

## **Building membership-based organizations of women workers**

SEWA believes that the basis of development and progress is organization. Self employed women must organize themselves into sustainable organizations so that they can collectively promote their own development.

These are women's own organisations. They have many different purposes. They can be trade organizations which promote employment, increase income or link the women workers/producers with the market. They can be organizations which build assets through savings and credit, such as SEWA Bank. They can be organizations which provide social security, such as health care or child care. They can be organizations which promote the cause of, and advocate for, poor women.

They can be organisations at the village level, at the district level, at the state level, at the national or international level. They can be registered as co-operatives, societies, producers associations or even remain unregistered. Their members may be self-employed women directly, or primary organizations of self-employed women.

SEWA has been helping its members to form their own organisations. All these organisations have the following characteristics:

- They exist for the benefit of the self-employed women members of SEWA.
- They are owned by the self-employed women workers.
- They are managed by them.
- They are democratically run.
- They aim towards self-reliance, both financially and managerially.

Given SEWA's emphasis on employment and income, most of the organisations are trade or occupation-based. They are poor women's own economic organisations. The members of these organisations own these through shares or control of working capital and other resources. They directly benefit from their own organisations. Some of the organisations are registered under the Co-operatives Act, and some are producers' groups which then form their own district-level association. All these organisations are independent entities. The various organisations are listed below:

### **a) Cooperatives : 96**

**Total: 90,604 members**

- Milk Producers Co-operatives, with a total of 9,000 members
- Artisans Co-operatives, with a total of 850 members
- Bank Co-operatives, with 55,311 members (share-holders)
- Land based Co-operatives, with a total of 192 members

- Service Co-operatives, with 23,051 members, including, Cleaners Co-operative, Health Co-operative, Child care Co-operatives, Video Co-operative, Construction workers Co-operative
- Vendors Co-operatives, with 2200 members

#### **b) Producer's groups**

- artisans
- land-based
- forestry
- nursery-raising
- others

#### **c) Savings and Credit Groups**

Women require banking and credit services in both urban and rural areas. In the latter, they have formed their own savings groups and are learning to manage their own collective capital. These groups have then formed by their own district-level associations and include women workers of varied trades in many villages. The current district –level savings and credit associations are:

- Ahmedabad Savings and Credit Association
- Kheda Savings and Credit Association
- Gandhinagar Savings and Credit Association
- Mehsana Savings and Credit Association

SEWA's urban members have their own, individual savings accounts in SEWA Bank. The Bank promotes and trains these associations in order to decentralize its own operations, and build local self-reliance. It works closely with the associations in reaching savings and credit to rural women.

#### **d) Social Security organizations**

These are organisations of social security service providers, including health workers, child care workers and insurance promoters. The members are the actual service providers, while the self-employed women workers obtain services. They are:

- Lok Swasthya SEWA Health Co-operative
- Shramshakti Co-operative
- Shramlakmi Co-operative
- Krishna Dayan Co-operative
- Sangini Child Care Co-operative
- Shaishav Child Care Co-operative
- VimoSEWA , insurance collective

The economic organisations described in sections a - d are all primary organisations, serving the self employed women directly. However, organizing at the primary or grass roots level is necessary, but not enough. Access to markets, to training, to technical inputs and to policy making, requires organisations which can deal at state, national and international levels. The primary purpose of the economic organisations is to link the self employed women, through their primary organisations, to the larger economic structures; and in doing so, to mainstream them into the economy.

These economic associations are of different types, with different purposes, depending on the need of the primary organisations. Some serve one type of need such as housing, while others serve a multiplicity of needs. However, the main aim of all these associations to mainstream the self-employed women.

#### **e) The Gujarat State Women's Cooperative Federation**

The need for one such association - a Federation - was felt by the co-operatives mainly in the areas of marketing, capacity building for management of primary co-operatives and policy interventions with the government. SEWA sponsored co-operatives organized and took the initiative to form this Gujarat State Women's Co-operative Federation, the first of its kind. Today it has 96 co-operatives as members with a total of 78,000 self-employed women. It was registered in 1993. In 1996, the Federation became a member of the National Cooperative Union of India.

#### **f) Associations of Producers' groups**

Banaskantha District Mahila SEWA Association (BDMSA)

In Gujarat's north-western desert district, Patan (formerly known as Banaskantha), women have formed their own association of village level producers group. Originally these were part of the Government of India's Development of Women and Children in Rural Areas (DWCRA) programme. Based on local resources and women's own traditional skills, women have taken the leadership to develop their own district through economic activities.

80% of the families who once migrated in search of work and income security no longer do so. In 1996, rural women managers took over the running of their own economic activities.

An individual village level producer's group is too isolated and vulnerable to easily reach markets, raw materials and credit on its own. SEWA, the union, had undertaken the task of promoting new groups, helping them to build their capacities

and of linking with the government. However, it was felt that there should be a self-managed organization to undertake all these functions to act as a promoter, support and advocate for the producer's groups. Thus the BDMSA was registered as an Association. Its members are representatives of producer's groups in Patan district. It was registered in 1993.

### **Kutchcraft Association**

This association was formed in 1995 to support local women in their efforts to preserve and promote their traditional craft skills. It also aims to assist them in marketing so that their skill becomes a continuous source of employment. Now women no longer have to depend on state-supported 'relief work' (mainly digging and road construction work) for survival. Instead they embroider and market their own exquisite products, eliminating middlemen and exploitative traders.

### **Surendranagar Mahila and Balsewa Mandal**

In the dry, desert villages of Halvad, Dhrangadhra and Patdi talukas, women work in salt pans in very hard conditions. In order to plan for a better future for their young children, women have formed their own groups. These then, in turn, formed a district level association ('mandal') of 50 groups and women. At present the mandal is running 18 child care centres and 28 non formal education classes.

### **Sabarkantha Khedu Mandal**

In the largely dry, rain-fed lands of Sabarkantha district, agriculture is the major occupation. There is severe soil erosion of land resulting in ravines and land degradation. The Gujarat government's Land Development Corporation (GLDC) approached SEWA for collaboration in its watershed project in this district. The latter aimed to protect and preserve water and land through local women's participation. From 1994 onwards, SEWA has been organizing women farmers and agricultural labourers towards developing their land as a viable source of employment. Even after the completion of a two-year collaboration on the GLDC project, women continued to be active in the district's development. They formed their own Women Farmers' Organisation, Sabarkantha Khedu Mandal, in 1997. Currently the Mandal has 28,163 members.

### **Sukhi Mahila Mandal**

A dam built over the Sukhi river in Vadodara district displaced thousands of tribal families. SEWA started organizing these families after their rehabilitation by the Government of Gujarat, with the aim of integrating them into the mainstream through

economic rehabilitation. A three-year project from the government was undertaken by SEWA. Two village-level trade organisations of co-operatives and 3 producers groups were formed, as part of the project. At the end of three years, SEWA's primary and linking role was taken over by the Sukhi Mandal registered in 1995. The Mandal has 30,080 self-employed women from around 300 villages as its members in SEWA. SEWA is supporting the Mandal with technical services and capacity building.

**g) Anasooya Trust**

SEWA has been using communication services as a means of bringing the reality, concerns and struggle of poor women into the mainstream of society. In addition, communication services are required by self-employed workers to facilitate sharing of expenses, enhance organizing and strengthen their movement. Through these services, women learn of each other's concerns, struggles and strategies.

One such medium of communication is our fortnightly Newsletter 'Ansooya'. It communicates the experiences of workers and their organisations to the outside world in Gujarati. SEWA members call 'Ansooya' our own newspaper.

In order to consolidate and strengthen 'Ansooya's' efforts to promote women's development, Shri Mahila Ansooya Trust was established in 1996. The Trust produces publications on issues concerned with women workers. It also promotes local and folk media, booklets, posters and video films. Workers also obtain training in various communication media.

**h) Mahila Housing SEWA Trust**

SEWA, SEWA Bank, and all the Federations described above deal mainly with women's employment and social security needs. In addition to their main purpose, each of the federations was facing a demand for improved quality of life particularly better housing from their members. Since for the self-employed, a house is also a productive asset, their housing needs are closely linked with their employment needs. It was, therefore, decided to promote an organisation which would deal only with housing and would help each sister organization to promote the housing requirements of her members, and would link with the larger housing structures nationally and internationally. The Mahila Housing Trust registered in 1995 was promoted by SEWA, SEWA Bank and other sister organisations such as Foundation for Public Interest (technical and training support), and Friends of Women's World Banking (Finance).

**i) SEWA Gram Mahila Haat (SGMH)**

To help rural producer groups directly earn their livelihoods, SEWA established SEWA Gram Mahila Haat in 1999, with the full support and co-operation of the Government of Gujarat. Today, SGMH has three main goals:

- a. To provide marketing facilities, managerial and technical support and working capital assistance to the district associations.
- b. To enable rural producers to earn a monthly income of at least Rs. 2,000/-
- c. To facilitate the producers to become owner/managers of their collective enterprises.

Gram Haat's vision is to build a marketing organization providing integrated marketing services to the rural producers through exploring, developing and establishing first the internal (local market) and then the national market for rural products.

Gram Haat also strengthens the producer groups through District and financial management services along with marketing services.

Today, SGMH works with 3200 groups, (52000 women) across 11 districts of Gujarat to connect them to mainstream markets and reduce their dependency on businessmen who often exploit them. SGMH focuses on four sectors: agriculture, salt, gum, and handicrafts, as producers of these products constitute – 85% of SEWA's membership. Moreover, SGMH identified these trades as ones in which rural producer groups had difficulty connecting with local, national and international market places.

To date, SGMH's interventions have ranged from initial capital assistance to market interventions which have addressed SEWA's main goals. Going forward, SGMH will focus on distributing modern technologies to improve productivity and profitability, building and capacity of its members to run enterprises independently, and training members to produce value added services.

#### **j) SEWA Trade Facilitation Centre (STFC) or Unnat Bazaar**

SEWA realised the potential of craft production as a source of ensuring sustained livelihood and a disaster mitigation tool during the worst-ever drought in 2000. This was then immediately up-scaled after the earthquake in 2001. In this context, the need to expand the marketing efforts at the national and global level emerged, and SEWA Trade Facilitation Centre (STFC) was thus created.

STFC serves as a bridge between the rural micro-level enterprises and the global markets. The poor artisans are the owners of their own company. STFC

or Unnat Bazaar strategically targets the markets, thereby influencing the local wages and increasing the bargaining power of the poor artisans. With the objectives of capacity building, product development and exploring new markets, STFC has an integrated marketing approach. This is backed by research, data management, production related services and networking with wider national and international markets.

In this way, rural artisans reach national and global markets and they obtain regular work and income to become self-reliant.

### **Democratic, self-managed sustainable organizations.**

All the organisations described above function in a democratic manner. Their members, the self-employed women, hold elections periodically (most organisations have elections once every three years) to determine their executive committee. The executive committee meets at least once a month, sometimes more often, and takes all the decisions regarding both day to day running of the organisation, and most of its policies. The members of this executive committee are from the self-employed members of the organization. This kind of structure makes the organisations fully accountable to its members.

The organisations are self-run. There are two ways in which the organisations run their day-to-day affairs. First, the members of the executive committee may be the managers of the organization; this is especially true at the village level co-operatives or producers' groups, where the secretary or manager of the group is responsible for managing, accounts, marketing etc. Second, the executive committee may hire full time or part-time staff. Generally, the organisations prefer to hire local women, especially from among their own ranks of self-employed. Given the increasing literacy among the younger generation, this is an entirely feasible process. Sometimes, staff is hired from among trained personnel in particular fields, e.g. a trained banker as Managing Director of the Bank or a product designer or an agricultural expert.

Sustainability is a must for these organisations. They are a means by which the self-employed reach the mainstream. This means that the organisations must be able to stand firm in the market. Furthermore, the members expect their organisations to have a long life, so they have to be self-reliant and cannot depend financially or managerially on others. They themselves learn to be managers.

## **Capacity Building, Resources, Linkages**

Demand and awareness about their own organisations is growing among the women workers and their communities. Their major needs now are capacity building, access to more resources and linkages, including to existing formal structures and institutions.

They need the skills required to run their own organisations. These include accounting skills, managerial skills, marketing skills and various types of technical skills such as agricultural techniques or knowledge of medicines.

SEWA's capacity-building institution, SEWA Academy, the various associations and the cooperative federation are providing these skills, but the demand is huge.

The organizations also need resources to become self-sufficient and to grow. They need seed capital in the form of revolving funds, credit, water, electricity and land. SEWA has always struggled to enter the mainstream and make the presence of the self employed and poor women felt there: be it the trade union or co-operative sector, banking or financial structures, mainstream markets, the media, social security structures – in fact, everywhere.

Therefore, we strive for linkages to existing structures, as a method of mainstreaming the organisations of self employed women and making them sustainable. Not only do the organisations get linked but in the process the existing structures also start adapting to these organisations. Linkages are required to technical institutions such as agricultural universities, marketing and export organisations, housing institutions, health facilities, government programmes and schemes.