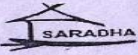


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# Durbar Bulletin -26

## Usha recognized its campaign against Chit Fund


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FOLIO NO	DATE	INST. NO.	DUE DATE	NEXT DUE DATE	PAYMENT MODE	INST. AMT	LATE FINE	CH / DD	CH DATE
D18/04/12-13/002078	30/04/2012	6	30/09/2012	30/10/2012	Cash	8,000.00	0.00		
<b>TOTAL AMOUNT :</b>						6,000.00			
<b>ASSOCIATE CODE</b>	M0163303	<b>ASSOCIATE NAME</b>		KARTICK PATUA					

SANDIP DEY 03/10/2012



The talk of the town is chit fund. Now-a-days means and mechanisms to cheat people are regularly invented and upgraded by a section of people in the society. Poor and less educated individuals are often trapped in the process of making money through investment in those Ponzi scheme commonly known as chit fund. Many of these less literate people cannot even read the term and condition of their investment. That is why the chit funds are making huge profit based on the innocence and ignorance of the commoners in the villages and suburbs and *bastis*. A large number of working men and women belonging to the unorganized labour sector including sex workers has become an easy prey for this propaganda made by these institutions which are regulated neither by state nor by the regulatory financial institutions of Govt. of India. In our country many does not have accessibility to financial institutions like bank, post offices, insurances companies etc.

“We don’t know the head office, we trusted upon the collection agents who are known to us. They assured us to return the savings within 15 months time, with interest higher than any bank”- says Naba Kumar Khatua who lost more than 1lakh rupees in the chit fund which has become a news in west Bengal. “90 common people in Rabindra Sarani, invested their Usha Multipurpose Cooperative Society is the only bank owned and

governed by sex workers is relentlessly working against chit fund for years. Usha is now having more than 19,000 members with a turnover of 17crores. Usha campaigned against such schemes through leaflets, posters and pamphlets. But those efforts could not succeeded the people living in the slums in Red Light Areas and even a section of sex workers have been lured by these agents with the expectation to double their savings by 15 months time span.

The chit fund uses the classic method of attracting people providing higher rate of interest on the deposited sum of money within a short span of time like (like 12 months -15 months). They used local people as collection agent, who were known to the locality. In case of Rabindra Sarani, Kolkata, which lies on the fringe of the red light district Sonagachi, adopted a policy to recruit dismissed staff of Usha as their collection agent who succeeded in misguiding poor sex workers and others in the locality. The agents usually provide a monthly money receipt and a certificate after three months. In the first phase, 2-3 depositors got their money back with the interest promised by the agent what created trust among the local people.

Jhulik just started saving money in a monthly saving scheme in the said cheat fund. "The agents collected 10lakhs from this premises (having two dozens of inhabitants) and all have lost their deposits. If we are literate we would never being entrapped."-she added.

The certificates provided by the companies to the individuals declare that the money was taken as tour advance for travelling in different places (like Bankok, Malayasia, Uttakhand, Rajstan) depending on the amount of money invested. The poor investor could not even read what really is written in the certificate. This incident clearly depicts that those cheat funds runs fraudulent business even their names are blacklisted by SEBI. The government did not stop them getting into this business and thereby the poor and less educated people in rural and urban area are primarily lured and victimized by those institutions.

Usha has strengthened its campaign further though in the initial phases there was no support rather obstacles created by the political people which after Sarada incident get exposed and many of these powerful people are keeping mum. Usha in tandem with the members of Durbar Mahila Samanwaya Committee, started door to door campaign so as to prevent further entry of cheat funds of these kind.( As per SEBI's report, there are 73 cheat funds functioning in the State of West Bengal). This is the time to revive the role of cooperative movement against such fraudulent practices by these unauthorized institutions.

### **Uncomely face showed by police**

A 26 years old pregnant sex worker named Salma( named changrd) was brutally beaten by a pol ice officer of Kolkata police without any specific reason .On 23<sup>rd</sup> April, 2013, about 11 p.m. Salma was standing on the street for customer ,suddenly someone ran out from the redlight area an had a collision with her. When she was talking to the man suddenly the police officer came and accused Salma as she was on the road and assaulted her with baton on the upper portion of her left and right leg. As she was carring (3months of pregnancy) she couldn't bore it anymore, and became senseless.

Her family took Salma to the DMSC's clinic and followed by they decide to lodge a complaint against the erred police officer. The workers of Self Regulatory Board took Salma immediately to the Medical college hospital collect the medicine report. After that they took Salma to the local police station but as usual they were reluctant to accept the FIR against the police officer of the same police station. Though the head of the police station verbally expressed their sympathy to the victim but from the beginning they tried to hide their colleague and handled the situation carefully. Their all attention was centering on their effort to protect the officer from getting penalised. DMSC doggedly pursue the case and refuse to accept all excuses of police officer and compelled them to register the FIR against the said police. The local police threatened DMSC representatives that they would be hostile to sex worker's issues henceforth and threatened that they will increase police raid and harassment in near future. The victim with support and guidance from DMSC, also lodged a complaint against the officer to the Higher authority, the Deputy Commissioner (North) of police who assured to took adequate action for the said complaint. It was also revealed that the influential members of the political party were active to rescue the erred police officer.

Case of Salma is not an exception. It shows how the State engaged "saviors" are the major perpetrator of violence in sex work settings using their power and authority. A recent study done in 16 red light districts also reveals the fact. As per the data collected on the calendar year 2010, 11,394 sex workers were beaten, harassed, threatened, and abused by various stakeholders. Total number of violence reported was as high as 76170 of which the police led harassments is the highest (23723). It accounts for 31.14% of all kind of violence perpetrated in the red light districts. Incidence of Salma proved that the situation has not changed much since 2010.

### Miles to go...more to do

Domestic worker's labour right is yet to be recognized, but they aspire to improve their quality of life for them and for their children. Very recently Durbar Disha- the domestic worker's wing of Durbar took an initiative to provide a vocational training for the children of the domestic workers so that they can choose an alternative livelihood option.

Another developmental organization named Udaan is lending their technical support to fulfill the dream of domestic workers' children through providing capacity building training and support system. On 27<sup>th</sup> April they conduct training on personality development and other soft skill development which was attended by 14 girl children of the domestic worker. "I have appeared in Madhamik but cannot continue my education" says Babli who want to pursue the training and want to engage in selling products to the door steps of the consumer.

Suparna Gupta the Coordinator and Secretary of Udaan is also very enthusiastic about this effort. "We will try to link them with various shopping malls or departmental stores" while helping developing their skill and improving the Curriculum Vitae of the trainees.

## [AINSW organized two days pre- consultation meeting at Delhi](#)

All India Network of Sex Workers (AINSW) organized two days pre- consultation meeting in Delhi from 26- 27 April, 2013 to discuss a range of issues concerning their health, especially HIV, and human and labor rights related issues, because government policies and legislations regulating sex-work often undermine their rights as citizens. Representatives from state level network of sex workers collective from 13 states affiliated to the All India Network of Sex Workers (AINSW) came together in the capital for a 2-day pre-consultation meeting.

During the discussion the need was voiced for the setting up of Self Regulatory Boards in each and every state to address violence and trafficking in sex work settings. It was suggested that these could follow similar policies and principles of the boards that have been set up by Durbar Mahila Samannya Committee in Kolkata and Ashodhaya in Mysore.

From DMSC, Dr. Jana informed that the Maharashtra government has taken steps to set up a Social Welfare Board for sex workers and said that AINSW feels that it's a good and necessary approach but it needs to be modified to bring in elements of the self regulatory board. Ms Bharati Dey added that in the last ten years the self regulatory board in Kolkata has rescued and rehabilitated more than 1000 women and minor girls from different red light districts in the state of West Bengal. In comparison the Anti-trafficking cell in operation in Kolkata with all financial and logistical support leases could rescue less than 100 girls between 2009 and 2011 according to their report.

During the session, it was pointed out that the Supreme Court through an order has asked all state governments to provide voter and other identity cards to all sex workers. However, very little progress had been made in this regard, because of the apathy and discriminatory practices of the service providers. Sex workers who are primarily from poor socio economic background are incapable of accessing social entitlements for lack of citizenship identity. It was therefore suggested that Social Welfare Department at the state level should involve AINSW to ensure and enable the community to register their name for various schemes and entitlements based on which they could access social protection related services.

Participants of AINSW decided to send copies of their complaints against police violence, inaccessibility to social entitlements and various discriminatory practices to the Women and Child Department, Health Ministry, Home Ministry, Department of Social Justice & Women's Empowerment and the Prime Minister's Office.

It was also decided that the National Consultation would be held in July to coincide with the monsoon session of the Parliament and that in the run up to the consultation AINSW members would meet their parliamentarians in their states to apprise them of their concerns and issues.

## Self Regulatory Board separated 'willing minor girls' from the sex work

This is the story of two sisters 'Akadosi' and 'Sikha' who belong to a very poor family of Deyolbari, Sundarban. Their only source of income is to collect honey from the forests and sell them in the local market. Due to their poor economic condition, they also wanted to improve their overall income to reduce stress in the family. One day the two sisters came out of the home with a next door neighbor in search of some domestic work in Sonarpur area (South 24 Pgs).

They started their job as a domestic worker in a house and were happy with their new life. After few days the owner of the house offered them to sell sex at a house in Garia. Both the sisters accepted the proposal to earn more in support their family.

Actually the owner was a middle man in a sex trade. Every morning the man used to bring them in the rented house in Garia and took back in the evening but unfortunately, one day, the owner of the rented house in Garia throw them from her residence. Both the sisters became helpless and reached to Sonarpur railway station to find some avenue to earn. A passerby woman observed them and took them in her home and guided them to Rabindra Sarani, a red light district in north Calcutta.

The field staff of Rabindra Sarani of Durbar identified the new girl in her area and brought her to the Short Stay home of SRB. Next day Sikha came to Rabindra Sarani to find her sister Akadosi and came to know that her sister was staying in the short stay home of Durbar. She reached durbar's office to take her sister with her. As per the policy of SRB the board members decided to keep Sikha also in short-stay-home to determine their age. Both of them proved to be minor. The focal person of the board contacted their parents to send back to their native place. Finally the board members took both these sisters against their will to Deyolbari, Sundarban to reintegrate them with their family members.

### Upcoming Events:

- Retreat from 5<sup>th</sup> to 7<sup>th</sup> June 2013
- Celebration of World Environment Day- A tribute to Soni Sori
- AINSW pre consultative meeting on Chennai

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