
- Once infected sex workers had to spend huge sum of money to buy health care services to treat infection primarily from the private health care sector and taking loan from the moneylenders.



The vicious cycle



Genesis of USHA



After series of debate and discussion held among the sex workers, following guiding principle was articulated by themselves to built a financial institution to ensure economic security.

- It should be exclusively of and for the sex workers community.
- The underlying factors what

prevent them in accessing financial support has to be addressed.

- Community members should be in the policy making bodies of the finance management mechanism.
- Communities' needs and priorities would be respected while creating and managing a financial institution.

The Management Structure of USHA

- Usha is run by a Board of nine directors (all are sex workers).
- They are elected through a process of two tier electoral system.
- In the first phase all members elect their 45 representatives through casting their secret ballots The elected representatives then elect the Board members who would run the office for a period of 3 years.
- No Board member can hold office more than two terms.

Services provided through USHA

- Usha function as a credit cooperative and give loans to members
- Social marketing of condoms to various organizations who run STD/HIV intervention programs or other reproductive health programs
- To develop self-employment schemes for sex workers. (Provide vocational training and establish market linkages for community members)

