CONTENTS

1. SELF-EMPLOYED WOMEN WORKERS 3
2. SELF-EMPLOYED WOMEN'S ASSOCIATION 11
3. THE UNION 20
   LEVELS OF WORK 20
   HOME-BASED WORKERS 22
   VENDORS 29
   LABOUR AND SERVICES 33
   INTERNATIONAL AFFILIATIONS 38
4. SEWA BANK 39
5. THE CO-OPERATIVES 48
   THE CRAFT AND ARTISAN CO-OPERATIVES 49
   TRADING AND VENDING CO-OPERATIVES 61
   THE SERVICE CO-OPERATIVES 63
   THE LIVESTOCK CO-OPERATIVES 69
   THE LAND-BASED CO-OPERATIVES 73
   MARKETING 77
6. SERVICES FOR THE SELF-EMPLOYED 79
   NEED FOR SUPPORTIVE SERVICES 79
   SANGINI—THE CHILD-CARE CO-OPERATIVE 80
   HEALTH ACTIVITIES 82
   SMOKELESS CHULHAS 87
   LIFE INSURANCE SCHEME 87
   WATER AND SANITATION ACTIVITIES 88
   HOUSING PROGRAMMES 89
   PROTECTION AGAINST FAMILY AND SEXUAL HARASSMENT 89
   MAHILA TALAK PIDIT SANGH 90
   LEGAL AID 91
7. THE CHILD WORKER 95
8. COMMUNICATIONS 100
9. HUMAN RESOURCE DEVELOPMENT 106
10. DEALING WITH CRISSES 112
    THE LOAN CRISIS 112
    RESERVATION RIOTS AND THE SPLIT FROM TLA 114
    COMMUNAL VIOLENCE AND SEWA'S RELIEF AND REHABILITATION WORK 117
    COMBATING DROUGHT 118
11. SEWA BHARAT 121
12. POLICY IMPACT 124
13. A LONG WAY TO GO 147
1

SELF-EMPLOYED WOMEN WORKERS

Reality of the Self-Employed Workers

A vegetable vendor of Ahmedabad borrows Rs. 50 from a private money-lender early in the morning, buys vegetables, sells these the whole day and returns Rs. 55 to the money-lender in the evening. This goes on day after day. Three generations ago, her family had their own land in a village on the river bank. There they grew vegetables, pumpkins and melons and made daily trips to the city to sell their produce. At that time the vendors had plenty of space to sell their wares in the city market. With the establishing of textile mills and other industrial units, the market space has been taken over by residential houses and retail shops. Today she and the other vendors are literally pushed out of the market. They had to leave their land which was no longer productive because the river water got mixed with the industrial effluents. Forty families of the village and many along the river ceased to be vegetable growers. The vegetable vendor left the village and made her home in a city slum.

A farm labourer works for more than 8 hours every day and earns Rs. 5 to Rs. 9 per day. Agricultural work provides income only for a few months in the year. The labourer is thus forced to take loans and consequently accepts the low wages she receives, in order to repay the loans. Until the last decade, her family wove cloth for their own use and also for sale during the slack season. However, the growth of the textile industry in Ahmedabad and other parts of Gujarat, took away much of the handloom weavers’ market and their access to yarn for weaving. Most of them have become farm labourers, and some migrate to the city and pick rags from the streets to make a living.

A kerosene vendor is selling in the streets without a license because the concerned official believes that a woman’s place is in the home. A new rule is coming which will issue licenses for shops only and will ban street-vending. She will soon be pushed out of the market.

A junksmith buys metal scrap and waste from a scrap dealer to make pots, pans, buckets and other objects. Working with primitive tools she must hammer ten times just to cut a hole in a metal sheet. The scrap is increasingly expensive.

A garment worker gets already cut pieces of cloth from a private trader to sew garments, and quits, using her own sewing machine, thread and labour. She is paid Rs. 6 to sew one dozen children’s dresses per day. She can sew more, but not enough work is available.

A block-printer lost her work because the cloth that she had hand-printed is now being screen-printed in factories. She has no access to the screen-printing factory.

A bamboo worker weaves baskets and sells these in the village market. She can no longer work because the bamboos are expensive and in short supply. Eighty percent of the bamboos of her area are sold by the state to the paper mills, and thus her demand for bamboo is not a priority.

A forest dweller used to collect sal tree seeds and gum from the forests and would sell these in the village market. She also had a small piece of land to grow food grains for the family. The forest officials now ban people’s entry into the forests. The land is too degraded to grow anything. For some years now she has been working at the state-run famine relief work-site for 5 kilograms of wheat per day.
Today her main concern is that the famine relief work must continue so that she has work.

The list of trades is long, the examples of self-employed workers are numerous. But these illustrations describe the plight of vast numbers of economically active women who are the invisible workers of the nation, and also of the world. They rarely own capital or tools of production, they have no direct link with organised industry and services, and they have no access to modern technology or facilities. All they possess are the skills and knowledge of their trade and their physical labour. They constitute the majority of the enormous population of self-employed workers, normally called the "unorganised sector". In India only 6 percent of working women are in the organised industry and services; the remaining 94 percent are left to fend for themselves.

**Self-Employment**

These 94 percent of the work-force constitute the self-employed workers of our economy. Self-employment is the major form of livelihood and includes all those people who have to earn their living without being in a regular and salaried job.

These people have been referred to by various names: 'unorganised', 'informal', 'marginal', 'unregulated', 'peripheral', and 'residual'. Such negative terms give them an inferior and insignificant position in the economy, whereas in fact they are in the centre of it and contribute a great deal. To give them positive status, dignity and recognition, and to draw attention towards them, we call them self-employed workers.

Broadly speaking there are three categories of self-employed workers:

- Small-scale vendors, small traders and hawkers, selling goods such as vegetables, fruit, fish, eggs and other staples, household goods, garments and similar types of products.
- Home-based producers such as weavers, potters, bidi (local cigarette) makers, milk producers, garment stitchers, processors of agricultural produce and handicrafts producers.
- Labourers selling their services or their labour, including agricultural labourers, construction workers, contract labourers, hand-cart pullers, head loaders, dhohis (workers who wash clothes), cooks, cleaners and other providers of services.

The self-employed workers comprise a substantial proportion of the urban work-force (45 percent in Calcutta, 40 percent in Bombay and 55 percent in Ahmedabad). Millions of people then, mainly in the low income groups (women, children, scheduled castes and tribes, and backward classes), are self-employed. Further, many of the goods and services consumed by the general population are provided by this sector. There is then ample justification for focussing on this group in programmes aimed at expanding employment opportunities, increasing income, and raising productivity.

The limited amount of data makes it difficult to assess the size or composition of self-employed workers. However, over the past several years, SEWA has conducted a series of socio-economic surveys of self-employed women workers which reveal a general profile of these women.

These profiles show that self-employed women are among the poorest of workers. Most of them are illiterate. Many of them have total family incomes of less than Rs. 3600 per year which is considered to be the poverty line cut-off (see Table 1). In addition, women workers make a very significant contribution to the total family income. In one sample study of workers (see Table 2) the income of more than 56 percent of the women surveyed accounted for up to 50 percent of the total family income.
<table>
<thead>
<tr>
<th>Occupation</th>
<th>%</th>
<th>Rs</th>
<th>%</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agricultural Labour</td>
<td>90</td>
<td>3000</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Garment Maker</td>
<td>57</td>
<td>600</td>
<td>35</td>
<td>0.1</td>
</tr>
<tr>
<td>Used Garment Dealer</td>
<td>70</td>
<td>80</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Handcart Puller</td>
<td>74</td>
<td>86</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Vegetable Vendor</td>
<td>74</td>
<td>86</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Milk Producer</td>
<td>80</td>
<td>150</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Cotton Fruit Seller</td>
<td>80</td>
<td>150</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Hardwood Weaver</td>
<td>90</td>
<td>60</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Waste Picker</td>
<td>90</td>
<td>60</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Firewood Picker</td>
<td>90</td>
<td>60</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Block Worker</td>
<td>90</td>
<td>60</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Bidi Worker</td>
<td>90</td>
<td>60</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Ink Packer</td>
<td>90</td>
<td>60</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Head Loader</td>
<td>90</td>
<td>60</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Basket Worker</td>
<td>90</td>
<td>60</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Basket Worker</td>
<td>90</td>
<td>60</td>
<td>30</td>
<td>0.1</td>
</tr>
</tbody>
</table>
Table - 2 Distribution of Respondent Income as a Percentage of Family Income

<table>
<thead>
<tr>
<th>Type of Work</th>
<th>Upto 100%</th>
<th>11-50%</th>
<th>51-90%</th>
<th>91-100%</th>
<th>Unspecified</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural Labourers</td>
<td>8</td>
<td>72</td>
<td>9</td>
<td>27</td>
<td>13</td>
<td>129</td>
</tr>
<tr>
<td>Animal Husbandry</td>
<td>5</td>
<td>10</td>
<td>2</td>
<td>11</td>
<td>1</td>
<td>29</td>
</tr>
<tr>
<td>Horticulture</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Scrap Collection</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Hawkers and Vendors</td>
<td>11</td>
<td>62</td>
<td>14</td>
<td>57</td>
<td>11</td>
<td>154</td>
</tr>
<tr>
<td>Home-based Workers</td>
<td>19</td>
<td>140</td>
<td>8</td>
<td>32</td>
<td>6</td>
<td>205</td>
</tr>
<tr>
<td>Contract Labourers in Industry</td>
<td>6</td>
<td>21</td>
<td>0</td>
<td>4</td>
<td>13</td>
<td>44</td>
</tr>
<tr>
<td>Services</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Transport</td>
<td>2</td>
<td>32</td>
<td>12</td>
<td>3</td>
<td>2</td>
<td>51</td>
</tr>
<tr>
<td>Others</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>6</td>
<td>9</td>
<td>28</td>
</tr>
<tr>
<td>TOTAL</td>
<td>56</td>
<td>346</td>
<td>50</td>
<td>142</td>
<td>58</td>
<td>652</td>
</tr>
</tbody>
</table>

(1987 data)

Women-Headed Households

A systematic study of women-headed households in Ahmedabad city and the villages of Ahmedabad district has not yet been done. However, existing information reveals that a substantial number of women are the primary bread-winners for their families. One SEWA survey of women artisans reveals the high proportion of economic household-heads among self-employed women. As Table 3 shows, the percentage of women workers solely supporting their families is highest among tailors (36 percent), hand-block printers (30 percent), carpenters (28 percent) and incense makers (30 percent). The reasons that women have assumed this role vary. For some, their husbands are dead or have deserted them. For others, their husbands are ill, unemployed or merely 'un-cooperative' in contributing income to their households.

Table-3 Proportion of Women Artisans who are Sole Supporters of their Families

<table>
<thead>
<tr>
<th>Trade Group</th>
<th>Percent Sole Supporters</th>
<th>Reasons</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Widow</td>
<td>Deserted</td>
</tr>
<tr>
<td>Tailors</td>
<td>36</td>
<td>16</td>
</tr>
<tr>
<td>Embroiderers</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>Hand-Block Printers</td>
<td>30</td>
<td>15</td>
</tr>
<tr>
<td>Cobbiers</td>
<td>19</td>
<td>9</td>
</tr>
<tr>
<td>Carpenters</td>
<td>28</td>
<td>17</td>
</tr>
<tr>
<td>Junksmiths</td>
<td>25</td>
<td>14</td>
</tr>
<tr>
<td>Bamboo Workers</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>Cigarette Rollers</td>
<td>21</td>
<td>16</td>
</tr>
<tr>
<td>Incense Makers</td>
<td>30</td>
<td>16</td>
</tr>
<tr>
<td>Vegetable Processors</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>Fish Processors</td>
<td>10</td>
<td>—</td>
</tr>
<tr>
<td>Papad Makers</td>
<td>21</td>
<td>15</td>
</tr>
<tr>
<td>Pickle Producers</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>
Ownership of Assets

Self-employed women workers have virtually no assets to their name. Whatever little is owned by their families is almost always in the name of male family members. These workers belong to families which constitute the poverty sector of the Indian economy. In one survey of rural families, it was found that 63 percent of them were landless. Only 5 percent of the families owned land above twenty bighas (1 acre = 1.75 bighas).

Table - 4 Distribution by Land Ownership

<table>
<thead>
<tr>
<th>Size of Land</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landless</td>
<td>314</td>
</tr>
<tr>
<td>Upto 2 bighas</td>
<td>25</td>
</tr>
<tr>
<td>2.1 - 5 bighas</td>
<td>59</td>
</tr>
<tr>
<td>5.1-10 bighas</td>
<td>40</td>
</tr>
<tr>
<td>10.1-15 bighas</td>
<td>25</td>
</tr>
<tr>
<td>15.1-20 bighas</td>
<td>15</td>
</tr>
<tr>
<td>Above 20 bighas</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>501</td>
</tr>
</tbody>
</table>

Further, a large proportion of the rural women's families, 43 percent, did not own any type of livestock. Those who did had buffaloes, cows, camels, donkeys, and poultry.

Table-5 Distribution by Livestock Ownership

<table>
<thead>
<tr>
<th>No. of Animals Owned</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>216</td>
</tr>
<tr>
<td>1-2</td>
<td>164</td>
</tr>
<tr>
<td>3-4</td>
<td>58</td>
</tr>
<tr>
<td>5-6</td>
<td>15</td>
</tr>
<tr>
<td>6 and More</td>
<td>49</td>
</tr>
<tr>
<td>Total</td>
<td>501</td>
</tr>
</tbody>
</table>

Difficulties Experienced at Work

Self-employed women are a particularly vulnerable group of workers. Their lives are full of endless toil and struggle both within and outside the home. To understand both the nature and degree of their problems at work, SEWA undertook a survey of these in 10 occupational groups. The table below illustrates the pattern of difficulties and their magnitude.
Table 6: Distribution According to Difficulties Experienced at Work.

<table>
<thead>
<tr>
<th>Type of Work</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
<th>J</th>
<th>K</th>
<th>L</th>
<th>M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agricultural Labourers</td>
<td>36</td>
<td>1</td>
<td>3</td>
<td>5</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>11</td>
<td>5</td>
<td>7</td>
<td>171</td>
<td></td>
</tr>
<tr>
<td>Animal Husbandry</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>5</td>
<td>17</td>
<td>5</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>Horticulture</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Scrap Collection</td>
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<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Hawkers and Vendors</td>
<td>53</td>
<td>20</td>
<td>27</td>
<td>32</td>
<td>11</td>
<td>80</td>
<td>54</td>
<td>42</td>
<td>27</td>
<td>18</td>
<td>6</td>
<td>5</td>
<td>395</td>
</tr>
<tr>
<td>Home-Based Workers</td>
<td>109</td>
<td>8</td>
<td>24</td>
<td>8</td>
<td>51</td>
<td>7</td>
<td>2</td>
<td>2</td>
<td>73</td>
<td>41</td>
<td>15</td>
<td>10</td>
<td>350</td>
</tr>
<tr>
<td>Contract Labourers in Industry</td>
<td>38</td>
<td>0</td>
<td>5</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>25</td>
<td>8</td>
<td>1</td>
<td>4</td>
<td>83</td>
</tr>
<tr>
<td>Services</td>
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<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Transport</td>
<td>43</td>
<td>0</td>
<td>12</td>
<td>13</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>17</td>
<td>13</td>
<td>4</td>
<td>1</td>
<td>107</td>
</tr>
<tr>
<td>Others</td>
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<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>16</td>
<td>6</td>
<td>2</td>
<td>45</td>
</tr>
<tr>
<td>Total</td>
<td>301</td>
<td>33</td>
<td>72</td>
<td>66</td>
<td>65</td>
<td>95</td>
<td>57</td>
<td>65</td>
<td>143</td>
<td>216</td>
<td>56</td>
<td>37</td>
<td>1296</td>
</tr>
</tbody>
</table>

*Multiple difficulties were reported by individuals, hence the total is more than 662 (the sample size)*

A = Low Income  
B = Marketing  
C = Working Conditions  
D = Family Problems  
E = Health Problems  
F = Credit  
G = Place for Business  
H = Harassment by Law Enforcement Agencies  
I = Exploitation by Middlemen  
J = No Work  
K = Other  
L = No Difficulty  
M = Total
SELF-EMPLOYED WOMEN'S ASSOCIATION

History of SEWA

The Self-Employed Women’s Association, SEWA, was born in 1972 as a trade union of self-employed women. It grew out of the Textile Labour Association, TLA, India’s oldest and largest union of textile workers founded in 1920 by a woman, Anasuya Sarabhai. The inspiration for the union came from Mahatma Gandhi, who led a successful strike of textile workers in 1917. He believed in creating positive organised strength by awakening the consciousness in workers. By developing unity as well as personality, a worker should be able to hold his or her own against tyranny from employers or the state. To develop this strength, he believed that a union should cover all aspects of workers’ lives, both in the factory and at home.

The TLA, as an embodiment of Mahatma Gandhi’s ideas, has been a pioneer in expanding the functions of unions. It has acted throughout the years on Gandhian principles, and has tried to demonstrate that they can be translated into practice and lead to results. Its work in industrial relations and in providing extensive services in social welfare for its members embodies these ideas.

In industrial relations, the TLA has emphasized settling disputes through constitutional and peaceful means. Strike is considered an inherent right of the workers, but the last weapon. Throughout its work, the TLA has stressed strict discipline, restraint, and avoidance of bitterness and violence. Demands are formulated only after thorough economic and social investigations are carried out. Membership involvement in the struggle to achieve the demands is imperative. Voluntary (rather than mandatory) arbitration on the part of the workers and owners is stressed. Machinery for regular consultations between management and unions for voluntary arbitration, and settling grievances attempts to strengthen the loyalty of members to the union.

In addition to industrial relations, the TLA has participated in the social and economic development of the community by providing library and reading rooms, medical aid, gymnasia, educational activities, and training in time use and budgeting. It also has been involved in the provision of cooperative credit services, housing, consumer societies, and other social welfare activities.

Against this background of active involvement in industrial relations, social work, and local state, and national politics, the ideological base provided by Mahatma Gandhi and the feminist seeds planted by Anasuya Sarabhai led to the creation by the TLA of their Women’s Wing in 1954. Its original purpose was to assist women belonging to households of mill workers, and its work was focussed largely on training and welfare activities. By 1968, classes in sewing, knitting, embroidery, spinning, press composition, typing and stenography were established in centres throughout the city for the wives and daughters of mill workers.

The scope of its activities expanded in the early 1970’s when a survey was conducted to probe complaints by women tailors, of exploitation by contractors. The survey brought out other instances of exploitation of women workers and revealed the large numbers untouched by unionisation, government legislation, and policies.
71, a small group of migrant women working as cart pullers in Ahmedabad’s cloth market came to
LA with their labour contractor. He had heard of a transport workers’ union organised by the TLA
thought they might be able to help the women find some housing. At the time, the women were
in the streets without shelter. They were sent to see Ela Bhatt, the Head of the Women’s Wing.
Talking with the women in her office, she went with them to the areas where they were living and
to the market area where they were working. While there, she met another group of women who
were working as head-loaders, carrying loads of cloth between the wholesale and retail markets. As
she talked with them on the steps of the warehouses where they waited for work, they discussed their jobs
their low and erratic wages.

After the meeting, Ela Bhatt wrote an article for a local newspaper and detailed the problems
of head-loaders. The cloth merchants countered the charges against them with a newspaper article of their
own, denying the allegations and asserting their fair treatment of the head-loaders. The Women’s
Wing turned the release of this story to their own advantage by reprinting the merchant’s claims on
paper and distributing them to use as leverage with the merchants.

Word of this effective play spread and a group of used garment dealers approached the Women’s
Wing with their own grievances. A public meeting of used garment dealers was called and over 100
women attended. During the meeting in a public park, a woman from the crowd suggested they form an
organisation of their own. Thus, an appeal from the women and at the initiative of the leader of the
Women’s Wing, Ela Bhatt, and the president of the TLA, Arvind Buch, the Self-Employed Women’s
Association (SEWA) was born in December 1971.

Women felt that as a workers’ association, SEWA should establish itself as a trade union. This was a
novel idea, because the self-employed have no real history of organising. The first struggle
La undertook was obtaining official recognition as a trade union. The Labour Department refused
to register SEWA because they felt that since there was no recognised employer, the workers would
have no one to struggle against. We argued that a union was not necessarily against an employer, but
for the unity of the workers. Finally, SEWA was registered as a trade union in April 1972.

SEWA grew continuously from 1972, increasing its membership and including more and more
women in its fold. The beginning of the Women’s Decade in 1975 gave a boost to the
organisation, placing it within the women’s movement. In 1977, SEWA’s General Secretary, Ela
Bhatt, was awarded the prestigious Ramon Magsaysay Award and this brought international
recognition to SEWA.

In 1981, relations between SEWA and TLA had deteriorated. TLA did not appreciate an activist
women’s group in its midst. Also, the interests of TLA, representing workers of the organised sector,
came into conflict with the demands of SEWA, representing unorganised women workers. The
friction came to a head in 1981 during the anti-reservation riots when members of higher castes
were attacked by the Harijans, many of whom were members of both TLA and SEWA. SEWA spoke out
in defence of the Harijans, whereas TLA remained silent. Because of this outspokenness, TLA threw out
La from its fold. After the separation from TLA, SEWA grew even faster and started new initiatives.
Furthermore, the growth of many new co-operatives, a more militant trade union and many supportive
voices has given SEWA a new shape and direction.

Sangam* of Three Movements: The Labour Movement, The Cooperative Movement and The Women’s Movement

WA has grown with the inspiration and support of these three separate movements, and sees itself
as part of a new movement of the self-employed which has arisen from the merging of all three. SEWA
was born in the labour movement with the idea that the self-employed, like salaried employees, have
rights to fair wages, decent working conditions and protective labour laws. They deserve recognition
as a legitimate group of workers with status and dignity, and the right to organise bodies to publicly
represent their interests. Most importantly, the bulk of workers in India are self-employed, and if
sangam is the Sanskrit word for confluence.
unions are to be truly responsive to labour in the Indian context, then they must organise them. This requires going beyond the Western model of a trade union as practiced in industrially developed countries where labour is composed mainly of wage earners working for large-scale manufacturers or enterprises. In India, where only 11 percent of the labour force is comprised of these types of workers, the trade unions must expand their efforts to represent the millions upon millions of self-employed landless labourers, small farmers, sellers, producers and service workers. Moreover, if unions are to be responsive to women workers, they must recognize that they are most concentrated in this sector. If labour unions want to touch the mass of workers in India and other developing countries, especially women workers, it is essential for them to organise the self-employed.

In addition, SEWA feels the co-operative movement is very important for the self-employed. Not only is it important for the self-employed to struggle for their rights, but also they need to develop alternative economic systems. The co-operative movement points the way to such a system where workers themselves control their own means of production, an alternative system, where there is no employer and no employee but all own what they produce. Unfortunately, the world-wide co-operative movement has not really reached the poor. Workers’ co-operatives have rarely been successful and co-operatives have been unable to change social and economic relations.

SEWA accepts the co-operative principles and sees itself as part of the co-operative movement attempting to reach these principles to the very poor women. In the present situation of our society, the co-operative movement has yet to reach poor women because the co-operative structure itself has been misused. The poor are consciously and deliberately excluded from membership. Women are not even perceived as part of the clientele, let alone as valid members in their own right.

The government itself has also weakened the co-operative structure by intervening to control decision-making, destroying the autonomy and voluntary nature of the co-operatives. SEWA sees the need for bringing poor women into workers’ co-operatives. The co-operative structure has to be revitalised to become truly workers’ organisations, and thereby mobilise the strength of the co-operative movement in the task of organising and strengthening poor women.

The women’s movement in India began with the social and religious movements in the late 19th century. This period of seeing the woman as an object of social reform changed with the onset of the nationalist movement when, under Mahatma Gandhi, women actively participated in the freedom struggle and became active in their own liberation. In the 1970’s, the women’s movement took a new and more radical turn, with women participating actively in social movements and demanding capability of opportunity in all spheres of life. The women’s movement pointed out that women constitute 50 percent of the world’s population and they do two-thirds of all the work in the economy. For this work, women are paid only 10 percent of all wages, salaries and remuneration. At most, 1 percent of this income is owned by women*. All this, because women’s work is not recognised as work, and hence not paid for or paid for at very low rates. SEWA has been a part of the growing women’s movement. We feel that the bulk of women in India are poor, self-employed, and mainly rural. In order for the movement to be successful, it must reach out to these women and make their issues—economic, social and political—the issues of the movement.

Vision of a New Society

Over the years SEWA has developed a vision of the society it is working towards. This vision has come not from theoretical understanding, but from the members of SEWA themselves who over the years have articulated the type of society we see as an ideal. We see a society where everybody has a reasonable level of life:
- all the nutritional needs fulfilled
- safe and secure shelter
- sufficient clothing
- full and easily accessible health care
- education up to secondary school for every child

* U.N. Statistics released at the 'Mid-Decade Conference on Women' Copenhagen, 1960.
We see a society where every able-bodied adult works, each type of work has equal value and yields adequate earnings. There is enough work for all and no work is so physically demanding that it adversely affects the health of the worker.

We see a society where there is equal access and opportunity for all to training and education, so that everyone's potential can blossom.

We see a society where the assets and resources are equally distributed. There is no division into capital and labour, but all resources are jointly owned by groups of people which function cooperatively. The fruits of work of a co-operative are equally shared.

We see a society where men and women have equal opportunities and similar roles. The care of the family, child-care and housework becomes the responsibility of men, women and the society as a whole. Men and women equally share both the responsibility of family and the responsibility of work.

We see a society where there is participation of all in the process of decision-making. Each person is part of an organisation. Each person belongs to a co-operative through which he or she collectively owns and shares resources. Each person belongs to a union which protects his or her interests and rights.

We see a society where the needs of the weakest are put first, where decisions are made with social upliftment as the first priority, and where caring and sharing are the values on which decisions of society are based. In this society, there will be a continuous process of organising which will constantly be reaching the weak, voicing their concerns and strengthening them.

**Struggle and Development**

SEWA has chosen to adopt the joint strategies of struggle and development efforts to organise self-employed women workers, and move towards our vision of a new society. Generally, efforts at organising are focussed either on struggle efforts alone or only on development. Although each effort alone has its strengths, it also has its drawbacks which are compensated for when combined with the other.

On the positive side, struggle efforts draw positive attention to exploitative situations, bring visibility for issues facing workers, create pressure on the existing system to respond and reduce exploitation, build unity and courage among the workers and inculcate a spirit of sacrifice among them. Struggle efforts are able to involve large numbers of workers and help to build a movement of workers. The specific issues of struggle, by confronting the existing system, are able to show the way for change.

But struggle alone also has negative implications, especially for the self-employed workers. Being unorganised, weak, and poor, they have very limited bargaining strength. Their ability to sustain a struggle is severely limited by economic pressures. Hence it is easy to victimise them and break their determination to struggle. Besides, there are few constructive inputs which emerge from struggle efforts for change. Struggle efforts are mainly a process of making demands and pressures on a system for more and more benefits for a particular group of people. When successful, they tend to become inward-looking and may not necessarily contribute to regenerating resources. Struggle efforts rise and fall with the emergence of issues and are not continuous and on-going in nature.

Similarly development efforts alone have their own pros and cons. Development efforts are able to create a constructive alternative to an unacceptable system, they are able to impart skills in the workers and develop a capacity of self-sufficiency. They are able to create asset ownership, control, and autonomy for the workers. Development issues help to build an organisational base as they are continuous and on-going in nature.

On the other hand, development efforts tend to become only commercial-minded and limited in outlook. They are not able to reach very large numbers of people and may work towards the good of a few people only. They forget about the good of all workers. They also tend to fit with the existing status quo rather than question it.
Independently, therefore, both struggle and development efforts have limitations to bring about change and create a new society. However, combining both these approaches creates a unique potential force. SEWA continues to evolve this joint strategy of struggle and development by working at the grass-roots with self-employed women workers.

The efforts of struggle and development have to be constantly balanced and combined for building on their respective positive aspects, and minimising the negative implications. Together, struggle and development are able to establish increased solidarity for workers and increased concrete benefits by the participatory involvement of the workers. They are also able to question the status quo, and build an alternative. Development efforts to be successful always involve struggle at some point, and this capacity has to be inculcated in the workers. Struggle efforts have to build concrete development orientations for sustained involvement of the members. All the members of society, in our vision, must have the capacity for struggle when the needs arise, and must be involved in on-going development work for sustenance. From the struggle efforts we understand the nature of exploitation and from development efforts we build our own alternatives.

Struggle and development, in turn, entail organisation building and a growing movement which go hand-in-hand and are complementary to each other. Both are incomplete and have limited effectiveness in themselves. A continuous balance has to be maintained between an organisation and a movement. Organisations give the movement stability and continuity and the movement carries the organisations on to social change.

Struggle and development activities have both to be carried out under the auspices of some organisational form. Of the various organisational forms available in the legal framework of our country, the ones which embody the values of struggle and development had to be identified. The considerations for the choice of organisational form for SEWA have been the following:

- One which the self-employed workers are the members.
- One which allows the direct control of the members of the organisation, the workers, to form the decision-making body.
- One which is based on democratic principles of membership and elected representatives of the workers.
- One which encourages and strengthens the direct participation of the members who are the self-employed workers.
- One which has an equal basis of financial contribution by all workers to establish a right in the organisation. It also has voting rights based on the numerical strength of members and not on the financial strength. Each member has one vote only.
- One which establishes accountability to the workers themselves as the ultimate forum.
- One which is a representative organisation of the workers.

These considerations clearly pointed to the trade union form of organisation for the struggle efforts, and the co-operative form of organisation for the development efforts. SEWA is registered as a trade union and has sponsored autonomous co-operatives of the respective trade groups. The joint action of struggle and development is translated into reality through the joint action of trade union and co-operative. A constant balance is maintained between the two by focussing on the on-going organisation and building a movement of the self-employed workers simultaneously. Both the forms—union and co-operative—are ideologically participatory and focus on the worker-identity of the members. They are people's organisations. SEWA is a people's organisation.

**People's Organisations in the Mainstream**

The vision and ideology of SEWA lead to people's organisations being formed, becoming strong and being in the mainstream of the economy and of the process of nation-building. The assumptions with which we work to achieve this end are:

15
- The need to organise the poor, self-employed women. They are unorganised as workers and individually it is very difficult for any one to be able to bring about change. But collectively it is possible to change the present situation. Organising workers for collective action is most important.
- The need for people from all sections of society to contribute.

The present situation of our society is such that the poor on their own are not able to influence the situation effectively. The task of change is so gigantic that it requires the skills of everybody in society today. That is why literate and illiterate people, middle class and working class people, professionally qualified and unqualified people are needed to work as a team to deal with the problems of poverty and exploitation and bring about a new society. However, since SEWA is a people’s organisation, the privileged sections of society who involve themselves in this work, must be constantly accountable to the members, the workers themselves.
- The need to move into the mainstream.

The members of SEWA represent the majority of the workforce of the country, but they are being called marginal and peripheral and residual. They are being by-passed by what is considered the mainstream. The task is to enable the members, the majority of the workforce, to understand what is the mainstream of the economy and of life in our country, and to move into the mainstream themselves. With their entry the nature of the mainstream economy should completely change.
- The need to function at all levels of society.

The members have to understand the complexity of the global interlinkage on their life situation and the need for functioning at the grass-root, national, and international levels simultaneously, so that people learn to speak for themselves and create an alternative where the majority is central and people are central.
- The need to learn as a member of an organisation.

Through collective action, the need for organisation-based functioning becomes imperative. The members have to understand organisational functioning and be able to work within the rules and frame-work of an organisation.
- The need to negotiate.

The members have to learn to negotiate for their rightful place in the economy and in society from a position of equality and strength. Collective action helps them to negotiate as they learn to continuously monitor and evaluate changes in the economy.
- The need to develop people’s potential.

In a people’s organisation, our most valuable resource is people. Development means building the capacities of people and not of a sector of the economy.
- The need to create their own knowledge, their own learning.

Members have to learn to create a knowledge system based on their own lives and experiences.

The structure of SEWA has developed in an attempt to make these assumptions a reality. We did not begin with a pre-determined blueprint for structuring our work. Our vision and ideology have been the guide for constantly evolving our structures and processes, in response to the needs of our members. Subsequent chapters describe our day-to-day work and reflect the slow evolution of SEWA.

The SEWA Family

Although all activities are generally assumed as part of SEWA, in fact, many of the activities are carried out by different organisations.

Here we must distinguish between the SEWA movement, and SEWA, the organisation. The SEWA movement has inspired the growth of many organisations of different types all over the country.

SEWA, the organisation, is a trade union registered under the Trade Unions Act, with a membership of 15,144 in 1987. It has an elected Executive Committee.

26 co-operatives listed below are registered under the Co-operatives Act and have their own elected Managing Committee.
<table>
<thead>
<tr>
<th>Name</th>
<th>Trade</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Shri Mahila SEWA Sahakari Bank Ltd.</td>
<td>Banking</td>
</tr>
<tr>
<td>2. Shri Abodana Mahila Kapad Chhapam SEWA</td>
<td>Block-printing</td>
</tr>
<tr>
<td>Sahakari Mandal Ltd.</td>
<td>Patch-work</td>
</tr>
<tr>
<td>3. Shri Sabina Mahila SEWA Chiindi Utpadak Sahakari Mandal Ltd.</td>
<td>Cane and Bamboo</td>
</tr>
<tr>
<td>4. Shri Baangpah Mahila SEWA Vaanakaam Utpadak Mandal Ltd.</td>
<td>Handloom Weaving</td>
</tr>
<tr>
<td>5. Shri Vijay Vankar Mahila Utpadak Mandal Ltd.</td>
<td>Wool/Cotton</td>
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<tr>
<td>6. Shri Utshah Hathshai Oon Vankar Sahakari Mandal Ltd.</td>
<td>Handloom Weaving</td>
</tr>
<tr>
<td>7. Shri Mahila Vikas Odyogik Sahakari Mandal Ltd.</td>
<td>Carpentry</td>
</tr>
<tr>
<td>8. Shri Prajapati Mahila SEWA Maal Maam Utpadak Sahakari Mandal Ltd.</td>
<td>Pottery</td>
</tr>
<tr>
<td>9. Shri Saundarya Safai Utkarsh Mahila Sahakari Mandal Ltd.</td>
<td>Cleaning Service</td>
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<tr>
<td>10. Shri Jwala Sahakari Gruhek Bhandar Ltd.</td>
<td>Kerosene Vending</td>
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<tr>
<td>11. Shri Sangini Mahila Balsewa Sahakari Mandal Ltd.</td>
<td>Child Care</td>
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<tr>
<td>12. Devdholera Dush Utpadak Sahakari Mandal Ltd.</td>
<td>Milk Production</td>
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<td>13. Dumarli Mahila SEWA Dush Utpakak Sahakari Mandal Ltd.</td>
<td>Milk Production</td>
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<td>15. Rupal Mahila Dush Utpadak Sahakari Mandal Ltd.</td>
<td>Milk Production</td>
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<td>16. Sarvoday Rasham Dush Utpadak Sahakari Mandal Ltd.</td>
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<td>17. Bahiyal Dush Utpadak Sahakari Mandal Ltd.</td>
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<td>18. Kathwada Dush Utpadak Sahakari Mandal Ltd.</td>
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<td>19. Pusunj Dush Utpadak Sahakari Mandal Ltd.</td>
<td>Milk Production</td>
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<tr>
<td>20. Shri Hariyali Mahila SEWA Shaak Phal Sahakari Mandal Ltd.</td>
<td>Milk Production Vegetable/Fruit Vendors</td>
</tr>
<tr>
<td>21. Vanraj Mahila SEWA Vruksa Utpadan Sahakari Mandal Ltd. (Metal)</td>
<td>Tree Growing</td>
</tr>
<tr>
<td>22. Vanraj Mahila SEWA Vruksa Utpadan Sahakari Mandal Ltd. (Damali)</td>
<td>Tree Growing</td>
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<tr>
<td>23. Vanraj Mahila SEWA Vruksa Utpadan Sahakari Mandal Ltd. (Baidana)</td>
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<tr>
<td>24. Vanlaxmi Vruksa Uchher Mahila Sahakari Mandal Ltd.</td>
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<td>25. Shri Motsyagandha Mahila SEWA Machkaam Sahakari Mandal Ltd.</td>
<td>Fish Vending</td>
</tr>
<tr>
<td>26. Shri Pethapur Mahila Utpadan Sahakari Mandal Ltd.</td>
<td>Paperwork</td>
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</tbody>
</table>
The Mahila SEWA Trust, a sister organisation is registered under the Bombay Trusts Act and carries out the health, child-care and some of the development activities. It has a board of trustees.

SEWA Delhi, SEWA Lucknow, SEWA Bhagalpur, SEWA Mithil, SEWA Singhbhum, SEWA Munger and SEWA Bhopal, are registered under the Societies Act and each has its own elected Executive Committee. SEWA Indore is registered under the Trade Unions Act and has its own elected Executive Committee. SEWA Jabalpur is registered as a co-operative under the Co-operative Act. SEWA Bharat, registered under the Bombay Trusts Act, is a federation of all the SEWA’s. Thus the SEWA family consists of autonomous organisations, acting independently but linked with a common ideology and common purpose.

### Executive Committee of SEWA 1987-1989

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Position</th>
<th>Industry/Role</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Godavariben Kishanrao</td>
<td>President</td>
<td>Bidhi Worker, Readymade Garment Worker, Vegetable Vendor</td>
</tr>
<tr>
<td>2.</td>
<td>Karimaben Ahmed Hussain Shaikh</td>
<td>Vice President</td>
<td>SEWA Organiser</td>
</tr>
<tr>
<td>3.</td>
<td>Laxmiben Tetabhai Patni</td>
<td>Vice President</td>
<td>SEWA Organiser</td>
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<td>4.</td>
<td>Ranjaniben Desai</td>
<td>Vice President</td>
<td>SEWA Organiser</td>
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<tr>
<td>5.</td>
<td>Elaben Bhatt</td>
<td>&amp; Treasurer</td>
<td>SEWA Organiser</td>
</tr>
<tr>
<td>6.</td>
<td>Renanaben Jhambala</td>
<td>General Secretary</td>
<td>SEWA Organiser</td>
</tr>
<tr>
<td>7.</td>
<td>Niruben Jado</td>
<td>Secretary</td>
<td>SEWA Organiser</td>
</tr>
<tr>
<td>9.</td>
<td>Sunandaben Morari</td>
<td>President</td>
<td>SEWA Organiser</td>
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<tr>
<td>10.</td>
<td>Shantaben Kashi</td>
<td>Vice President</td>
<td>Bidi Worker</td>
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<td>11.</td>
<td>Khatoonbibi Abdul Ahmed</td>
<td>Vice President</td>
<td>Readymade Garment Worker</td>
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<tr>
<td>12.</td>
<td>Mustakimibibi Ashiq M. Shaikh</td>
<td>General Secretary</td>
<td>Vegetable Vendor</td>
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<tr>
<td>13.</td>
<td>Dhanguariben Chhotalal</td>
<td>Secretary</td>
<td>Vegetable Vendor</td>
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<tr>
<td>14.</td>
<td>Rajiben Khengarbhai</td>
<td>Co-opted Adviser</td>
<td>Agricultural Labourer</td>
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<tr>
<td>15.</td>
<td>Shiviben Karjibhai</td>
<td>Co-opted Adviser</td>
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<tr>
<td>16.</td>
<td>Suviben Animitbhai</td>
<td>Co-opted Adviser</td>
<td>Head Loader</td>
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<tr>
<td>17.</td>
<td>Suryaben Jagdishbhai</td>
<td>Co-opted Adviser</td>
<td>Paper Picker</td>
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<td>Maniben Revahahi</td>
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<td>Firewood Picker</td>
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<td>Hiraben Vithalbhai</td>
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<td>Tobacco Worker</td>
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<td>24.</td>
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<td>25.</td>
<td>Champaben Chandrakantbhai</td>
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<td>SEWA Organiser</td>
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<tr>
<td>26.</td>
<td>Lalitaben Krishnasawami</td>
<td>Co-opted Adviser</td>
<td>SEWA Organiser</td>
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FROM PRESSURE TO COMMAND

EMPLOYERS

LOWER WAGES

WORKERS

lever for wage-revision

Alternative ECONOMIC ORGANISATION
Offering:
ALTERNATIVE WAGES
BETTER WAGES
& ASSURED INCOME

BULK BUYING
HIRE PURCHASE TOOLS
SUPPLY OF CAPITAL
ORGANISE MARKETING
3
THE UNION

SEWA is registered as a trade union under the Indian Trade Unions Act of 1926. The union is open for membership to self-employed women workers all over India. The membership fee is Rs. 5 per year. The union is governed by a two-tier level of elected representation. The members of each trade elect their representatives in the ratio of 1 representative per 100 members. These representatives then form the Trade Council (Pratinidhi Mandal). In addition, and parallel to the Trade Council are Trade Committees (Dhancha Samiti) in each trade. The Trade Committee has no fixed proportion to number of members but varies between 15 to 50 members. The Trade Committees meet every month and discuss the problems of their trades and possible solutions to them. Trade Council members are members of their respective Trade Committees as well. The organiser of a trade group is the Member-Secretary of that group’s Trade Committee.

Every three years the Trade Council elects an Executive Committee of 25 members. The representation on the Executive Committee reflects the proportion of membership.

The office-bearers of the trade union are elected from among the Executive members. It has become a practice to elect the President from the trade with the largest membership.

LEVELS OF WORK

SEWA’s experience has shown that injustice exists at three levels. First is the face of injustice that the women directly see—the direct exploiter. This may take the form of a cruel policeman, a heartless employer or a vicious contractor. Supporting the direct exploiter, however, is the second level of injustice—the government agencies and the legal structure. The labour department, for example, which is meant to protect the workers has been corrupted by the employers and often helps the employer to get around the law. The municipality treats the poor vendor as a criminal. The courts take years to give final judgements and these judgements are usually not in favour of the poor, especially if they are women. All this exploitation can be sustained because of the injustice at the highest level—at the level of policies and laws. When our cities and towns are planned no space is given to vending so that the vendors are doomed to always remain illegal. Labour laws are conceived with the organised sector in mind so that there is no protection for the home-based workers. The Police Acts treat the poor and the homeless as criminals.

SEWA has found that in order to be effective, struggle has to be carried out at all three levels of injustice. First through direct action—meeting with and writing to the employers or the police. ‘Morchas’, demonstrations, Satyagrahas and strikes are the most effective forms of direct action. Second, SEWA deals with government departments through complaints and uses the legal structure by filing cases in court. Finally, SEWA tries to bring about policy changes—to change the concepts of town planning, to make labour laws more responsive to the needs of self-employed workers, to make the insurance companies aware of the problems of the self-employed, by campaigns, workshops, studies and advocacy. But basic to all these strategies is the need to organise the workers. All action—
whether direct, legal or policy—is useful only if it leads to another phase of organising.

### SEWA Membership List 1973 to 1987

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### SEWA Membership

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HOME-BASED WORKERS

The home-based workers are invisible to society, literally, in that they work within their homes and officially in that they practically do not appear in the Census or other official statistics.

A small example illustrates this:
In 1981 Provisional Census the number of workers listed under the household industry is 8.8 million. However, according to government labour statistics the number of workers who roll bidis at home is 2.25 million. (This number is an estimation because no official agency has collected precise statistics) Does this mean that one minor product like bidi alone accounts for one-fourth of the household industry workforce? What about the 10 million workers in the handloom sector? What about the various categories listed by the Khadi and Village Industries? What about localised trades such as 1 lakh lace makers in one district in Andhra Pradesh? Clearly 8.8 million is a gross underestimation.

Home-based workers can be classified into two types: First, those who are given the raw materials by another person (the employer) who pays them by a piece-rate for the amount of work they produce. Second, those who buy all their raw materials themselves and earn by selling their finished goods.

Piece-Rate Workers

The workers are given the raw materials, they take it home, process it and return the finished goods to the employer. They are paid according to the number (or weight or size) of items they have produced. Bidis, incense sticks or 'agebattis,' paper bags, garments, cotton-pod sheeling, groundnut-pod sheeling, hand-embroidery, zari or gold-embroidery work, cleaning grain, block-printing, match-stick making, paper-rolling, sub-assembling electrical and electronic items, packaging and labelling, industrial goods, are some of the products worked this way.

The Small Producers

These are workers who invest their own small capital to buy materials, process the goods in their own homes, and sell the final produce in the market. Their products range from clay pots or 'matkas' to iron stoves and buckets; from handloom cloth to sophisticated zari and embroidery work; from bamboo products to fancy wory and wood carving, from papier mache to bronze and metal work. There is more data available on these workers because many of them come under the purview of the All India Handicrafts Board and the All India Handloom Development Corporation. Men and women both are engaged in this work in large numbers.

They have no employer, yet they have to deal with all sections of society—from the source of raw materials, to the customer in the market, the financier, the police and municipal or panchayat office. Each producer is an individual struggling to make his or her living in the market place of giants.

SEWA has organised workers in a number of home-based trades. Here we describe the actual process of organising them.

Bidi Workers

There are about 5 million bidi rollers in India of which about 90 percent are home-based women workers. Unlike the other home-based workers, the bidi workers are protected by labour laws. The Bidi and Cigar Workers (Conditions of Employment) Act 1975 protects their working conditions, the Minimum Wages Act ensures their rate of payment and the Bidi and Cigar Welfare Fund Act gives a fund for welfare including medical help, housing and scholarships for children. The Provident Fund Act and the Gratuity Act also covers them. The main problem is that none of these acts are implemented.

* Bidi is an Indian cigarette made out of coarse tobacco rolled into a leaf.
SEWA first started organising bidi workers in Patan, a small town about 90 kilometres from Ahmedabad. Patan, famous for its finely woven cloth, has over 500 bidi workers but very little other industry. SEWA came in contact with these bidi workers when Chandubai, a bidi worker from Patan, came to Ahmedabad to find out what SEWA could do for her. She earned well below the minimum wage and said that although there was a medical centre specifically for bidi workers in Patan, the doctor there would not treat her or any other woman. She wanted SEWA to form a union.

A small survey revealed that these were all home-based workers. The bidi worker would give the women workers leaves and tobacco which the women would roll into bids at home and return to the traders. They were paid a piece-rate for a thousand bids earning barely Rs. 4 in a day for 8-hour labour. It was decided that SEWA should try to organise Patan's bidi workers into a union and should also find out about the medical centre for bidi workers.

It was found that the medical centre was attached to a bidi welfare centre, supervised by a welfare administrator. Medical facilities, housing grants and scholarships for children of bidi workers were to be given from the fund. However, under the provisions of the Welfare Act, a bidi worker had to have an identity card issued by the employer before he or she could use the facilities at the medical centre. The employers had refused to issue identity cards and so although the medical centre was set up and a doctor was present the workers could not benefit from it. The medical centre was always vacant and the doctor idle.

SEWA organised meetings of the workers and approached the Labour Commissioner to help solve the problem. Finally a tripartite meeting was arranged.

SEWA was represented by its office bearers and five women leaders from the bidi workers, the employers by five bidi traders, and the government by the labour officer and the welfare officer. When the employers saw the women workers they drew back in shock. "We will not negotiate as equals with our own workers", they said. However, they were persuaded to sit down.

SEWA demanded that the employers issue identity cards. The employers said they had no permanent workers on their rolls. Finally a compromise solution was reached—the labour inspectors would look at the employers' books and decide which workers should be issued identity cards. Although the employers agreed to this compromise in the meeting, outside they began a reign of terror. The workers were told that if they talked to a SEWA representative or to a labour inspector, they would be dismissed and black-listed. When the labour officers came to inspect the books the employers pretended to have lost the keys to their safes. "The employers will never issue identity cards," said the women, "Can't the government do it instead?" This was a new idea. SEWA wrote to the Welfare Commissioner explaining the problem and suggesting that the welfare office should issue identity cards for the workers. But there was no response.

It seemed pointless to continue in Patan, SEWA seemed to have reached a dead end. So the organising effort shifted to Ahmedabad.

Unlike the Patan women, the bidi workers in Ahmedabad had a strong tradition of organising. These were mainly Padmanabhi women immigrants from the southern state of Andhra Pradesh, where their mothers and grandmothers had been active in unions. The organising began with a series of meetings designed to find out what the women felt were the main issues and what they felt SEWA could do for them. "We don't know what our rights are", said most of the women. "Why don't you tell us about the laws?" Some Padmanabhi women said they were ready to join a union but they wanted SEWA to contact other women such as Koshtis and Muslims who they felt were very timid.

Thus SEWA and the Central Board of Workers Education organised 3 classes for bidi workers in the Padmanabhi (from Andhra Pradesh, Koshti from Madhya Pradesh) and Muslim community areas.

What a wonderful organising tool these classes proved to be! It took the women away from their work, their homes, their problems and allowed them to sit together to relax and open their minds to new ideas. For the first time they discussed their work only, not their families or relatives or communities, and they found they had so much in common. At the end of the five days the women were usually so motivated that they themselves enthusiastically suggested the next step for action.

Four main issues emerged from the classes. First, no one was getting the legal minimum wage which
was Rs. 11 per 1000 bides in 1982. Most workers were getting about Rs. 6. Second, no one got any other legal benefits such as bonus or provident fund. Third, the main emerging system of work was the one in which the employers hired contractors to deal with the workers. Since the contractors had full control of place of work and took a commission, they would hire and fire the workers as they liked. This also worked to the workers' disadvantage since they would hire the workers less than the employers. Fourth, some workers complained that the employers were using raw materials and 'buy' back the bids, thereby converting them into 'independent traders' thus evading the labour laws.

After the classes the women decided that they will take out a procession to press their demand. There were over 700 women and the procession started moving by its own momentum, shouting and cheering each other. As the procession passed through the areas, the bidi workers left their homes and came running to join it. Some came without slippers, many with small babies. One woman was seven months pregnant. Finally there were about 1500 women.

The first stop was outside the shop of the biggest owner, Jivraj Bidi. "Down with salesmen," shouted the women. "Give us minimum wages," Jivraj, the owner, hurriedly pulled down his shutters. "Come out and meet us," shouted the women. The other owners got news of the procession as it reached them and by the time SEWA got to their shops, the shutters were already down.

Finally the procession reached the Labour Commissioner's office. The police stopped the march 50 yards away and a delegation of 10 women went ahead to present a memorandum. The others set onto the police, down, exhausted but happy, and made speeches to one another. The Labour Commissioner agreed to force the employers to give minimum wages and everyone went home.

The next day there were pictures in all the newspapers. A procession of working class women was unusual event. The effect of the procession and the resulting publicity was gratifying. The Labour Department, which hitherto had taken no notice of the complaints made by SEWA, now conducted raids on all the bidi shops and filed cases against all bidi employers. The employers called the women leaders to their shops, offered them tea and told them, "If you want anything, come to us. There is no need to go to a union. And best of all, the rates went up by Rs. 1.

Subsequently, SEWA was able to continuously negotiate the rates which had not increased at all in the last 5 years. In 1987 workers were getting Rs. 13 for rolling 1000 bides.

Unexpectedly, three years after the first letter, the Welfare Commissioner wrote saying he was going to Ahmedabad and would like to meet SEWA. He was very cordial and when he came he immediately agreed to SEWA's suggestion that the welfare office issue identity cards to bidi workers.

Later he even found out that the money in the bidi workers welfare fund had not been spent at all. He had been noticed by some Members of Parliament who had questioned the Central Labour Minister about this on the floor of the House. The Labour Minister had summoned the Welfare Commissioner and ordered him to spend the money immediately. Thus the Welfare Commissioner was rushing around the country trying to solve the identity card problem.

The Ahmedabad workers then began pressing for a medical centre, and in 1984, a small clinic was opened at Rakhial and 1706 identity cards were issued.

After these successes, SEWA felt that it was time to reach out to bidi workers all over the state, as well as to highlight their plight. So we conducted two studies, a socio-economic study and a socio-survey. During the course of the study SEWA organisers came in contact with bidi workers all over Gujarat and began unionising them.

About 300 workers in Navsari, Bilimora, and Surendranagar in South Gujarat joined the union as did 150 workers of Prantij in North Gujarat and 200 workers of Valsad. As the union spread out, it was felt that once again something should be done to make the bidi unions presence felt, and to build unity and a sense of militancy among the workers. So in 1983 a convention was organised. 800 delegates from all over Gujarat, as well as from other states attended the convention. Representatives from Nampally in Karnataka, Bhopal in Madhya Pradesh, and Hyderabad in Andhra Pradesh talked about their efforts as well as their experiences in organising. The common issues emerging were (1) minimum wages were not paid, (2) there was high rate of rejection of bides (upto 50 per cent), (3) non-issuance of id cards;
books and identity cards and (4) when workers tried to organise, employers closed down and shifted their workplace. Often employers shifted across the state borders. This happened not only when workers organised or when governments tried to enforce the law, but also because the minimum wage being a state subject was different in each state and employers tended to move to states with lower wages.

The convention was addressed by the Labour Minister Shri Sanat Mehta, who promised that the Gujarat government would strictly enforce labour laws for bidi workers. SEWA's unionising attempt picked up momentum after this convention, leading to a number of achievements.

**Wages**

The minimum wages for bidi is fixed on the piece-rate for a thousand bids. In Gujarat, the piece-rate is linked to the dearness allowance, D.A., and so every six months if there is a revision in the D.A., the legal minimum rate also increases. Thus when SEWA started unionising in 1978, the rate was Rs. 9 for 1000 bids. Ten years later in 1988, the rate is Rs. 17 for 1000. In neighbouring Madhya Pradesh, however, the rate has increased only from Rs. 8.40 to Rs. 10.40 in 10 years.

Due to the fast increase in the Gujarat rates, unmatched by increase in rates in other states, SEWA has been unable to force the rate up to the minimum wages. Nevertheless, there has been a steady rise in wages in Ahmedabad due to constant pressure from the union. In 1978, the actual rate paid was Rs. 6. In 1982, after the procession, it went up to Rs. 7. In 1983, it was Rs. 9. In 1984, it increased to Rs. 10. In 1985 and 1986, the rate was Rs. 11 and Rs. 12 per 1000, respectively. In 1987, the rate was Rs. 13 for 1000 bids. Similarly in Navsari and Surat there has been an increase of Rs. 1 to Rs. 2 per 1000 every year and an increase of Rs. 1 per 1000 every year in North Gujarat.

**Identity Cards**

So far over 6000 identity cards have been distributed to SEWA members by the Government. The cards are issued by the Central Welfare Fund Commissioner and signed by the State Factory Inspector. These cards ensure that the workers have an identity and are recognised as workers by government sources.

**Scholarships**

Under the scheme of the Welfare Fund, the bidi workers' children are entitled to scholarships to help with their education. Until now, very few children have received this scholarship. In 1984 for the first time 30 children of bidi workers received scholarships in Ahmedabad. In 1985 only 15 children received these. In 1986, 40 children received scholarships and this increased to 250 children in 1987.

**Bonus**

Bidi workers are entitled to receive a bonus but in fact they are not paid bonus by any of the employers in Gujarat. In 1983, for the first time, workers in Ahmedabad got a bonus. In 1984 in Navsari and Bhilwara the employers too began giving bonus. In 1985 employers in North Gujarat gave bonus. However every year in all the centres, bonus has to be negotiated separately.

**Equal Pay for Equal Work**

Although bidi rates are paid by the piece-rate for 1000 bids, even here there is discrimination between men and women in some places. In 1978, men were getting Rs. 8.50 per 1000, while women were getting Rs. 7 per 1000. After a struggle in 1983, the women's rates were raised to Rs. 8.10 per 1000. However, the men's rates went up to Rs. 9.10 per 1000. When SEWA objected to this difference in rates, we were told by the employers that the men's bids were better than the women's, although both were sold under the same brand. Finally, the rates were equalised when women also got Rs. 10 per 1000 in 1986.

**Closures and Dismissals**

In our labour surplus economy, loss of work is what the workers fear most. It is the strongest weapon held by the employer. Often an employer will dismiss a worker if she asks for her rights. An employer will shut down his establishment without paying any compensation to the workers.

In 1983, after the convention, 105 women in Ahmedabad were dismissed by their contractor SEWA organisers mobilised workers to demonstrate before the contractors and 36 women were taken back.
However, the contractor, Abdul Kalam 'Mister', of 67 women had closed down his godown and shifted to another 'chali' or neighbourhood. He refused to pay compensation. So SEWA filed a complaint in the Labour Department. The case is now going on in the Labour Court. Workers have asked for gratuity, provident fund and retrenchment allowance. From time to time women have been dismissed or discharged and SEWA has negotiated re-instatement. For example, 4 women were re-instated in Ahmedabad in 1985 and 23 women in 1986. In Navsari, the contractor stopped giving work to 96 women when they asked for a legal minimum wage. SEWA organisers negotiated a settlement of a higher rate and re-instatement of the women.

In 1986, Laxmadas Bidi in Ahmedabad shut down his establishment re-inprinting 96 women. The women demonstrated outside his shop and refused to move till he paid them gratuity. SEWA also complained to the Labour Commissioner. Finally, in 1987, a settlement was negotiated and Rs. 2,40,000 was paid as gratuity. This was the first time in Gujarat that gratuity had been paid.

Quantity of Raw Materials
One of the persistent complaints of bidi workers is that the employer gives them low quality or low quantity leaves, so that they are unable to make 1000 bidos out of the given quantity. SEWA has been continuously negotiating for better quality and quantity of raw materials. We have conducted direct negotiations with the employer, as well as filing complaints in the Labour Department. In Navsari in 1985, the quantity of raw materials was increased by 12.5 percent. In 1987 under SEWA's insistence, a test case was set up by the Labour Commissioner's office where 20 bidi workers rolled bidos under the supervision of the Labour Department, to work out the exact quantity of raw materials required.

Sale-Purchase System
The major reason why workers are unable to avail of the labour laws is that Gujarat employers use the sale-purchase system. In this system, the employers make the workers buy the raw materials and sell the finished product to them, and on paper they are shown as 'traders'. SEWA has been challenging this system. In 1983 SEWA filed a writ petition in the High Court asking that workers in the sale-purchase system be declared as workers under the Minimum Wages Act and the Bidi and Cigar Act. However in 1984 the High Court asked us to withdraw the petition saying that this is a matter of evidence and has to be dealt with in the lower courts. For two years we were trying to persuade the Labour Department to file a case in the Labour Court, and finally, in 1987, a case was filed in the Industrial Tribunal saying that sale-purchase workers are covered by the Minimum Wages Act and the Bidi and Cigar Act. The case covers about 2000 workers, direct and indirect, of Jivraj Bidi, Ahmedabad.

Provident Fund
In October, 1985 the Supreme Court gave a judgement that home-based bidi workers were in fact covered under the Provident Fund Act. So in 1986 we filed a complaint that bidi workers of Jivraj Bidi were not being paid provident fund. Because of the sale-purchase system, the complaint could not be decided immediately, but is being conducted by the Provident Fund Commissioner with evidence being brought by both sides.

Garment Workers
Gujarat has over 1,50,000 garment workers. Many of these workers are employed in large factories dealing mainly with export. An increasing number, both men and women, are in small workshops supplying garments on contract to shops. However, the largest number of workers are poor women sewing garments as piece-rate workers in their own homes. These women sew a variety of garments—quilts covers out of waste cloth or 'chindi', petticoats, frocks, gowns, underwears, and cloth bags out of new cloth. They are given cloth by a trader to take home and sew it into the required item. The worker provides her own thread, sewing machine and machine oil, and she is paid by the piece-rate. In January, 1986 she was getting Rs. 8 per dozen petticoats, frocks, gowns, underwears, and clothbags.

These poorest of garment workers are the members of SEWA. The first of such workers who joined SEWA in 1977 were the chindi workers of Dariapur in Ahmedabad. Chindi is waste, often dirty, scraps of cloth which come out of the textile industry. This waste is used to make children's clothes as well as
About 3000 women, mostly Muslims, living in the inner-city area of Dariapur, sew these kholis. In 1977, the price of thread suddenly went up and the women were very agitated because they were left with practically no earnings. A small group of them came to SEWA because they heard that SEWA helps poor women.

With the help of the local Textile Labour Association, TLA, representatives, the SEWA organisers went house to house in Dariapur and talked to women about demanding a guaranteed minimum wage. At the time, chindi sewers were paid Re. 0.60 per khol which takes approximately ½ hours of labour. However, after deducting the cost of thread and oil the women were making well under Re. 0.40 per khol. The workers decided to demand a rate increase to Rs. 1.25 per khol.

Several mass meetings were organised. For many of the women it was the first time they had participated in this type of activity. Five women were elected as representatives of the workers and they made a list of the women, the traders they worked for, and how much they were paid. They approached the traders with their demand for a rate increase but were turned away. Subsequently, SEWA filed a complaint in the State Labour Court on behalf of the chindi sewers and the Labour Commissioner arranged a series of meetings between the traders and representatives of the workers.

Negotiations went on for well over a month. During this period the very poorest women strikers were finding it nearly impossible to withstand the loss of income. As a small relief effort, SEWA arranged to buy chindi from the mills and provided work to five or six of the poorest women.

A compromise agreement was finally reached between the merchants and workers—the women would get paid Re. 1 per khol.

However, after the agreement, some of the poor women were victimised by the traders and so as a relief measure, SEWA started a small production unit. This unit acted as a wage stabiliser in the area and helped to make sure that the traders paid the agreed wage. Unfortunately, SEWA was not able to strictly enforce the Re. 1 rate and so in practice the rate varied from 0.80 p. to Re. 1.

Meanwhile the price of thread continued to rise and by 1980, the women again felt the need of a rate increase. In 1986 the state government imposed a sales tax on chindi. The chindi traders were very agitated and tried to get the sales tax removed. The women once again organised, had meetings and went to the state Labour Minister to say that government should not remove sales tax unless the traders agreed to a price rise. Again, negotiations were conducted in the office of the Labour Commissioner and the traders finally agreed to Re. 1.25 per khol.

After this victory, SEWA began organising the other ready-made garment workers in Ahmedabad. Through a small survey we found that the inner-city area of Shahpur was full of women making children’s and women’s garments. Meanwhile, in labour areas such as Amrawadi, Bapunagar and Saraspur, women were sewing mainly petticoats.

Two full-time organisers joined SEWA to help organise the garment workers all over the city. They were chindi sewers from Dariapur who had actively participated in the chindi struggle. They contacted garment workers, organised meetings and held workers education classes. The result was that the workers in the Shahpur area became organised and sent demand notices to all their employers asking for an increase in wages. At the same time, SEWA complained to the Labour Department and labour inspectors raided the traders’ shops. The workers also organised a few days strike and the traders increased the rates by 20 percent.

SEWA then found out that no minimum wages had been fixed for garment workers in Gujarat. So we wrote to the Labour Office asking that garment workers be entered into the Minimum Wages Schedule and the minimum wage be fixed for them.

Organising the garment workers then proceeded at three levels. On one level, workers meetings and worker education classes were held. On another level, there were direct negotiations with employers and traders and on the third level, SEWA was pressurising the government for fixing the minimum wage. Due to continuous contact, meetings, classes, and ‘sammelans’ the membership continued to grow. At the same time, SEWA negotiated payment of bonus to some workers. In addition, a Re. 1 price increase was obtained for petticoat sewers and the union was able to reinstate workers who had been
missed by the employers. In 1984, garment workers were finally included by the government in the Minimum Wages Schedule, but their rates were not being fixed.

By the end of 1984, it was decided by the garment workers' trade committee that their union was strong enough to launch a full scale agitation for fixation of minimum wages. Unfortunately in 1985 communal riots broke out and the agitation had to be postponed. In March, 1986, 2000 women workers took out a procession demanding that minimum wages be fixed and immediately after the procession, the state government issued a draft notification announcing the daily wage rate for garment workers.

1986 was again a year of riots, but during 1987 the garment workers became active and pursued the fixation of minimum wages. There was a great deal of resistance from the employers. The lead was taken by the owners of large factories who made representations, sent memorandums and threatened to move the industry out of Gujarat if a minimum wage was fixed.

However, the workers also lobbied vigorously. They went in groups to the government offices, lobbied the Minimum Wages Advisory Committee and finally a group of 200 workers gathered outside the CM where the Minimum Wages Advisory Board Meeting was being held. The workers' efforts were successful, and in December 1987, the government of Gujarat finally notified minimum wages for garment workers. The workers were very happy and held a big meeting or 'sammelan' of 2500 workers to celebrate and to demand immediate implementation.

Fortunately their trials were not yet over. In June 1988, the government, under pressure from the employers, suspended the minimum wage. The workers were shocked. They immediately took a delegation to the Labour Minister and released the story to the press. The major newspapers carried the story and protests began to pour in from other trade unions. Over 200 workers went to the state assembly, handed out leaflets to legislators and lobbied them to take up the issue in the assembly. Finally, the government yielding to pressure from the workers issued a fresh notification reinstating the minimum wage.

VA had found that whenever a worker tries to ask for a higher wage she is victimised and dismissed from her work. Because of this, women are afraid to ask for their rights. In order to help victimised workers and strengthen the organising process, SEWA with the help of the Central Labour Ministry set up a small unit called Parashramalaya. Women who had been victimised were given work from the shramalaya until they could be reinstated. Over the last 4 years, Parashramalaya has given work to 1000 women.

Pad Rollers

979, SEWA organised a group of pad manufacturers in a strike for higher wages. The women rolled pads on a piece-rate basis for neighbourhood merchants, who supplied them with the materials—except for oil, which the women provided themselves—and were paid Re. 1 for every gram of pads rolled. Several hours of tedious work in the hot sun are required to produce a gram of pads.

However, the price of oil in 1979 caused a sharp increase in the daily costs to the women from Re. 0.80 to 1.40. This severely cut into their meagre wages which averaged Rs. 3 per day. With the decrease in wages, the traders began to protest a rate increase. The women knew the traders' profits were at least 2 rupees per kilogram of pads and felt justified in asking for the increase. When their request was refused, about 100 women went on strike right before Diwali, the busiest season for pads in India. In five days, however, the women made no progress and were finding it difficult to continue without income. They then approached SEWA for help.

VA representatives went to talk to the traders to hear their side of the story. According to the traders, they claimed they hardly were making a profit and operated their business only to give work to the women. They felt betrayed by the ungrateful workers' demands. They said they considered paying higher wages. The women countered that the small traders were making substantial profits. The largest trader, who employed 50 of the women, previously had worked in a
while mill and managed the papad business part-time on the side. As this papad business expanded he quit his mill job, bought a motor-cycle, and built new additions on his house. To the women these were obvious signs of wealth generated through their labour. The striking women lived in the same housing settlement as the three merchants. During the strike women from another area came to get work from the traders. The strikers approached them to ask for their support in boycotting the traders and they agreed. Bitterness developed to the point that fights between the traders and the sons of the women erupted.

Because they could not convince the traders to negotiate an agreement, SEWA filed a complaint with the state Labour Commission. The Commission sent a notice to the traders the following day and a labour officer was sent to investigate the problem. The traders subsequently agreed to meet with the papad workers and SEWA representatives at the Labour Commissioner’s office.

In the meeting, the workers demanded a rate increase from Re. 1.10 to Rs. 2.25 per kilogram, the traders offered Re. 1.25. Finally after several hours of negotiation, both groups reached a compromise of Re. 1.75. With the Diwali rush the traders were anxious to get production started as soon as possible. However, they insisted that they could not begin paying these increases until 5 days after Diwali. As the women had already lost 16 days worth of earnings, they were compelled to accept this agreement and return to work. SEWA planned a ceremony for the day the rate increase was intended to go into effect. Unfortunately, on that day the biggest trader left town and subsequently all the traders began to decrease the amount of work they gave to the strikers and hired new women from other neighbourhoods. Moreover, they only paid the women Re. 1.25 per kilogram completely ignoring the agreement reached in the Labour Commissioner’s office.

Other Home-Based Workers
SEWA also has as members women who make ‘agarbattis’ (incense sticks) in their homes, as well as some who re-saw cement bags. These workers are not as yet well organised, although both agarbatti workers and cement-bag stitchers have organised small strikes.

Campaign
SEWA is now mounting a national and international campaign to make home-based workers visible, to organise them and to give them legislative protection. At the national level SEWA is sponsoring a bill on ‘Protection and Welfare of Home-based Workers’ and is attempting to organise workers all over the country. At the international level, we are working towards an ILO convention on home-based workers.

VENDORS
A large number of SEWA members are small-scale traders, vendors and hawkers, selling goods such as vegetables, fruits, eggs, spices, fish, used garments, tooth brush twigs or ‘datan’, wood and other consumer goods. These items are generally bought from wholesalers or middlemen and sold to low income families. While men sellers generally operate out of small stalls or sell from hand-carts, most women sell either on the pavement, spreading their goods on burlap cloth along a city street or by wandering through neighbourhoods with baskets on their heads. Women sellers generally are employed throughout the year. Even though some of their goods are seasonal, they will diversify to sell whatever is available and marketable. Most have been involved in the same trade from an early age and many sell the same goods as their mother did.

Given the nature of these trades, the women work outside their homes and many take their children to the work site. However, the unsanitary conditions, pollution, and traffic hazards in the market area create an unhealthy environment for young children. Yet, in most cases, the women lack alternative child care facilities and have no choice but to bring their children with them.

The fixed capital investments differ between men and women sellers. Men sellers may have as much as
500 to Rs. 1000 invested in a stall or cart. Women sellers, however, use few tools and equipment—
hops a scale and a set of weights, a knife and a basket. Their equipment is generally worth Rs. 50 to
Rs. 100. Although most of the women sellers do not have large-scale investments in tools or equipment
they must invest substantial amounts of working capital. Their earnings (or value added) are directly
proportional to the volume of goods which are brought and sold which depends primarily on the
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...d access to reasonably priced credit is one of the most frequently cited constraints facing
women sellers. Goods are often purchased on credit from wholesalers and middlemen or with
borrowed money. In both cases, interest rates are very high, sometimes as much as 10 percent per day.
As some women themselves sell on credit, they suffer severe cash flow problems.

assistance by police and municipal authorities is one of the most constant problems confronting
street sellers. The root of this issue seems to lie in the absence of official recognition of the rights
of street sellers and their lack of political and economic power. An example of how this harassment
affects itself is the abuse of vegetable vendors. Although many of them have sold from the same
place for years—in some cases generations—the increasing congestion and rising urban land prices
have made their spaces increasingly precious. This has led to a great deal of pressure from large
chauls, traffic planners, and other public authorities to force these sellers off the streets. The
result is arrest and the sellers for just being there.

vendors first came in contact with SEWA to ask for help in getting bank loans. The first vendors
were old clothes sellers who walk around middle class colonies and exchange new pots for old clothes
and then repair the clothes and sell them in the old clothes market. Old clothes vendors are Vaghari
of the backward classes. The main problem of this community is that they are commonly perceived
as thieves. Because of this undeserved reputation the police are constantly harassing the old clothes
sellers. Whenever the police felt like it they would arrest a Vaghari man or, less commonly, woman on
the charge of theft. They would take him to the police station and beat him till he confessed to the
theft. The reason, however, is extortion. The police insisted that the vendor pay a bribe of upto Rs. 1,000
to be released. The whole Vaghari community was terrified of the police, their beatings and
extortions. SEWA started approaching the police to stop arresting and beating vendors. A large
team of police would go with a SEWA organizer to the police station and insist that the vendor be
released without being beaten. Once, a woman vendor was accused of stealing a sari. The SEWA
organizers went to the lady who had sold her the sari and brought her to the police station to prove the
vendor's innocence.

76 the male and female vendors formed a Clothes Sellers Association. SEWA, while not directly
involved with this Association, extended full support to it. The Association felt that many of their
members were harassed because of the common perception of Vaghari as thieves. They decided they should
challenge this perception. Once a popular Gujarati magazine published an article about old
clothes sellers in which someone was quoted as saying that these people were generally thieves. The
Organization decided to protest. They marched through the city telling the common people how they
were defamed. Then they marched to the magazine's office. They also filed a case for defamation
before the courts.

after the old clothes dealers, the vegetable vendors of Manek Chowk, came to SEWA. They too
asked for help in bank loans. Around this time, SEWA organised a worker's education class for vegetable
vendors, to teach them simple accounting procedures to supplement their sharp intuitive calculating
abilities. In the class the Vaghari vendors complained that they too were harassed by the police. They
were beaten with 'lathis', their baskets were kicked into the ditch and sometimes they were arrested.
Most affected were the women who sat in Manek Chowk.

Manek Chowk is the main fruit and vegetable market of Ahmedabad city. The vendors and hawkers
been selling in Manek Chowk square for the last 3 generations from mother to daughter or father
and grandfather. Over half of the vendors are women. However, as the city grows, the square gets more and more
...d and pedestrians, cars, cycles, rickshaws, handcarts and vendors jostle each other for the
parking space.
The vendors were being harassed for ‘encroachment’. According to the Bombay Police Act, the vendors were encroaching on traffic space and could be fined by the police. Under the Act, the accused vendor must pay the fine to the traffic court, otherwise she would be sent a summons. If she did not obey the summons, she would be sent an arrest warrant.

The policemen on duty used this illegal status of the vendors to extort bribes. If they did not pay, the policemen would beat them and kick their wares.

At first SEWA began by combating police brutality, complaining to higher officials and demonstrating in front of police stations. In 1977, there was a new state government which ordered large-scale transfers in the police department. The new policemen were particularly brutal. In the summer of 1978, SEWA had a meeting of vendors and it was decided to hold a protest demonstration appropriately on the Independence Day, August 15. A thousand vendors gathered and the procession wound its way around the city, ending up in a meeting at the Parade Ground.

As a result of the procession, police brutality decreased and the Municipal Corporation drew lines to mark the spaces in which vendors could sit.

However, the forces against the vendors were too strong. The traffic police were unhappy about the increasing congestion as was the Municipality. The shopkeepers were keen to get rid of the vendors too. The situation finally came to a head in 1980. A man died in a fight between two rival groups. The police declared a curfew and Manek Chowk was closed to vendors, shopkeepers, pedestrians and traffic alike. However, the police decided that this was an opportunity to get rid of the vendors and when the curfew was lifted, the vendors were prohibited from going back to their assigned spots.

The vendors were very agitated and SEWA approached the Police Commissioner who refused to allow vendors to sit. It was the 28th of January. It was decided that the vendors should occupy their rightful places two days later. The 30th of January was Gandhi’s death anniversary. In a fitting tribute to Gandhi, it would be a satyagraha.

By 8 a.m. most of the vendors and all SEWA organisers were there. Shopkeepers curiously watched. No policeman was in sight yet. SEWA has already planned out the strategy — all the vendors were to sit in against the wall in their usual places with their baskets.

SEWA organisers were to stand among them. If arrested, no one was to panic but to quietly go into the police vans. At 9 a.m. the police vans began arriving, one after another. Five of them stood at one end of the market and policemen poured out. They seemed as uncertain as SEWA, about what would happen next. But as the police arrived passers-by began to collect and soon there was a crowd of people pushing and jostling. Local toughs or goondas began shouting abuse at the vendors and the vendors shouldered back.

The police strategy seemed to be to create a disturbance so that then they would treat it as a ‘law and order’ problem and ‘pick up’ the vendors.

Meanwhile the consumers began coming into the market. They greeted the vendors by name and were happy to see them back. Newspaper photographers also came. The police withdrew and Manek Chowk was back to normal.

After the satyagraha, the situation returned to square one. The vendors were back in place, still ‘illegal’, still being harassed by the Police and the Municipality. Could their position be legalised?

In February 1982, a lawyer, Indrani Jaising, on behalf of petitioners SEWA, Laxmiben, Rajiben, Sakriben and Ela Bhatt, filed a case in the Supreme Court against the Municipal Commissioner, the Police Commissioner and the State of Gujarat. The petition claimed that by denying the petitioners’ licences, the Municipality was violating their fundamental right to trade. Not only was the petition admitted, but the two-judge bench ordered a stay on prosecution by the Municipality and the Police. It ordered the Municipal Commissioner to give licences to all SEWA members in the Manek Chowk area, and for the Municipality, the Police and SEWA to work out a compromise solution.

A compromise solution was worked out and accepted by the Supreme Court. The Court judgement passed in 1984 said:
- The Municipal Corporation will accommodate members of SEWA on the terrace of the vegetable market.
- The Municipal Corporation will provide a roof on the terrace.
- The Municipal Corporation will provide a broad staircase.
- The Municipal Corporation will provide water and lighting facilities.
- The Municipal Corporation will issue 321 licenses.

Until such time as the vegetable vendors are shifted to the terrace and the above-mentioned facilities provided, the stay of prosecution by Police and Municipality will be in effect.

If at any time in the future any vendors are allowed to vend in Manek Chowk, the SEWA members will have priority claim to vend.

The management of the affairs of the vegetable market will be carried on by a 'Topla Bazar Committee' having equal representation of the Municipal Corporation and of vegetable vendors.

However, until 1986, the Municipal Corporation did not build the terrace market and the police would still harass the vendors from time to time. So SEWA went back to the Supreme Court and obtained temporary licenses.

Again in 1987, SEWA had to go to the High Court and obtain yet another stay order on prosecutions by the Police.

Along with the legal battle in Manek Chowk, SEWA began organizing vendors all over the city of Ahmedabad and also in smaller towns outside. The major problem everywhere was the same—vendors did not have licenses and they were being harassed by the Police and Municipality.

First, SEWA tried to find nearby and alternate sites for vendors. This strategy was successful in Bhidhanjani where about 150 vendors were relocated and in Raipur where 75 vendors were relocated.

Secondly, SEWA tried to reason with the traffic police and get them to stop fining vendors who were not really disrupting traffic, as in Meghaninagar. At the same time vendors were encouraged to resist bribing the police. In one case in Meghaninagar, the SEWA organizers actually made a policeman return all his bribes to the vendor.

SEWA also continues to resist police brutality. When an old vendor, Laxmiben of Manek Chowk, was taken up by the police, SEWA members demonstrated outside the police station and called for a successful one-day strike in Manek Chowk. SEWA then helped Laxmiben to file a criminal case of assault against the policeman concerned.

Thirdly, SEWA acts at the legal level. The organizers go with vendors to meet the judge when they are being prosecuted and often they have been able to reduce the fines.

Finally, in 1987, SEWA organized a huge procession of 2500 vendors to ask for space to be given to vendors. The procession went to the municipal corporation and demanded space and licenses. The Municipal Corporation promised 5000 licenses to vendors in Ahmedabad city.

However, the root of the problem lies in perceptions and policies. To change these, SEWA has organized a number of seminars and studies.

In 1984, a study 'Legal Status of Hawkers in India', by Ushe Jumani and Bharati Joshi. In 1986, a study on 'Planning for Hawkers' by Kalpana Sutaria. In 1980, a seminar was organized in Ahmedabad at the Nehru Foundation for Development. In 1986 a national seminar on 'Hawkers and Vendors' was held at Delhi. In 1987 a seminar with the Indian Institute of Management, IIM, was held at the Gandhi Labour Institute in Ahmedabad.

Campaign

SEWA is mounting a national campaign for vendors. The main thrust of the campaign is to change the perception, policies and laws concerning vendors to integrate them positively into the urban economy. They are aiming at a positive national policy on vendors and hawkers.
LABOUR AND SERVICES

The largest section of workers in our economy are those who sell their labour and services. These include agricultural workers, construction labourers, workers in small factories, paper and rag pickers, cleaners and others. Unlike the other categories of workers, they possess no tools, no capital, no assets. They have only their labour to sell.

The return on their labour is usually very meagre. Although the government has fixed a minimum wage for most trades, this minimum is rarely paid. In the rich Kheda district of Gujarat, for example, in 1988 the minimum agricultural wage is Rs. 11. Yet except for 2 months in the year, the agricultural workers get Rs. 5 to 7 per day.

The work of labourers and service providers is generally insecure and often seasonal. It is common for them to migrate from district to district in search of work. Construction workers, for example, are employed at one site only till the work there is finished, then they have to move on. Since these migrant workers are always in new, unfamiliar places they are readily exploited. The Inter-State Migrant Workers Act does legislate protective measures but is rarely implemented. One of the worst forms of abuse of labour is through the system of contract labour. A contractor supplies labour to the employer. The employer refuses to take any responsibility for the workers and deals only with the contractor. The contractor keeps the workers suppressed and pays them the minimum. The Contract Labour (Regulation and Abolition) Act seeks to protect the workers, but has so far proved ineffective.

These labourers and service providers are subject to some of the worst health and safety hazards. Tobacco processors, for example, work in the midst of high levels of tobacco dust. Agricultural workers are exposed to the summer sun and also have to work with machines without safety guards. Hand-cart pullers are subject to road accidents. Yet there is no compensation for injuries and there are no safety rules to protect them.

The women often have to carry their small children with them and leave them at their work-sites exposing them to health and safety hazards. The pregnant mother works till her last month at physically demanding work, often leading to miscarriages.

Many of SEWA's members are in these service trades and SEWA has attempted to organise them for better working and employment conditions.

Head Loaders

The head loaders in the cloth markets of Ahmedabad were the first groups of workers to join SEWA, and in fact, they were the founder members of SEWA.

Ahmedabad being a major trade centre, there are many wholesale and retail markets. Goods of all kinds have to be transported from the station and bus centres to the markets, between wholesale and retail markets, and within the markets from one shop to another. Since Ahmedabad is also a major textile centre, cloth is perhaps the major commodity for sale. The transportation of these bales is done by human power. Larger quantities are transported by means of hand-carts and smaller bales by head loaders. Hand-cart pullers are both men and women but head loaders are generally women only.

The payment for transportation is made by weight carried and distance covered. Work is not secure but is only available as and when the cloth trader makes a sale or purchase. The head loaders and hand-cart pullers stand near the markets waiting to be announced. Some cart pullers own their carts but more commonly the carts are owned by a contractor or 'mukadam' who rents them out to the puller.

On days when there is no trade, the loaders and pullers have no work and no income. Likewise she earns nothing on days when she is ill or if she has to stay away from work due to family problems or when markets close down due to communal disturbances, natural calamities, or even a strike by the traders. There are no creches, not even a place for the loaders and pullers to sit and wait. Each puller and loader is attached to one or more traders.
In 1972, SEWA demanded a rate increase from the cloth traders association as head loaders were earning only Rs. 4 to 5 per day, and that also only when there was work. The traders reacted by intimidating the workers and threatening to dismiss them. Inspite of some negotiations, not much was achieved as the loaders were still afraid. However, SEWA maintained contact with the loaders through constant meetings, through SEWA bank savings and loans, and through involving them in other schemes such as health, maternity benefits and widowhood assistance. Finally in 1979, the loaders, all women, were ready again to fight for a higher rate. They called meetings and sent a demand notice to the traders associations. They also announced the date for a strike in case the traders did not agree to negotiate. The traders tried to intimidate the women, but this time they were united and strong. Then they tried to bribe the women loaders, but the bribes were laughed away. Finally, the strike started and within a day, the traders announced their readiness to negotiate. During negotiation, the rates were raised by 40 per cent.

However, SEWA felt that this constant pressuring and negotiations were not an optimal way to protect the workers. We proposed the formation of a Tripartite Board (consisting of employers, workers and labour department representatives). The Board would collect a levy from the traders for its operation. It would supply the labour needs for the traders, collect the payment and pay the workers. It would also run welfare schemes for the workers. Such a Board was already in operation in Maharashtra (the Mathadi Kamdar Board) and was running well.

In 1981, the government did announce the formation of such a Board. Unfortunately, the employers who were members of the Board tried to sabotage the Board from within. Also one of the workers representatives of the Board was the most powerful mukadam and openly defied the Board. The employers refused to register with the Board and aided by the mukadams they did not allow the workers to register either. The government took a neutral stand and refused to use their power of punishment to make the traders obey. Thus the Board continued to be non-functional for many years although SEWA was one of the members of the Board.

Finally in 1987, due to pressure from SEWA the government took a firm stand and started criminal prosecution against the employers for non-registration. The mukadams and employers were very upset and went to the High Court to get the Board dismissed. SEWA also entered the case as a party asking for the High Court to order the proper working of the Board. The case is now in progress. However, meanwhile, the traders have become more co-operative and have agreed to register with the Board. In 1988 again SEWA has put a demand for higher wages.

Hand-Cart Pullers

Hand-cart pullers put in the hardest physical labour, more so than any other group. Women also pull the hand-carts and because of this hard labour and lack of adequate nutrition, their growth is stunted and their health status is low. They suffer a higher percentage of miscarriages as they pull the carts during pregnancy. The cart pullers are often harassed by traffic police on the roads. Also when they suffer accidents during their work time, no one is responsible, and they have to bear their own medical expenses and suffer an additional loss of income as long as they are incapacitated.

If they lose a limb they are incapacitated for life and get no compensation for it. SEWA has been trying to address these problems by first trying to improve the design of their carts so as to lessen their physical burden. The National Institute of Design, NID and the National Institute of Occupational Health, NICHT, were involved in this enterprise and have in fact come up with a new design of carts with and brakes. Second, SEWA has been trying to protect them from harassment by the police, by providing legal aid in fighting cases, and by organising meetings with the Police Commissioner. Once the traffic police had banned hand-carts on the roads during certain hours and SEWA protested against this. We have also been trying to obtain compensation for accidents by criminal cases. In the most successful case a woman puller who broke her leg was awarded Rs. 6000 to be paid by the owner whose goods she was transporting.
Contract Workers in the Textile Mills

During the visits to the slum areas, SEWA organisers found that many women were going to the textile mills in the city, but were not regular workers. The women were working at textile jobs but under a contractor. They did not want to join SEWA as they were afraid their contract would terminate them as soon as they joined. Finally one woman came to complain to SEWA that their work had been terminated by the contractor. SEWA organisers tried to convince the contractor to take her back, but he refused. So SEWA filed a case in the Labour Court.

Later a group of women wrote to a number of organisations, including SEWA, to complain about the miserable conditions of contract labour in the textile mills. SEWA then made a study into their conditions. The study found that in 1984:

- 59.22% of contract workers were women
- 95% were from scheduled castes
- 23% were under 18 years of age
- 41% worked 9 hours a day and
- 50% worked over 10 hours a day
- 47% earned less than Rs. 6 per day
- 47% earned between Rs. 6 to Rs. 10 per day
- 37% were in bobbin cleaning
- 13% were in winding and rolling
- 16% were in construction
- 10% were doing miscellaneous work and the rest were in the mending, coal, pinning, spinning, canteen, sweeping, waste, and folding departments.

SEWA then intervened in a case in the High Court asking that the workers become permanent employees, that they be issued identity cards, that they be paid a minimum of Rs. 18 per day and that the maximum working day should not be more than 8 hours.

As a result of the High Court case, the Labour Department carried out many inspections and raids and made the contractor issue identity cards to all the workers. After a number of struggles, wages were raised to Rs. 18 per day. However, in the course of one of those struggles, some workers were dismissed and SEWA filed cases in the Labour Court which are still pending.

After 1984, the textile industry has gone into a deep decline. The textile mills are closing down and with it many of the contract labourers have lost their jobs. At the same time, contractors have set up independent units, moving out of the premises of the textile mills, so the mills are no longer the principal employers of the workers. SEWA is fighting this system.

Contract Cleaners

There are 3 type of cleaners in the urban areas. First is those who get permanent jobs either government, municipality or organised industry. These cleaners are mainly women and well paid. The second type of cleaners work in private houses or shops, they are often women, underpaid and with insecure working conditions. The third type of cleaners work in bigger industries or in industries but as contract labour. They are generally exploited by the contractors.

One such group of contract cleaners from a nationalised bank, Dena Bank, came to SEWA to complain that the contractor was paying them only Rs. 8 per day, that they worked 12 hours a day and that the contractor often beat them. SEWA confronted the contractor, who denied the workers. SEWA approached Dena Bank who is the principal employer to re-instate them, but the Bank refused to intervene. SEWA then complained to the Labour Department (counsel) to start conciliation proceedings, but still the Bank refused to yield. Then the dispute went to the Industrial Court. At the same time SEWA went to the High Court and got the workers re-instated as permanent employees of the bank with twice the salaries they were getting before. The contractor was dismissed.

35
Tobacco Processors

As SEWA's membership of bidi workers grew, we began to investigate where the tobacco and leaves of the manufacturers were coming from. We found that the tobacco was grown mainly in Kheda district and employed a large number of women in growing and processing the tobacco. The condition of these women was deplorable and we started thinking about organising them. At the same time, Chikodi Taluka Kamgar Mahila Sangh of Nipani, Karnataka, with whom we had close links, wrote to us to say that they wanted our help. This union had organised tobacco processors at Nipani, but in retaliation the employers had taken to mechanisation and retrenchment. This mechanisation had also spread to the Gujarat industry and the Nipani union suggested that together we oppose mechanisation at the national level.

For these reasons, SEWA organisers began going to Kheda district to investigate the conditions of these workers. In 1984, we found that the processing work is done through approximately 850 units. The factory owners belong to the Patidar caste, which is a land-owning, high caste in central Gujarat. Therefore, this caste has a virtual monopoly over tobacco production and trade in Gujarat. They wield tremendous economic and political power.

The preparation of processed tobacco for use in the bidi manufacture entails transforming 'angadi' tobacco (crumpled dry leaves) into 'jarua' tobacco, consisting of flakes of specified size and some amount of powdered stalks and stems. The process involves four basic operations: pounding of the crumpled leaves into smaller flakes, sieving and grading of these flakes, purifying the stems and stalks to powder, and finally, blending with the help of water various varieties of tobacco flakes and the powdered stalks and stems in a proportion specific to each brand of bidis.

According to the records of the factory inspectors, there are about 20,000 to 25,000 workers employed in this industry in Gujarat. Around 70 percent of these are women coming from Harijan, Christian and Muslim communities. Sixty percent belong to the area while 40 percent are migrant labourers coming from the backward, Adivasi district of Panchmahals and from Rajasthan. The local workers get wages on a time-rate basis, being around Rs. 7 for a 10 hour day. The minimum wage for the tobacco processing industry in Gujarat is Rs. 14. The conditions of the migrant labourers is terrible. A group of such labourers having kinship ties are given a contract. Working mutually, they are paid on a piece-rate basis. The current rate is around Rs. 3.50 per 20 kilograms of tobacco processed. All the other rights like provident fund, bonus and continuity of service, exist only on paper. Sexual abuse of young women is frequent.

SEWA organisers went to villages in Anand taluka of Kheda district and began to organise meetings. At the meeting workers were very much afraid to come to these meetings, as they were afraid of losing their work. The few that did come said, "Please do not talk about unions here. Please talk only about welfare." Then SEWA began to organise workers education classes. The first two days would be spent discussing child-care, housing, literacy, and savings and only on the last day did workers' rights get discussed. Still, very few workers joined SEWA. The breakthrough came when in one class a group of women revealed that they had been unemployed for the last 5 years, that they had complained about their wages to a factory inspector and had been dismissed from their work. They could not get work in any of the other tobacco factories or 'kharis' either, as their names were on the blacklist. Workers said you can get us back our work, we will make sure that people join the SEWA union." But I advised the women to write directly to the Chief Justice of the Gujarat High Court with a copy to SEWA. The women did that and SEWA approached the Court asking that the letter be converted into a petition. Instead the Chief Justice sent the letter to the Legal Committee at the High Court. The Legal Aid Committee sent a team to the village to investigate and then summoned the owner to the High Court. At first the owner resisted, but under the combined pressure of the Court and the women who stood daily outside his door, he agreed to come to Ahmedabad. Under the auspices of the Special Committee at the High Court, the employer negotiated with SEWA and agreed to re-employ women. A long negotiation was conducted in the village and 58 women were re-employed while 5 women did not want to work and were paid gratuity.

This was a major victory as it was the first time that any employer had to give in to the workers. After this...
many workers joined SEWA and SEWA negotiated an increase of Rs. 2 in the daily wage. Also SEWA helped workers to solve their problems of retrenchment and harassment by owners. SEWA also made the government issue identity cards to these workers on behalf of the Bidi Welfare Office. Over 7000 cards have so far been distributed.

At the same time SEWA and Chikodi Kamgar Union of Wadala held 3 workshops in Delhi, Ahmedabad, and Nipani to pressurise the government to ban mechanisation in the industry.

**Agricultural Labourers**

In the summer of 1977, a group of poor agricultural labourers from the village of Jhamp in Ahmedabad district came to the TLA headquartered Ahmedabad. They had heard an announcement on the radio regarding payment of minimum wages to agricultural labourers and they had come out on foot to Ahmedabad with the hope of getting some guidance from the union. The Agricultural Labour Association (ALA), had been formed as a wing of the TLA in 1976 and ALA agreed to help the agricultural workers from Jhamp. SEWA was present in a few meetings with the labourers in the village. When the ALA started enrolling members to take up the problems of the labourers, SEWA observed that the women should also be enrolled as full-fledged members in their own right as agricultural workers. SEWA got involved with the problems of the women workers and began by demanding the right for minimum wages for the agricultural workers. These efforts at unionising angered the big farmers who engaged these agricultural workers and resulted in non-employment for some of them. There were violent altercations also with the workers being beaten up and trumped-up cases being registered against them. During the initial meetings with the women workers SEWA realised that rather than a typical trade union approach what was needed the most in these areas was work and employment. Only by creating more work opportunities could we hope to increase the bargaining power of the agricultural workers. Hence SEWA adopted the strategy of creating steady, long range income-generation opportunities in these areas.

As one of their first steps, the ALA and SEWA organised a survey of 125 villages in Dhoika taluka to identify the major problems and needs of the people. The survey found that an inadequate water supply is a severe constraint to the development of their area. Average rainfall is somewhere between 4 and 10 inches per year. Droughts are frequent and the soil is extremely saline. Without access to alternative sources of water there is only one crop possible. Agricultural production is low and most agricultural labourers are unemployed for over half a year.

Consequently, seasonal unemployment is one of the worst problems for both men and women in the village as there are few non-agricultural employment opportunities. Only a handful of small-scale units produce such goods as handloom textiles, roof tiles, bricks, readymade garments and shoes. Moreover, there has been a gradual loss of traditional skills which could provide an alternative source of income over the past several decades. Declining markets and shortages of both working capital and raw materials have contributed to the loss of these skills.

The response of the villagers to these conditions is also one of migration. Most men in the villages migrate to Ahmedabad or other nearby towns in search of employment. The women stay behind to support their families with the meagre resources at hand. Landless, many of the villagers own no land and among marginal farmers average holdings average only 0.75 hectares. Moreover, many are forced to mortgage their holdings during drought periods in order to survive. Thus, they lose control over their most valuable asset and landholdings become increasingly concentrated.

Not surprisingly, incomes in the villages were extremely low. Agricultural wages average Rs. 3 per day, far below the minimum wage. Household incomes among marginal farmers average Rs. 2000 per year and among agricultural labourers Rs. 1800 (1978/79 prices). Both were well under the official poverty line.

Limited access to public services is also a problem. Although the villages have government subsidised service co-operatives and fair price shops for consumers, poor management, corruption and control by vested interests have yielded inefficient and inadequate service. Banking services are available in
nearby towns but access to the poor is restricted. They seldom have enough information to make use of banks and even when they do they find that they are not eligible for conventional loans or are simply treated rudely. Schools exist in every village but the children's attendance and teachers' performance are poor. The lack of creche facilities forces women labourers to take their younger children with them to the fields or keep their older children out of school to care for them.

Health services also are inadequate. No health facilities or clinics exist and there are no trained local personnel to treat malaria, skin diseases, respiratory infections, diarrhoeal diseases and eye infections which abound. Malnutrition among children is common and infants are fed very watery cereals more often than milk. Women suffer from many health problems and everyone suffers from contaminated drinking water. With limited access to health facilities, villagers seek medical aid only for the most serious illnesses.

All of these conditions exist against a background of social discord. Caste tensions and conflict are acute. There is a predilection toward wife-beating and drunkenness among men. Women are severely limited in their physical mobility and their ability to control their social and economic environment. These social restrictions naturally affect women's self-perceptions.

We found that the rural worker cannot be strictly divided by occupation. An agricultural labourer is often a marginal farmer or a livestock owner or even an artisan. The workers said that in order to get a reasonable living they needed three sources of income through work on the land either as hired labour or on their own land, through owning cattle and finding a market for the milk and through artisanal work.

One of these sources of income are sufficient by themselves. Furthermore, each of them is seasonal. Together these sources supplement each other to provide a minimum standard of life. Since 1977, SEWA has been attempting to build artisanal skills and then artisan co-operatives. We have also been working to teach farming skills, acquire land and form land-based co-operatives (see description in Cooperatives section). Today in the villages of Dholka where SEWA has worked intensively, there are 20 stock co-operatives, artisan co-operatives and land co-operatives.

The immediate effect of creating alternative sources of work was that the wages for agricultural labourers have gone up. As the rural workers were no longer dependent only on agricultural labour, they had a strong gain by position (vis-a-vis the farmers). The agricultural wages in the villages where SEWA has been active are about 25 per cent higher than in other villages.

These, however, are not the only issues around which rural workers organise. As artisans workers organised to demand access to raw materials and markets, as livestock owners to credit, cattle, and fodder, and as landless people to land. They have organised to demand services such as business, roads, medical centre and water. However, all this (which will be described in later sections) has been possible only because as a union SEWA had organised rural workers.

INTERNATIONAL AFFILIATIONS

363 SEWA was admitted as an affiliate to the International Federation of Food, Beverages, Tobacco, Allied Workers' Union (IUF), on the basis of its membership of bidi workers. The IUF has been extremely useful with SEWA's international work for home-based workers and other unorganised workers.

385, SEWA was affiliated to the International Federation of Plantation, Agricultural and Allied Workers, IFFAW, on the strength of its membership of agricultural labourers.
SEWA BANK

The Shri Mahila SEWA Sahakari Bank, a separate bank of poor, self-employed, women workers was established in 1974 at the initiative of 4000 self-employed women workers.

Many of the SEWA members, especially the vendors, were badly in need of cheap and easily available credit to earn a livelihood. The whole formal banking system in India had been nationalised in 1969 and the nationalised banks with their policies to ‘serve the poor’ held out hope when SEWA approached them to help these women workers.

But the scheme of providing finance to the members of SEWA was not a simple one. We were inexperienced and so were the banks who did not have the conceptual clarity, technical know-how, and trained personnel to serve the poor. The horrified protests by bankers about lack of collateral, and the inability of their staff to deal with illiterate women unfamiliar with banking procedures were major blocks in getting them to agree to finance these poor, self-employed women.

SEWA started acting as an intermediary and self-appointed regulator of repayment, for the banks and the women. Thus SEWA’s members were able to get loans from nationalised banks. Although the first step of providing credit facilities was taken, the members faced a number of practical difficulties. The problem of bridging the gap between women in torn clothes accompanied by noisy children, and bank staff who were used to educated, middle-class clients, still remained. The women’s heavy schedule did not permit them to keep to banking hours. If the bank refused to accept payment at the time of the day when women were free to come, then the money got spent. Very often they deposited the loan money with the same wholesaler or money-lender from whose clutches SEWA tried to rescue them, because they wanted to protect the loan money from the greedy eyes of their husbands or sons. In short, they had no secure place for the cash which they could not spend at one time.

Our Own Bank

It became quite obvious to us that just providing cash from the bank does not end poor women’s problems. It is only the beginning of the work. If the self-employed are really to be served, they should not only be provided with credit facilities but also an institutional framework which would provide various kinds of services which they badly need. The question before the women was how to achieve this? At a meeting in December 1973, the members enthusiastically came forward with an answer, ‘a bank of our own’. In such a bank, they would be accepted in their own right and not made to feel inferior. ‘We are poor, but we are so many’, they said to Elaben in that public meeting. With determination, 4000 women contributed share capital of Rs. 10 each to establish the Mahila (Women’s) SEWA Co-operative Bank. The SEWA Bank was born against stiff opposition and resistance from the banking system. They thought that a bank for poor, illiterate, self-employed women was a disastrous and suicidal attempt. “How can women who cannot even sign their name have a bank account?” was their objection. We dealt with this by having photographs instead of a signature for identification, and won our battle. When the members found out that eleven promoters had to sign the registration papers, the illiterate group leaders sat up through the night to learn to sign their names without error. In May
1974, the SEWA Bank was registered as a co-operative bank. Since then, the women shattered the existing myths about banking with poor, illiterate workers and proved it to be a viable financial venture.

Objectives of the SEWA Bank

The first major development effort of SEWA, the SEWA Bank embodies a well-thought out concept to serve poor, self-employed women. It aims at providing an integrated set of banking services which make it a multi-service organisation that has deviated from the general pattern of co-operative banks.

The objectives of this bank, which are an outcome of practical experience are:

i) Providing facilities for savings and fixed deposit accounts, thus, inculcating thrift in the women managing their savings and ensuring safe custody of the cash they receive as loans.

ii) Providing credit to further the productive, economic and income-generating activities of the poor and self-employed.

iii) Extending technical and management assistance in production, storage, procuring, designing and sale of goods and services. This includes services to buy raw materials, equipment, tools, and implements; establishing direct links with industries, wholesalers and producers from where the borrowers buy rega, scrap iron and wood, vessels, bamboo, yarn, vegetables and waste paper; guidance in marketing their goods, accounting services to members individually and to women’s groups.

iv) Providing facilities to rescue their jewellery from pawn-brokers and private money-lenders and giving loans against jewellery.

v) Adopting procedures and designing schemes suitable to poor self-employed women, like collecting daily savings from their places of business or houses, or providing saving boxes and giving training and assistance in understanding banking procedures.

vi) Deposit linked group insurance.

Besides this, the SEWA Bank, through SEWA, provides its clientele access to legal aid, productivity training and education, maternity protection, social security and creche facilities.

Functioning of the SEWA Bank

From 1974 to 1977, SEWA Bank concentrated on mobilising self-employed women to bank with it and acted as an intermediary to enable its depositors to get loans from the nationalised banks. In 1976, the Bank began advancing money from its own funds to its depositors and since then through this time has developed into a viable financial unit.

Growth of the SEWA Bank

<table>
<thead>
<tr>
<th>Year</th>
<th>Share Holders</th>
<th>Share Capital</th>
<th>Depositors</th>
<th>Deposits</th>
<th>Working Capital</th>
<th>Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1974-75</td>
<td>6287</td>
<td>71320</td>
<td>6188</td>
<td>243010</td>
<td>332321</td>
<td>(11902)</td>
</tr>
<tr>
<td>1975-76</td>
<td>6634</td>
<td>74990</td>
<td>10459</td>
<td>936386</td>
<td>100431</td>
<td>30015</td>
</tr>
<tr>
<td>1976-77</td>
<td>6945</td>
<td>78970</td>
<td>11038</td>
<td>1053480</td>
<td>1196872</td>
<td>21623</td>
</tr>
<tr>
<td>1977-78</td>
<td>7044</td>
<td>81100</td>
<td>11655</td>
<td>1448586</td>
<td>1276152</td>
<td>13729</td>
</tr>
<tr>
<td>1978-79</td>
<td>7131</td>
<td>81850</td>
<td>12365</td>
<td>2523722</td>
<td>2743664</td>
<td>35244</td>
</tr>
<tr>
<td>1979-80</td>
<td>7321</td>
<td>84080</td>
<td>13663</td>
<td>3024250</td>
<td>3324844</td>
<td>36963</td>
</tr>
<tr>
<td>1980-81</td>
<td>7507</td>
<td>88690</td>
<td>14022</td>
<td>2728876</td>
<td>3194930</td>
<td>54152</td>
</tr>
<tr>
<td>1981-82</td>
<td>7943</td>
<td>131350</td>
<td>16164</td>
<td>3503966</td>
<td>4119379</td>
<td>77532</td>
</tr>
<tr>
<td>1982-83</td>
<td>8398</td>
<td>195830</td>
<td>19057</td>
<td>5060240</td>
<td>5815669</td>
<td>116284</td>
</tr>
<tr>
<td>1983-84</td>
<td>8933</td>
<td>302610</td>
<td>20122</td>
<td>6830768</td>
<td>7981869</td>
<td>200085</td>
</tr>
<tr>
<td>1984-85</td>
<td>9457</td>
<td>427970</td>
<td>21656</td>
<td>6093567</td>
<td>7897007</td>
<td>181752</td>
</tr>
<tr>
<td>1985-86</td>
<td>9825</td>
<td>538130</td>
<td>22208</td>
<td>11278860</td>
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<td>222767</td>
</tr>
<tr>
<td>1986-87</td>
<td>10339</td>
<td>707000</td>
<td>23634</td>
<td>17900000</td>
<td>15928000</td>
<td>334000</td>
</tr>
<tr>
<td>1987-88</td>
<td>10972</td>
<td>883730</td>
<td>23156</td>
<td>11232537</td>
<td>14930963</td>
<td>370054</td>
</tr>
</tbody>
</table>
The governing body is the Board of Directors which has representation of major trade groups from SEWA’s membership. All the major decisions about the bank are taken by the Board and it also sanctions all the loans advanced. The Board meets once a month. Illiteracy of the members has rarely come in the way of taking decisions or finding solutions.

The Bank has an office staff of 22 which handles all the administrative work. SEWA union’s team of trade organisers also forms the field staff of the Bank, and help mobilise savings and new accounts.

Any woman can open an account with the SEWA Bank. As the majority of account holders are illiterate, the SEWA Bank has evolved a unique system of identification with a card which has a photograph showing her holding a slate with her account number written on it. Her name and account number are thus associated with her photograph and not her signature, as is the usual banking custom. SEWA Bank has been consistently given an ‘A’ grade since its inception by the auditors.

SEWA Bank’s Credit Service

From 1973 to 1977, both inclusive, first the SEWA union and then the SEWA Bank were providing credit to their members from the nationalised banks. In this period about 6000 members were advanced credit of nearly Rs. 25.60 lakh. The interest rate charged by the nationalised banks varied from 9 percent to 16 percent per annum in the beginning but later it was reduced to a uniform 4 percent as a result of SEWA’s lobbying with the government to obtain cheap credit for the urban poor.

The loan applications were made through the SEWA organisers or by members directly, and the same procedure which was prevalent before the SEWA Bank was set up was followed to get the loans.

In 1976, the SEWA Bank started advancing loans to its depositors from its own funds and gradually withdrew from the arrangement of credit from the nationalised banks. Application for loans are made by members directly or through the field staff. The Bank staff does the scrutiny and processing of the loans which are available only for economic activity and not for personal use or to meet expenses on social occasions. The applicant’s income-generating ability, financial status, soundness of working conditions and ability to repay are carefully scrutinised. This information is then discussed in a loan committee and put up to the Board for sanction.

Advances and Repayment of the Funds of SEWA Bank

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Women</th>
<th>Advances</th>
<th>Repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1974-75</td>
<td>5</td>
<td>680</td>
<td>—</td>
</tr>
<tr>
<td>1975-76</td>
<td>70</td>
<td>37253</td>
<td>17910</td>
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<tr>
<td>1976-77</td>
<td>173</td>
<td>39295</td>
<td>39622</td>
</tr>
<tr>
<td>1977-78</td>
<td>113</td>
<td>79875</td>
<td>49249</td>
</tr>
<tr>
<td>1978-79</td>
<td>145</td>
<td>150985</td>
<td>83825</td>
</tr>
<tr>
<td>1979-80</td>
<td>163</td>
<td>248375</td>
<td>162738</td>
</tr>
<tr>
<td>1980-81</td>
<td>301</td>
<td>618220</td>
<td>295741</td>
</tr>
<tr>
<td>1981-82</td>
<td>413</td>
<td>1085750</td>
<td>777726</td>
</tr>
<tr>
<td>1982-83</td>
<td>1207</td>
<td>2421315</td>
<td>132367</td>
</tr>
<tr>
<td>1983-84</td>
<td>2801</td>
<td>3839234</td>
<td>3532095</td>
</tr>
<tr>
<td>1984-85</td>
<td>3366</td>
<td>4312237</td>
<td>349291</td>
</tr>
<tr>
<td>1985-86</td>
<td>4030</td>
<td>6215600</td>
<td>5944900</td>
</tr>
<tr>
<td>1986-87</td>
<td>5058</td>
<td>7251600</td>
<td>5810000</td>
</tr>
</tbody>
</table>

Every year about 50 percent of the funds advanced have been repaid by the members which then
become available for further advances. Interest is charged at the rate ranging from 12 percent to 16 percent per annum, and the loan has to be repaid in 36 monthly installments. The field staff and the bank staff provide technical assistance to the borrowers where needed, to enable them to use their credit money effectively by identifying direct sources of purchases of raw materials, better tools and equipment, links with the market for their goods and services and also to acquire skills for making new products and opportunities for work. The field staff visit the borrowers at their work places or homes to remind them about periodical repayment. Thus, there is a close monitoring of the loans to ensure that the money is spent for economic activities and hence facilitate repayment. The fact that loans are advanced in most of the cases to members of SEWA union and also the fact that SEWA encourages and assists its members in becoming economically viable, has a significant bearing on the repayment of advances made by the SEWA Bank.

Friends of Women’s World Banking

Women’s World Banking, WWB, New York is a global organisation which has been set up on the inspiration of SEWA Bank in 1980. It operates mainly through a loan guarantee mechanism for providing access to banking services for those women who have not had such access from the established financial institutions. Affiliates are encouraged to be formed in each country of the world. They are called Friends of Women’s World Banking. Presently there are almost 50 affiliates in different parts of the world. The integrated services of credit, technical assistance, management assistance, and follow-up and monitoring of loans are provided by the affiliates. In December 1981, SEWA Bank hosted the Women’s World Banking International Workshop at Ahmedabad to announce the starting of WWB activities in South Asia. The local affiliate of WWB in India, called Friends of WWB Western India has been formed in Ahmedabad, under the sponsorship of the SEWA Bank. It has been functioning in close liaison with the SEWA Bank to provide loans to SEWA members in the rural areas, to conduct pre-banking training workshops, and to organise savings groups of women in Ahmedabad district.

Learning from SEWA Bank’s Experience

The major learning from the experience of the past 15 years in banking with the poor has been a understanding of how to lend and recover from the poor. The reasons for non-repayment have to be understood in their proper context and efforts made to rectify these problems. Only then can the poor repay. Most of the time the poor are unable to repay due to domestic circumstances. There is heavy economic pressure on an already half-starved family. This may arise out of (i) frequent sickness in the family, (ii) unsteady employment situations of the husband, (iii) frequent pregnancies leading to loss of work and (iv) social customs involving expenses in the family during festivals like Holi, Diwali and Id.

Another set of reasons for non-repayment is related to professional difficulties such as (i) limited resources, (ii) lack of marketing skills, (iii) inability to find a market and (iv) lack of a market place resulting in daily harassment by the police and municipal departments. Certain psychological reasons also affect the repayment. These are (i) repayment of old private debt, (ii) hope of repaying a number of installments collectively, (iii) waiting for a big amount of cash from other sources (like gratuity or provident fund of the husband), (iv) anti-social influences, (v) constant pressures from vested interests (like private money-lenders and local political leaders), (vi) vengeance against group leaders, (vii) sheer obstinacy, (viii) waiting for reminders from the Bank and (ix) the family holding back the news about the death of the borrowers.

The field staff identify the defaulters and help them to pay the loans. A relationship of trust and getting involved with the whole life of the borrowers is established. This is the basis of high recovery rates in SEWA Bank.

Impact of the SEWA Bank

The Bank has enabled members to come out of the clutches of private money-lenders and develop the skills of dealing with formal organisations. In the process, their self-confidence has been enhanced.
The vicious circle of indebtedness and dependence on middlemen and traders has been broken, and has changed the bargaining position of these women. They can now organise themselves, bargain for higher wages, and if need be also form their own economic units like co-operatives. And most importantly, through their savings accounts, the bank provides them a secure and exploitation-free way to control their own income. It has also provided the badly needed infrastructure to the commercial banks to serve the self-employed and small businesses. The members become trained in the banking habit, inculcating a sense of thrift and making their money more productive.

A large number of them now have their own hand-carts, sewing machines, looms, tools of carpentry and blacksmithy to work with. Many of them have upgraded their skills and developed more business, such as vegetable vendors who used to sell with baskets on their heads and now have their own little street-corner shop with a municipal license.

The SEWA Bank has thus contributed directly in achieving, to some extent, the larger SEWA goals of organising and creating visibility for self-employed women, enabling them to get higher income and to have control over their own income.

It would be interesting to note the comparative ratios of 28 public sector banks vis-a-vis the SEWA Bank.

### Comparative Ratios

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Public Sector Banks</th>
<th>SEWA Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dec. 86 Crores Rs.</td>
<td>Dec. 87 Crores Rs.</td>
</tr>
<tr>
<td>Deposits</td>
<td>111581</td>
<td>126369</td>
</tr>
<tr>
<td>Loans</td>
<td>64321</td>
<td>73114</td>
</tr>
<tr>
<td>Profit</td>
<td>102</td>
<td>261</td>
</tr>
<tr>
<td>Reserves and Reserve Fund</td>
<td>1095</td>
<td>1503</td>
</tr>
<tr>
<td>Profit/Deposits</td>
<td>0.17</td>
<td>0.20</td>
</tr>
<tr>
<td>Profit/Loans</td>
<td>0.29</td>
<td>0.35</td>
</tr>
<tr>
<td>Reserves/Deposits</td>
<td>0.98</td>
<td>1.17</td>
</tr>
<tr>
<td>Reserves/Loans</td>
<td>1.70</td>
<td>2.05</td>
</tr>
</tbody>
</table>

Note: Figures of the 28 public sector banks are taken from the Indian Express of 20.7.1988.

### Rural Banking

We have also found that as the work of SEWA is increasing in the rural areas, over the years, the need for banking facilities for our members is also increasing in the rural areas. The SEWA Bank has applied to the Reserve Bank of India for extending its area of jurisdiction to the whole district of Ahmedabad. In the meanwhile a survey has been conducted to understand the prevailing situation of indebtedness and also the nature of banking facilities required by rural women.

A total of 60 villages in Dehgam, Daskroi, Dholka, Sanand, Viramgam and Dhandhuka talukas of Ahmedabad district were surveyed. The survey revealed that more than 80 percent of the people were in debt.

Reasons for borrowing money include:

- Expenditure on marriages, deaths and other family and social occasions.
- Ill health and medical expenditure.
- Purchase of agricultural equipments like tractors and tools and inputs like fertilizers.
- To cover failure of crops when share-cropping is undertaken.
- To construct wells.
- To build a home or repair houses.
- To pay accumulated taxes.
- Inherited debts.
- To cover expenditure during the long gestation period of certain crops like fruit trees.
- To set up shops in villages.
- To buy cattle.
- Legal expenditure.

Sources of loans, rural women tend to borrow money from:
- relatives (usually oral deals)
- landlords or village headman called Sarpanch (written deals)
- local shop-keeper or money-lender (written deals)
- banks and credit societies (written deals)

When the sources of loans is either the relative, landlord, Sarpanch or money-lender, rates of interest are as follows:

<table>
<thead>
<tr>
<th>Type</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>unsecured loans</td>
<td>20 percent per month</td>
</tr>
<tr>
<td>land mortgage (tax by owner)</td>
<td>crop</td>
</tr>
<tr>
<td>jewellery/vessels (mortgaged)</td>
<td>3 percent to 10 percent per month</td>
</tr>
<tr>
<td>ration card</td>
<td>food supply</td>
</tr>
<tr>
<td>buildings/houses</td>
<td>no interest if lender stays - 5-10 percent when borrower stays</td>
</tr>
</tbody>
</table>

Initially rural women tend to borrow small amounts from various sources during an emergency or for a social occasion or when passing through difficult times. When she is unable to repay these loans in a stipulated time, she takes a big loan usually by mortgaging some property to repay the scattered loans. Having mortgaged property like land which is a productive and income-generating asset, she has to resort to wage labour to feed her family. Thus with this limited income she finds it next to impossible to raise money to repay the loan and recover her assets. Moreover, the local money-lenders give loans on a condition that the total amount should be paid in one installment. This puts her in an even more difficult position because in case she manages to save small amounts, she does not have a safe place to keep these small accumulated savings, till she has enough to help her get her mortgaged assets released from money-lenders. Thus rural women are caught in this vicious cycle of indebtedness.

**Policy impact of SEWA Bank**

Based on our experiences, in dealing with poor self-employed, the SEWA Bank's Board of Directors had submitted a Memorandum to the Minister of State for Banking and Economic Affairs, Shri Eduardo Faleiro, in July 1988 suggesting:

1) That savings groups of women be made an essential building block for organising women's banks all over the country. Savings is a very strong aspect of banking with women. Enough facility and effort has to be engaged to mobilise the savings of women. Women also organise easily around savings and can learn to become more competent in dealing with the world of money.

2) That the government should recognise that banking with the poor is not advancing money alone, because credit only is not enough to deal with the problems of poverty. Poor women should be encouraged to organise themselves to avail of credit facilities as part of a package of services. Banking with the poor women means an ongoing effort which:
   a) encourages activities of organising women of the same trade for a common goal (may be on co-
operative basis:

b) provides facilities for savings mobilising and credit;
c) provides technical and management assistance in production, storage, procuring, designing and sale of goods and service;
d) provides training for skill formation and,
e) facilities for legal aid, maternity benefits, health-care and child-care.

3) That women's banks should be established as district level banks all over the country. It is important that all the small organising efforts which are dispersed all over the country, develop legitimacy for women in the world of finance and money. The jurisdiction for women's banks should be extended to the whole district to facilitate viability and collective strength of the poor women.

4) That anti-poverty programmes of the government reach out to more women and to encourage activities which help women to build their own asset base such as land, livestock, equipment, workshops. For poor women asset base creation on an individual basis is very difficult. They have to compete for survival in an economy weighted in favour of the big enterprises and the well-off sections of the population. Co-operative and group asset base creation is more effective in helping poor women because it enables them to increase their collective strength for influencing development policies in their favour.

5) That development banks should be segregated from commercial banks and the norms for assessing the viability of these banks should be consistent with the reality of the poor, who are their clientele. While forming such norms, the following points should be taken into consideration:

a) The differences in banking with the poor as compared to banking with the well-off should be recognised. The kind of inputs needed to make banking with the poor viable are quite complex as compared with banking with the well-off population. The poor do not have access to raw materials, markets, technologies, space and facilities individually and on their own strength. So they are not able to earn money very easily from the credit facilities available from commercial banks on the basis of their own capacity at present. Development banks are trying to fill all these lacunae and hence their operations have additional functions compared to the commercial banks.

b) The importance of providing banking services to large numbers of people should be recognised as an equally important criterion of performance and not only the absolute amount of funds mobilised. The absorption capacity of the poor for credit purposes is small because their businesses are small in size and their risk-taking capacity is also small. To achieve large volumes of advances with such a clientele means the development banks have to reach a very large number of individuals, as compared to commercial banks who can achieve large volumes of business by reaching only a small number individuals. The development banks are also providing banking services to those sections of the population who have not yet had access to the banks. This is a very valuable service which is reflected in the number of people reached and not just in the volume of business achieved. The viability norms for development banks should reflect this difference and encourage development banks to reach even larger sections of the population.

c) Development banks should be allowed multiple options to achieve financial self-sufficiency. Savings and loans are both equally important aspects of banking services. When the savings business grows faster than the loan business, as is the case with poor women, there is need to invest surplus funds in avenues other than loans. The viability norms have to reflect this reality.

d) Development banks should not be forced to give loans of large size to fulfill viability norms set-up for commercial banks, as is the case presently. The pressure to reach a particular volume of advances diverts the banks to cater to a different clientele than the one for which they have been set up.

e) The viability and self-sufficiency of development banks has to be encouraged, keeping in mind the constraints of high operational costs of providing services to the poor. The cost of reaching banking services to the poor is more than the cost of providing the same services to the well-off and the margins are lower. Development banks also incur more costs in reaching larger numbers
of people.

f) Development banks must have flexibility in banking hours to enable their clientele to avail of the banks facilities. The occupations of the poor are conducted at different times of the day ranging from early morning for vegetable vending to late afternoon for hand-carts pulling to late evening for milk production.

g) The norms for the proportion of unsecured and secured loans in the advances portfolio of development banks have to be weighted more in favour of unsecured loans. The poor can rarely offer collateral for loans and the development banks advance all their loans to the poor. The norms must reflect this situation.

6) We urge that a separate forum for women be established at the national level by encouraging a network for all organisations dealing with banking facilities for the poor. Women have to become more competent in understanding the nature of the formal economy and be able to create enough space for themselves to voice their concerns and problems.

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Vegetable Vender
Used Garment Dealer
Chindi Worker
Bidi Worker
Bamboo Worker
Waste Paper Picker
Artisan Co-operatives
Child-Care Worker
Head Loader
Mill Worker
TRADE GROUPS FINANCED BY SEWA BANK

Head Loaders
Hand-Cart Pullers
Used Garment Dealers
Vegetable, Fruit, Egg Vendors
Patch Workers
Garment Workers
Household Workers
Incense Stick or Agarbatti Workers
Scrap Collectors
Construction Workers
Hand-block Printers
Papad Rollers
Cloth Vendors
Kerosene Vendors
Fish Vendors
Potato Chips Producers
Wood Dealers
Spinning Wheel or Charkha Workers
Puffed Rice Producers
Embroidery Workers
Snack Shop Keepers
Waste Paper Vendors
Carpenters
Blacksmiths
Typing and Duplicating Services Providers
Ribbon Makers
Betel nut or Supari Makers
Agricultural Labourers
Weavers
Bamboo Workers
Milk Producers
Detergent Powder Products
Newspaper Vendors
Bidi Workers
Lathe Machine Operators
Dog Dealers
Photographers
Electric Goods Producers
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Cobblers
Brick Workers
Potters
Essence Producers
Household Goods Makers
5
THE CO-OPERATIVES

Problems of the Self Employed

A multitude of constraints confront self-employed workers. High prices and exploitation by merchants and middlemen limit their access to raw materials. Lack of training for higher skills and use of primitive tools lead to low selling prices of finished goods. Restricted access to markets result in minimal returns. Access to institutional sources of credit is also a problem for the self-employed. When in need of capital, they often must turn to merchants and money-lenders who not only charge very high interest rates, but can use the women’s indebtedness as a lever of exploitation. Self-employed producers and sellers often lack storage and workshop space for their materials due to high rents and the limited availability of space, especially in urban areas. They can produce neither the quality nor the quantity of goods necessary for higher returns.

The idea for alternative economic organisations to deal with these problems originally grew out of the union’s efforts in dealing with the credit needs of its members.

A large majority of self-employed women do not own capital or the tools and equipment of their trade. Consequently, they remain vulnerable to private money-lenders and remain indebted indefinitely at interest rates which can be as high as 10 percent per day. Indebtedness puts them in a weak bargaining position with the middlemen and traders of their own business, on whom they are dependent for their livelihood, thus perpetuating their state of low wages and insecurity of work opportunities, and completing the vicious circle of indebtedness. SEWA soon realised that the sources of credit for these women was the cause of many other problems. A possible solution was to free these women from this vicious circle by linking them to credit facilities from registered banks. This whole effort led to the formation of SEWA Bank as a co-operative venture. This experience gave us confidence to organise more co-operatives.

Alternative Economic Organisations

The same idea re-emerged, in both urban and rural areas, out of the union’s struggle to organise women workers. In the urban areas, the specific experiences of chindi workers, hand-block printers and bamboo workers showed the way for alternative production systems for them. After years of exploitation by merchants, over 600 quilt makers organised in 1977 to pressure for payment of minimum wages. By all rights, this was not an unreasonable demand, and after a long series of negotiations a compromise agreement was reached between the two groups. However, within 24 hours the merchants broke the agreement. Not only did they refuse to pay the women the agreed upon rate for sewing the quilts, but also they began to harass the workers by giving them bad materials to sew, less work, and in many cases, they stopped giving them work altogether. The struggle had only begun. So with SEWA’s support, the women decided to start a production unit of their own. SEWA’s work in organising hand-block printers also brought to light the serious dislocation they were facing due to a declining market for their traditional textile designs. In organising bamboo workers, SEWA found that, although highly skilled, the women were not producing products and designs for which the
modern market was expanding. Instead they were producing crude products sold to merchants at low prices. Among the women there was a strong need for training to upgrade their skills to produce goods with a high demand in the market and higher returns. Through our experience with these and other trade groups, the need became evident for alternative institutions through which poor, self-employed women can acquire skills training, and assistance in marketing finished products, purchasing raw materials, securing storage and workspace, and acquiring capital.

In the rural areas a parallel experience was emerging in organizing agricultural labourers. When the workers tried to organise they were not given work, and false criminal cases were filed against them. The workers had no alternative source of employment. Furthermore, Ahmedabad district is a semi-arid zone where the land is infertile and where there are mainly small and marginal farmers, and hence very little work is available, anyway. The year 1977, when SEWA first started organising, was a drought year which meant even less work was available than usual. The workers realised that unless alternative sources of work were provided, their bargaining power would always remain low.

At SEWA, we have found that the development of alternative economic organisations goes through three distinct phases. The first phase is of training the women workers in a vocational skill or upgrading an existing skill. The second phase is of organising an economic unit of the workers to earn an income from the skill. And the final phase is formation of a co-operative. These co-operatives are the alternative organisations needed by the women to break away from exploitation by directly procuring raw materials, manufacturing goods and selling them against bulk orders or directly to consumers. The surpluses from these business transactions are used to put the co-operative on a sound financial footing and enable the workers to truly control their own units.

**Organisation of a Co-operative**

The co-operative consists of a group of workers who have contributed share capital to become members of the co-operative. Collectively, they are the owners of the co-operative. Then from among them, they elect a Managing Committee to manage the day-to-day affairs of their co-operative. A Chairperson is elected from the Managing Committee. Another person, called the Manager or Secretary, is employed by the co-operative. The members work in their own co-operative and are worker-owners. They generate productive assets with the help of SEWA and work to increase their income by dealing with the economy in a direct buyer-seller relationship.

The economy of the country is getting transformed by the forces of industrialisation, urbanisation and commercialisation. We are trying to reorient the process of transformation in favour of the majority of the workers who are the self-employed, through the co-operatives. To have women workers as members of the co-operative requires an even more fundamental reorientation of the development process.

SEWA has organised co-operatives in the following types of activities:
- banking
- craft and artisan-based activities
- livestock-based activities
- land-based activities
- trading and vending-based activities
- service-based activities such as cleaning and paper picking.

The co-operatives organised by SEWA are all primary co-operatives. Some are affiliated to the secondary, district level co-operative unions and also the tertiary, state level federations for solidarity and greater leverage.

**THE CRAFT AND ARTISAN CO-OPERATIVES**

Women are the main producers of traditional crafts which are part of the cultural life in India. During the last four decades of independence, industrialisation and urbanisation have brought about the erosion of skills in artisanal crafts. This has caused unemployment amongst artisans. The impact on women has been more severe than that on men artisans.
Women, using outdated tools and techniques, have lost their traditional occupation, on account of changes that have transformed productive economic activity from homes and cottages to mechanically equipped factories. Mass-produced industrial goods are steadily replacing the day-to-day hand-made utility items. These hand-made items are last disappearing from the homes of common people.

Despite the industrialisation and the changing face of the economy, the traditional crafts like handblock printing, cane and bamboo work, patch work and others have survived over the years, with the independent small producer gradually being pushed into piece-rate labourers. These women artisans continue to work in small hutsments with little space, without protection of legislation. It is these workers who have organised into SEWA to form craft co-operatives.

Sabina—The Chindi Workers Co-operative

SEWA first came in contact with the ‘chindi’ stitchers of Dariapur in Ahmedabad, when they organised in the union to struggle for a raise of their rates in 1977 (see Union section). These women concentrated in the Muslin area of Dariapur, sew ‘kholis’ or patchwork quilts out of waste pieces of cloth called ‘chindi’.

Ahmedabad has always been a centre for the textile industry. In 1977, there were 65 mills producing cloth. During the production of cloth there is a certain amount of wastage. The three types of waste cloth are rags, fents and chindi. All these three types are sold by the mills. Rags and fents are larger pieces of clean cloth, used for making clothing, pillow covers, bags etc. Chindi is the lowest quality waste, less than 8 inches in size. There are two types of chindi—clean and dirty. Clean chindi is used for making children’s clothes while dirty chindi is used only for making kholis or quilt-covers sold to poor rural consumers for as low as Re. 1 to Rs. 8 per quilt cover.

This chindi is bought by traders from the textile mills and is given by weight to women to sew in their houses. The women collect their material from the trader’s shop. The women have to clean and straighten out the pieces, sew them into strips, sew the strips to size into a khol, fold the khols neatly and return them to the traders. The trader often rejects or tears up about 10 percent of the kholus sewn.

In the production of kholis each woman uses her own sewing machine and even has to buy the thread herself. One woman working alone can make up to 6 kholis in an 8 hour working day. However, women rarely work alone, they are usually aided by small children and old women, who help in the cleaning and arranging of chindi, and young girls who help in the sewing. For this labour, a woman in 1977 was paid only 50 paise per khol.

The Production Unit

SEWA’s struggle for a higher wage resulted in the rate going up from 50 paise to 75 paise. It also resulted in the weaker and more needy women being victimised by the trader and not being given work. At first the women tried to help the victims by sharing work with them. But then, they came to SEWA and suggested that perhaps SEWA could have a small khol production unit which would give work to these needy women. Feeling a moral responsibility, SEWA agreed. Because of TLA’s influence, some mills agreed to supply a few bags of dirty chindi to SEWA and 5 women got work. TLA also allowed this small unit to function in its sewing class in Dariapur.

At first SEWA organisers were worried about whether they would be able to sell the kholis they had made. But, to our surprise, customers began coming spontaneously to the sewing centre and demanding to be sold kholis. Later on we discovered that these kholis had an almost unlimited market. Because they were so cheap there was a large demand from the masses of the urban and rural poor. The bottle neck in the khol market was found to be on the supply side.

As women began to hear about this small production unit, which paid a higher rate than the traders, they began to flock to the sewing centre. This caused a series of problems. Large numbers of women clamouring for work, sacks of dirty chindi and finished kholis piled about, caused immense disruption.
in the sewing class. Since there was not enough chindi to go around, a lot of women went away disappointed and angry with SEWA. Also, since the sewing centre was in a tucked away inside mohalla, it was difficult to reach customers.

The chindis came all mixed up in a sack from the mills and since SEWA organisers knew nothing about sorting chindis, the khols were of lower quality and the unit lost money.

However, slowly some of these problems got ironed out. TLA allowed SEWA to move to its library in Dariapur. The library functioned only in the early mornings and late evenings, so SEWA was allowed to use it during the day. SEWA also got some experienced sorters of chindis and so the quality of khols improved.

As the production unit expanded, SEWA rented a godown in Shapour where the sorting took place. The Dariapur library then functioned as a shop for the sale of khols. However, SEWA still needed a place where women could come to collect chindis and deliver khols. Fortunately, we were allowed to use the local city Rain Basera or night shelter (where poor people could spend the night for a nominal fee) during the day.

However, the problem of supply of chindis still remained. In the beginning, over 80 women took work in the irregular way from the unit. However, in 1979 the women held a meeting and it was decided that given the limited supply of chindis, 50 needy women should be given work on a part-time basis. They were to be given about 100 khols to sew a month. Over the years however, the number of women in the unit reduced, and more work was thus available for each woman. Today there are 25 women sewing 200 khols per month.

The khols were sold to small vendors who came from villages and also city “phenias” (vendors). Thus about 65 vendors were also getting work from the shop.

Forming Sabina Co-operative

The production unit was registered as Shri Sabina Mahila SEWA Chindi Utpadak Sahakari Mandali Ltd. in 1982. Supply of chindis always remained a problem. On one hand demand outstripped supply. On the other, mill owners preferred to sell their chindis only to certain merchants who controlled the chindi market. These merchants are wholesale cloth traders who are often relatives of the mill owners. By giving them chindis the mill owners were able to “oblige” these traders in return for other favours. Also there is no excise tax on chindis so the bags of chindis were sometimes used by the mill authorities to smuggle out excisable goods.

The TLA-SEWA split caused a major setback for Sabina. TLA expelled the shop from its library. For some days, Sabina stocks were kept in a member’s house and the khols were hawked on the pavement. Then Sabina was able to buy a small shop, in a better location than the library—right in the line of the other shops. TLA also caused a major problem with chindi supply. TLA is the only trade union in the textile mills, and has a close relationship with the management. The TLA president insisted that the textile mills stop selling chindis to Sabina. To counteract this, Sabina members also went to meet the management of the mills and persuaded them to continue the supply. Finally, some mills did continue to sell to Sabina and others stopped.

In 1981, SEWA also approached the National Textile Corporation, NTC which owned about 7 mills to sell chindis to Sabina. Although, in principal, the NTC agreed, in practice, there were many problems. The major problem was that NTC insisted on releasing tenders to decide the price of chindis. When the merchants filling out the tenders realized that the chindis were all going to Sabina anyway they would fill out unrealistically high prices and Sabina would have to buy at a loss. The other problem was that the supervisors in charge of the waste department lost the “happy money” they would receive from private traders, so they would fill the chindi sacks with very low grade chindis or even with waste like broken boots or torn clothes.

The supply problem became more acute with the crisis in the textile industry as more than 20 mills closed down between 1981 and 1986 and chindis became even more scarce.

However, the problem was partially solved when, in 1987, the Chairman of the Minorities Commission
looked up the cause of Sabina and insisted that the Gujarat State Textile Corporation give all their waste chinds to Sabina.

New Patchwork Skills

The rates paid for the stitchers in Sabina, were always 25 paise to 50 paise per khol higher than those given by the private traders. However, the selling price could not be raised as the rural poor would only buy at very low prices and also because the price could not be raised above the going market rate. Because the co-operative paid more in wages than the private traders, and with the supply problems in the beginning years the co-operative often went into loss. In spite of these problems 30 women get a regular income from khol production. In a meeting in 1983, the women said that while Sabina should continue with the production of khol, it would also start a new type of production which would earn the co-operative and the stitchers a better income. They felt that they would like their young daughters to learn a better skill. Two skills were chosen: one was weaving (see section on Child Labour) and the other was patchwork. Patchwork items are found in many homes of these Muslim women, ranging from wall hangings or as prayer mats. Training in patchwork was seen as an alternative skill for regular employment. It was also a revival of their traditional craft.

Intricate patchwork cushion-covers and bed-covers are luxury products sold to the upper-middle and upper classes. Given the buying power of these classes, it was decided that the younger girls would learn this patchwork and become part of the Sabina Co-operative. After this decision was taken, 4 batches of 20 girls each were trained in collaboration with All India Handicrafts Board in making a variety of items like bed-covers, cushion-covers, skirts, kurtas, table-mats, tea-cosies, etc. in patchwork. They experimented with handloom, cotton and silk, to design products which cater to the modern market. Along with patchwork, mirror work and running hand-stitch were also taught. Today the patchwork section makes good profits and compensates for the losses in the khol section. This section provides about half of the total financial turnover in Sabina and has 16 girls getting a regular income.

Aabodana—The Hand-Block Printers Co-operative

The Chipas (hand-block printers) women first came in contact with SEWA through Mahila SEWA Bank. Since 1976, the SEWA bank organisers noticed that Chipa women were coming to the bank to apply for loans for sewing machines. They were intrigued that these women wanted machines rather than the tools of their own trade—design blocks and colours. On further questioning, these women revealed that their trade was dying out, that very little work was now available and that even for available work they were paid miserable rates. They felt that in order to survive they had to change their trade.

Survey of Block Printers

To understand the problems of these women, SEWA conducted a small survey into their socio-economic conditions in 1978. The survey showed that women were working as home-based piece-rate workers for traders who provided them raw materials and paid them on the piece-rate. A full day's work earned the women barely Rs. 4 to Rs. 5. The survey also revealed their appalling socio-economic conditions. 86.5 percent lived in one room with an average of 8 members per family. Their monthly family income ranged from Rs. 100 to Rs. 500 with 58 percent in the Rs. 200 category.

Block printing is a labour-intensive occupation. The women squat on the ground, spread the cloth to be printed on low wooden rectangular tables specially made for this purpose. A thick cloth is spread on the table. This serves as a cushion against tears and scratches for the cloth to be printed. The dyes to be used are mixed and ready in wooden trays beside each printing table. The blocks are wooden pieces with a hand grip on one side and a design pattern carved in wood reinforced with iron or steel on the other. Usually the design has from 1 to 3 blocks. Sometimes a design may have a set of 5 blocks and 5 colours, which requires printing 5 times over and hence much more input of labour. The blocks are dipped into the dye trays and pressed on the cloth. The women bend their fists on the block for the dye to be absorbed by the cloth. This leads to knotting of muscles, which the hand-block printers learn to accept and then not even notice or feel with the passage of time.
Our survey showed that this labour-intensive work was being gradually displaced and women losing their meagre employment. Several factors contributed to this. Changing social customs has meant a declining demand for certain traditional goods such as saris worn by widows during the period of mourning. New technologies in printing cloth have caused a shift from labour-intensive production of hand-printed cloth to capital-intensive production of screen-printed cloth. With lower production costs and prices, many of the merchants previously employing women hand-block printers, have gone into wholesale buying and selling of machine screen prints.

Training
The findings from the survey called for some concrete action. The women felt that if their goods could be marketed, they could continue in their hereditary work. After surveying the potential markets SEWA felt that upgrading of their skills could improve the quality of their work output, and the products could be reached to a better quality market. Thus the first training programme was organised in 1981 with the help of the All India Handicrafts Board and 25 women were trained. Initially there was resistance from the traders and even from the families of the women trainees. "They have been printing for years; what are you going to teach them?", said a trader. Even the attitude of the master craftsmen who came to train the women was negative in imparting the techniques of printing to these women.

Another major problem was that being from the conservative Muslim community, the women were not easily allowed to come out of their homes. Many of the women, prompted by their men-folk, said that they would not come to the training unless SEWA opened the training centre in their area. However, others felt that if this was done, then the traders would know everything that was going on and would try to sabotage the work. So SEWA decided to have the training programme on the roof of its own building, about 3 kilometres away from where the women live. At first only 3 women came, but later attracted by the stipend, the possibility of learning a new skill, and by the friendly and relatively free atmosphere in SEWA, the full complement of 25 women joined in 1980. Because SEWA is a women's organisation and their women-folk were not going to be exposed to other men, the husbands of the women finally did not stop them.

During the training the women learnt many skills that they did not previously have. Their very rough skill of block printing was upgraded, so that they could do fine work. They learned the new skill of mixing dyes and colours. They learned about washing and sizing the cloth. They even learned some designing. Later on, they learned how to make and print in vegetable dyes.

Aabodana Co-operative
These new skills were an advantage to a few of them in getting better-paid work. These women got jobs with the traders in dyeing, colour-mixing and designing, where they were paid much more than they were earning before. But the majority of women wanted SEWA to help them form their own production unit. The Shri Aabodana Mahila SEWA Kapad Chhipak Sahakari Mandali Ltd was registered in 1982.

Although the women had learnt production skills, they did not yet have the skills of actually running a unit such as purchasing raw materials, producing to a deadline, marketing, accounting, and pricing. The SEWA organisers also did not have these skills, but nevertheless SEWA organisers and hand-block printer women together took the plunge and decided to start production.

The first small seed capital was given by SEWA and the first orders were given by friends, family and well-wishers. However, these small private orders were soon exhausted. Then SEWA approached the Gujarat Handicrafts and Handloom Board and were given a big order. This order made the women very enthusiastic, but at the same time revealed all the problems that beset a small production unit of poor women.

The first question, in any production order, is that of quality. The colours have to be mixed right, and have to be fast. The actual printing should be even and fine. At the same time, the deadline for the order has to be met. Inexperienced producers often go from one extreme to another. In their enthusiasm to meet the deadline, they sacrifice quality. Or in their worry about quality they go beyond the deadline. In this first order, some amount of quality was sacrificed. In subsequent orders, though the quality was good, the time limit was passed. In both these cases, the orders tend to be rejected or the payment
reduced, causing a loss to the unit. Aabodana is still struggling to find a satisfactory balance between the two.

Another constraint is space and facilities. The SEWA building was too small to accommodate more than 10 printing tables. SEWA did not have space for storage with the result that goods were often damaged, sometimes stolen. Block printing requires a lot of water for mixing and washing, but the SEWA building receiving water supply from the municipality had barely enough water for its own drinking needs. The women had to take the cloth to the nearby riverside for washing. This was a waste of time and also the polluted river caused skin diseases. Aabodana has however been able to successfully tackle some of these problems. It built its own water tank near the SEWA building and now receives its own water supply.

In 1985, Aabodana decided to expand its activities to another part of the city called Sarkhej. The Muslim women living there did not know the art of block-printing, so SEWA asked the All India Handicrafts Board to start a training programme in vegetable dyeing and printing. One of the women trained in the first batch at SEWA has become the trainer at Sarkhej and 25 women were trained. As Sarkhej is outside the city limits it is relatively easy to find space. At first Aabodana worked in rented space but has now bought a small building in the neighbourhood. The Sarkhej centre specialises in vegetable dyes.

**Vegetable Dyes**

The art of vegetable dye-making declined with the introduction of synthetic dyes in India, by the British, in the nineteenth century. This resulted in the decline of the skills in vegetable dyeing and printing. The making of colours and dyes is laborious and time-consuming and requires greater skill to handle it effectively. The dyes are made of out of natural ingredients like roots, herbs, skin of vegetable and fruits and barks of trees. Indigenous sources like indigo are used which gives various shades of blue. Vegetable dyes are inexpensive and unlike chemical colours it has no health hazards.

**Marketing**

Perhaps the most crucial aspect for Aabodana has been marketing. Since it was the change of market which was the cause for displacement of these women, Aabodana would be successful only if a new market could be tapped. The experience with the Gujarat Handicrafts and Handloom Board has been mixed and the orders insufficient for the co-operative’s needs.

Aabodana has explored a variety of other marketing avenues. It has contacted private shops and boutiques and has obtained orders from them. SEWA has helped to arrange exhibitions all over the country. In 1984 SEWA rented a small shop near the office where Aabodana displays and sells its goods. Every year there is a Diwali sale where almost all goods are sold.

Block printing is seasonal work, as during the monsoon months no work is available. The Aabodana members have often worried about and discussed what they should do during these four months. It was decided that they could learn a new skill which could be done indoors, and so they learnt to do ‘kalamkari’ work. Now the Aabodana women have a variety of skills which they use during different seasons.

**Personal Development**

One of the most encouraging aspects of the growth of Aabodana has been the personal development of some of the members. Some women have become highly skilled and have become trainers on their own. They have visited many different parts of India and one has even been to Russia as part of the Festival of India. Some women have become successful independent entrepreneurs and take orders or make sales on their own. All the women have broken through the ‘nurturing’ have become articulate and knowledgeable and are seeking to control their own lives.

**Baansari—The Cane and Bamboo Workers Co-operative**

A chance meeting in a bus between a SEWA organiser and a woman of the ‘Bansphodia (bamboo worker) community in 1975 revealed the grim plight of these migrants from Maharashtra. These
Hutment dwellers are engaged in making 'toptas' (crude bamboo baskets). They lack space for work and storage facilities, and hence often squat on the pavement to make their wares. This invites harassment by the police and municipal authorities. They are not only beaten and made to get up, but are also deprived of their hard-earned money and have to witness the destruction of their products. Pushing them in still further deprivation.

These women first approached SEWA to help them when the municipality confiscated their goods. SEWA approached the municipality and got them to allow the women to use a certain amount of street-space where there was no traffic.

These artisans make toptas (baskets) of bamboo and cheap and tough carpets woven out of cane. Lack of regular raw material procurement at reasonable rates is their chief handicap. This is because 90 percent of the bamboo from the forests is allocated directly to contractors who divert it profitably to industrial units making paper. Their other problem is that craftpersons from states where availability of bamboo is relatively easy have sharpened their skills and produce cheaper goods of high quality. The less skilled Gujarat artisans are unable to compete in the market. Hence, they felt the need for systematic improvement of their skills and tapping other sources for raw materials as well as an assured market for their products.

**Finding a Market**

In 1979, a State Government Resolution GR, that first preference for Government purchases be given to women's groups working on a co-operative basis, helped this group to a great extent. Many of these women began supplying brooms and waste paper baskets to Government offices. At first it was difficult to bypass the contractors, but by 1982 about 15 women were able to get a steady Government market.

**Upgrading Skills**

In addition to the market for everyday goods the women felt that they would be able to reach a more profitable market if they had better skills. So in 1980 SEWA in collaboration with the All India Handicrafts Board, started a 1-year skill upgradation training programme for 25 of these women. 3 such batches were trained at the SEWA premises at Ahmedabad. In 1981, the 'soopda' (soopda is a basket for winning) and 'indani' (used as support while carrying pots on the head) makers of Devdholera and Jhamp villages in Ahmedabad district were also given skill upgradation training.

In 1983, the training centre shifted from Ahmedabad to Bhujpur, on the outskirts of the city, where many 'broom' and 'agarbatti' (incense stick) makers dwell. One hundred women were trained at this centre over four years and many of them are now producing and selling these goods individually in their own homes.

Under the methodical guidance of master craftpersons from Assam and Tripura, the women were introduced to and learnt the use of a variety of raw materials like cane and different types of bamboo (they used only one type before) to make various artistic goods. This was one of the factors that induced these traditional bamboo workers to leave their homes and participate in the training.

The women now make a wide range of articles ranging from exquisite bangles, lamps, pin-cushions and pen-stands to simple furniture. Some of them have also been deputed as trainers to other organisations in Gujarat and Madhya Pradesh.

**Baansari Co-operative**

In 1982, the women artisans decided to register themselves as a co-operative. Shri Baansari Mahila SEWA Upadat Balasam Mandali Ltd. was registered with 65 members in 1982.

Helping the members reach the Government market, generating 2 markets for urban customers, procuring raw material from the source or from authorised allocation agencies without middlemen, arranging for adequate and appropriate storage facilities for raw material and finished products, are tasks which are tackled by 'Baansari'. The co-operative buys part of its raw material from Assam and West Bengal in bulk quantities. It has also procured bamboo from the government.
Efforts are on to make this a regular arrangement by registering the co-operative with the state department. This would help the Bansphoda women's co-operative to get bamboo regularly and at concessional rates. This would lead to a reduction in the prices of their products and hopefully a higher turnover. The co-operative is also attempting to get a higher share of the government market for brooms and baskets but is facing resistance from middlemen.

**Improved Tools and Technology**

The traditional tool used by the bamboo worker was a large all-purpose knife used for splitting the bamboo, cutting it into smaller pieces and shaving it to size. The bamboo was split by holding the knife between the toes and passing the bamboo over it. This often caused accidents. Also, the method of sitting on the ground was a strain on the back muscles causing severe back pain. SEWA researched alternative tools and found that in the North East, the artisans used a specially curved knife for splitting bamboo. The knife is placed in a stand on which the artisan sits. 25 members of Baansari have been given these curved knives and the stands, and find that the number of accidents do decrease and also it is less of a strain on the back. The other members of Bansari will also be getting these tools.

The 2 bamboo work centres at Dewudohera village and Bhaipura in Ahmedabad, have acquired electrical bamboo-splitting machines. These machines save the bamboo workers a lot of labour and allow them to work much faster. Since they earn by the piece-rate, the machines have increased their earnings considerably.

In the initial stages, Baansari sustained some heavy losses when termites attacked the stored products. So Baansari requested an expert from All India Handicrafts Board to teach them pest control. The members have now learned to treat the cane and bamboo products with chemicals to protect them from termites.

**Utsah—The Handloom Weavers Co-operative**

**Starting with Khadi**

SEWA initiated its first rural income generating programme in 'khadi' spinning in August, 1976. (Khadi is hand spun cotton thread which is made on simple hand spinning machines called amber charkha). The Khadi and Village Industries Board facilitated production through the supply of raw materials, equipment, and government markets.

SEWA's work started with ten amber charkhas (costing Rs. 750 each) and 15 women trainees from one village. After five weeks of training in their use, repair, and maintenance, the women took the charkhas home and all of their family members began spinning khadi. On the average, in 1978, an individual could earn Rs. 5 to 6 for eight hours of work. The women were paid every two weeks according to their output. By 1982 there were 200 charkhas in operation in 7 villages.

During the off-season, spinning khadi is the only source of income for these families. Average earnings are Rs. 250 per month for the rural households whereas many of these families were previously earning no more than Rs. 20 per month. The income is spent primarily on food and clothes.

Dewudohera village which developed as the centre for SEWA's rural activities is about 55 kilometres from Ahmedabad, and lies in the drought prone western regions of Nalwa in Dholka Taluka. It has 300 households out of which many belong to the Harijan community.

**The Weavers**

In Gujarat the 'vankar' section of the Harijan community were traditional weavers. However with the growth of first the spinning mills and then the composite weaving-and-spinning mills, these weavers have, over the course of this century, steadily lost employment. They have migrated to cities to sell their labour in factories, construction sites etc. or have become the mass of the landless agricultural labour in the rural areas. Since Gujarat is the second largest textile mills centre in the country, after Bombay, the plight of weavers has been particularly hard in this state, although the increasing impoverishment of weavers is a trend that has occured all over the country. Instead of displacement by textile mills however, the number of active weavers remains high. Handloom weaving is second only to
agriculture as a sector for employment. There are an estimated 10 million weavers, operating 4 million handlooms all over the country.

**Upgrading Skills**

The Harijans of Devdholera village are all members of a weaving sub-caste called 'Dangasiyas.' They traditionally weave large woolen blankets. There are about 28 traditional weavers families but all of these had to put away their looms and become agricultural labourers because of the non-availability of raw materials and the lack of suitable markets. They said they would like to go back to their traditional work if SEWA helped them. SEWA made efforts to rehabilitate these families. At first a weaving teacher was hired to revive the women's skill. However, the weaving teacher, a skilled craftsman from South Gujarat, did not believe women could learn weaving. He argued that it was impossible for a male teacher to deal one-on-one with the women trainees because it was necessary for him to touch the women's hands. This was unacceptable to him as well as the women's husbands. Ultimately he taught the village men, and the only women who learned did so through their husbands.

After this training 5 weavers, 3 men and 2 women, were selected for the specialised training for four months at the National Institute of Design, NID, Ahmedabad, in 1982. The 5 trainees at NID were exposed to the various techniques of weaving shawls during their training programme using linen yarn and at the same time constructing their own designs. Towards the end of the training programme the weavers could weave two to three shawls earning Rs. 20 to Rs. 30 per day while previously they earned Rs. 3 to Rs. 5 per day. All the goods they made were sold in an exhibition held in December 1984. Seeing the success of the programme many of SEWA's members wanted a similar training and during the next two years, 1984-1986, SEWA continued training successive batches of women at its centre in Devdholera.

**Forming Utsah Co-operative**

However, in 1985, the price of wool went up and as the products became more expensive they could not be sold. Although now there were enough skilled weavers there was no market for their products. The weavers then decided that they would form a co-operative and try and get some help from the government. In December 1985, 51 members organised to be registered as a weavers co-operative. The problems began when a certificate had to be obtained from the 'talati' (local official) about the weaver's caste and her place of residence, as he demanded a bribe.

At the next stage the Department said that the co-operative can not be registered because it was a women's co-operative, the women are illiterate, and anyway women were not capable of working. Here the Khadi and Village Industries Commission, KVIC, came to our help and the proposal was forwarded.

But this was not the end, the application reached another halt when it was brought to the 'Zilla' (district) Panchayat Office. At each stage from one table to another, from peon to head clerk to the supervisor and later at the District Industries Centre each one delayed the whole procedure. Finally, in February 1986 Shri Utsah Oon Vanat Vankar Sahakan Mandali did get registered with a total membership of 51 members.

The period from January-August 1986 the co-operative was at a standstill with no production at all. The sales were very poor, affected by the communal riots in the state and the high price of wool. Till almost June 1988 the co-operative tried all possible sales channels—State Government emporiums, Handloom and Handicraft Corporations, State Industrial Co-operative Association (SICA), local and other exhibition 'melas' at state and national level.

Finally in June, 1986, Gujarat State Industrial Handloom Development Co-operative Federation agreed to give job work to Utsah. During, 1986, 800 shawls were made giving work to 6 weavers in the co-operative. Towards the end of 1986, the co-operative also applied for assistance under the various package schemes of KVIC. The co-operative received a 20 percentage rebate. It also applied for subsidies for modern tools and equipment.

By August 1987, 26 weavers had received subsidised looms, and raw materials, as well as subsidies for a small shed to house the looms. This scheme was a blessing for the weavers during the severe drought conditions in 1987.
Vijay—The Handloom Weavers Co-operative

SEWA’s involvement with women paper pickers began in 1975 (see section on Paper Pickers). In 1978 the paper pickers held a general meeting in order to chart a course for the future. It became clear in this meeting that it was necessary to develop alternative income-generating activities as a result of scarcity of wage paper. In addition to paper picking some alternative income generating activities were discussed. Many women were from the weaving community if they themselves had never been weavers, their mothers or grandmothers had been, and they expressed interest in reviving these skills.

Training and Vijay Co-operative

In 1983, 24 women were trained in weaving skills at two government-run institutions—the Weaver’s Service Centre and the Department for Social Defence. After the training 24 women registered themselves as a co-operative. Shri Vijay Vankar Mahila Utpadak Sahkari Mandal Ltd. was finally registered in August 1984 with 21 members.

The co-operative had no funds and faced difficulties on all fronts—no equipment (out of the 21 members only 4 had looms), no raw material and no space. Space was the major problem as their homes were not big enough to house looms.

In 1985, Gujarat State Industrial Handloom Co-operative Federation agreed to provide raw material to the weavers and buy back their finished product. The product decided was ‘assans’ (small mats) which could ensure a continuous income for them. The Federation would also provide technical guidance and loans for modification of equipment as weaving of assans meant product diversification for the members who were making only napkins, towels and dress material. Each member could weave 5-6 assans and earn Rs. 10-12 per day.

However, due to the 1985 communal riots the women had to discontinue work. In 1996 the co-operative tried working on a new footing. The first step it took was to gather all the facilities in terms of upment finance under the package plan of KVIC. It received a 20 percent rebate certificate on sale products, managerial grant, subsidy on furniture, and subsidy on purchase of 10 looms. At this point members decided to begin looking earnestly for a workshop. In December 1996 they found a shed in the basement of an industrial estate

A co-operative at present has got 33 members and has selected its new Managing Committee of 7 members. It is getting regular orders from Garvi Emporium and has also started marketing its products through the SEWA shop and various exhibitions. At present there are 5 active members involved in the production activities.
At present the co-operative members are taking training in operating the warping machine. The training would help them in cutting down the high processing charges and make them less dependent on the local parties in the market.

From a net production of Rs. 625 in 1985 they have recorded production worth Rs. 4600. There is a slow progress.

**Mahila Prajapati—The Potters Co-operative (Proposed)**

Pottery is a traditional craft still existing in the villages. Normally, every village has a small population of Prajapatis—the potters. Using the traditional potter's wheel, the potters make baking pans, household small utensils, pots and roof tiles. In some houses even bricks are made. The work is quite laborious and hard. Most of the work in pottery is done by women. Collecting and mixing of mud, beating mud, filtering, drying the prepared articles, arranging these in the oven, and finally taking out the baked and finished goods. Thus, a number of operations in the pottery work is being done by women and yet it is men who are considered the potters.

For making bricks in the village, women wake up at 1.00 a.m. and start preparing for all the work. The work is extremely strenuous and their hands bleed. Traditionally it is taboo for women to sit on the potter's wheel and, therefore, they have been kept out of the skilled work in pottery-making.

**Training : A Woman at the Wheel**

At first, SEWA began training with children and mainly girls, of the community as a skills training-curriculum-recreation programme.

Seeing the children learning to run the potter's wheel, some women also expressed an interest in being trained. It was indeed the first time a woman sat at the wheel, and the village, for a while, was horrified. The woman and SEWA remained firm. However later many women joined the training. After a thorough training in the basic, more advanced skills were introduced. For example roof tiles, baking dishes, and flower pots were made. They learned to use advanced equipment to produce roof tiles.

There is an abundant local market for roof tiles. The difficulty faced is the non-availability of firewood in the area, due to the recent drought situation.

The trainees are preparing to form their co-operatives. Shri Prajapati Mahila SEWA Mati Kaam Utpadak Sathakari Mandali Ltd.

**Mahila Vikas Audyogik Sahakari Mandali—The Carpenters Co-operative**

**The 'Bharavalis'—Firewood Collectors**

Near Junagadh, in the Saurashtra region of Gujarat, are the thick Gir forests on the slopes of Mount Girnar. Many poor women collect and sell firewood from the forests. SEWA has been attempting to organise the 'Bharavalis' or firewood collectors who earn aliving selling fuelwood collected from the Mount Girnar. Collection of dry wood for fuel had been a privilege granted to the Bharavalis women during the pre-independence days of the Nawabs, and it continues to be a practice till today. However, with the increasing demand for fuelwood, more and more poor women took to fuelwood collection from the Mount. This is arduous work as the women have to get up at 4 a.m. to reach the forest early.

Once in the forest, the women have to face being attacked and bitten by wild animals and snakes. They often fall down from trees and injure themselves. Also, they have to contend with sexual harassment and even rape by contractors and other men, especially forest guards.

The pressure of deforestation, mainly due to cutting of wood by contractors and to landslides of mining operations, had begun to tell on the Girnar. In order to control the deforestation on the Girnar, the Forest Department, tried to regulate the fuelwood collection by introducing a coupon system at four entry points to the forest. The need of the women for their daily survival led to open conflicts between the forest officials and the women. As the women say "The Girnar is our mother, she gives us
our daily bread, we too do not like to see her suffer, we too want to see her green, but we have to survive”.

At first SEWA tried to negotiate with the Forest Department to allow a certain number of poor families to collect firewood. As a result of these negotiations 716 families were issued with ‘billas’ or licenses which would allow them to enter the forest and collect one headload of wood. However, this was only a temporary solution as the problem of deforestation had to be tackled.

**Learning Carpentry**

In January 1984, a seminar was held under the joint auspices of SEWA and the Forest Department at Junagadh. More than a hundred Bharavi women attended. The women passed a resolution expressing concern over deforestation of the Girnar. They expressed their desire to get actively involved in the afforestation of Girnar. The alternative that emerged from the seminar resolution to help reforest the Girnar by working with, rather than against the Forest Department, did not receive enthusiastic response from the Department. The second alternative was that since they are used to dealing with wood they should learn carpentry.

At first the women felt somewhat uncertain about carpentry as it was seen as primarily a ‘man’s skill’. However after some discussion the women suggested that their young daughters learn as they felt that they were ‘too old’.

A carpentry teacher was found, a room was rented, and the class began. However, not many mothers were willing to spare their daughters who helped them around the house, looked after the young children, and accompanied the mothers to the forest to fetch an extra headload of wood. To solve this problem which arose from extreme poverty, SEWA raised funds for a small stipend to compensate for the time spent by girls at the class.

The first batch of 25 girls, between the ages of 15 and 18, began coming regularly to the class. They learned to make furniture—tables, chairs, stools, benches, cupboards and showcases. At first some of the girls came mainly for the stipend but slowly, as they gained skills and confidence, they began to realise that they would actually be able to earn.

Three girls decided to get their own tools and equipments and set up a small business in their homes. SEWA helped them to get subsidies and interest free loans from the District Industries Centre and Department of Social Welfare, and now they are working in their own homes.

**The Carpentry Co-operative**

At the end of one year of training, a meeting of the girls and their mothers was held and it was decided to form a co-operative which was finally registered as ‘Mahila Vikas Audyogik Sahakari Mandal’ in 1985. Initially the co-operative faced a lot of problems in marketing. Most furniture business survives on orders, but no one wanted to give orders to a women’s co-operative. The girls made small items such as toys and stools which they sold at SEWA’s Dastakari Bazaars. Thus for two years, work was intermittent and only 7 girls stayed on to work.

One problem that the girls faced in their work was that they dressed in their traditional style of long skirt, short blouse and half-sari. Since they had to put the wood lengths between their legs while sawing, the skirts reduced their efficiency. SEWA organisers suggested that they change to wearing ‘salwar-kameez’. At first the girls resisted as they were afraid of being socially ostracised, but finally they all began to wear this dress, as a regular work uniform.

Another constraint was the difficulty in obtaining wood. In 1986 the Forest Department auctioned large quantities of wood and the co-operative bought enough to last over a year.

After two years of struggling to survive, the co-operative has begun to get more orders and provide a steady income to its worker-members. The average earning per month is Rs. 300 per person.

However, in comparison with most carpenters, this earning is very low. It was found that now-a-days most carpenters use machines for cutting, planing, and drilling and prices in the market are geared to these machine-made products. SEWA has, therefore, helped the co-operative to buy new machines. The girls are now learning to use these machines and hope to earn more before long.
### Craft and Artisan Co-operatives

<table>
<thead>
<tr>
<th>Name</th>
<th>No. of Members</th>
<th>Members Working</th>
<th>Centros</th>
<th>Income Earned Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sabina Patchwork</td>
<td>162</td>
<td>50</td>
<td>Dariapur</td>
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<tr>
<td>Aabodana Hand-block</td>
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<td>22</td>
<td>Sarkhej</td>
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<td>Baansari Cane and Bamboo</td>
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<td>Bhaipura</td>
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<td>Baldara</td>
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<td>7</td>
<td>Junagadh</td>
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### TRADING AND VENDING CO-OPERATIVES

#### Hariyali—The Vegetable Vendors Co-operative

**Women’s Organisations Unite**

The growth of Hariyali vegetable vendors co-operative is a testimony to the combined power of women’s organisations. In 1973, Ahmedabad’s women’s organisations such as Jyoti Sanga, Vikas Gruh, and SEWA, got together to discuss some of their common problems. One problem that persistently came up was that whenever women’s groups started any production unit they had a major problem in marketing. It was felt that since the government was a major buyer of many types of goods, it should be part of the government policy to encourage the growth of women’s production units by buying their goods. The demand was raised that government should buy the goods it needs solely from women’s organisations. 1975 was the beginning of the Women’s Decade and this demand was the major one made from Ahmedabad to mark the decade. However, it was only half way through the decade in 1980 that the government finally issued a Government Resolution, GR, directing all government departments and institutions to buy their goods from women’s organisations. A meeting of women’s organisations was then held and supply of various goods was divided up between them. As SEWA has many members who were vegetable vendors, SEWA chose the supply of vegetables and fruit as its major activity.

#### Vendors Supply Vegetables

Among the members, some had a regular place to sit and sell, but many had to wander from place to place having been forced to move by the police, municipal authorities, and even local middle-class residents. After the GR was issued, SEWA held a meeting of vendors to decide how to use it. The vendors felt that the women who had the most severe problems of space should supply vegetables and fruits directly to the government institutions, thus enabling them to earn a living without having a space to sell. It was also decided that at present the vendors would buy from wholesalers but as time went on, they would make links directly with the vegetable growers.

Armed with the GR, SEWA organisers approached those institutions which bought vegetables and fruit, namely the jails and the hospitals. However, SEWA’s entry as a supplier in these places meant
displacing the local contractor, along with the clerks and peons who had been kept 'happy' by him. There was therefore, vehement opposition to SEWA. Since the contractors and others could not do this legally, they did it through under-handed means. This was first felt when SEWA organisers reached the Ahmedabad jail with an order of 50 kilograms of potatoes and 50 kilograms of onions. The peons refused to carry the sacks in. In addition, the jail authorities refused to let the women into the jails, so the organisers had to stand for hours at the gate while prisoners looked on and gazed. Finally, the organisers decided they would go inside anyway and hoisting the 100 kilograms, they walked in amidst the cat-calls of the prisoners. After a few such incidents, the prisoners began to sympathise with the SEWA women and helped them to carry in the vegetables.

However, the harassment continued in many ways. One plot was to reject the vegetables as 'unsuitable' and refuse to pay for them. The most difficult move was that the institutions would engineer 'bureaucratic delays' in payment of bills, with the result that SEWA occasionally ran up debts of more than a lakh of rupees! Yet another problem was that the institutions refused to pay the prices that SEWA asked. The other women's organisations faced similar problems. Finally, in a stormy meeting with government representatives, it was decided that a committee would be set up which would regulate the prices of goods supplied and issuing of bills and payment by the institutions. By 1983, this committee was working satisfactorily and the GR was extended to the whole of Gujarat.

The Haryali Co-operative

Today the vendors, through the proposed Shri Haryali Mahila SEWA Shaakothal Sahakari Mandal Ltd., vegetable-fruit co-operative, are supplying vegetables, fruits, and eggs to all the government hospitals, hostels, jails and to the municipal schools. Forty-five women are actively getting work, earning an average of Rs. 500 a month. Even during the worst days of riots and curfews Haryali workers continued their supply of goods to various government institutions. The future plan is to link the co-operative with the rural vegetable growers, and enlarge the scope of the business.

Matsyagandha—The Fish Vendors Co-operative

Fish vendors have been members of SEWA for several years. Their record of regular savings in the SEWA Bank has been excellent. The fish vendors like all other vendors have to face many problems. The major one among these was the harassment from the municipal and police authorities who claimed that they had no licenses and thus were setting illegally in the markets. In response to this, SEWA tried to acquire licenses for these vendors. In addition, in 1979 the government stopped these families from fishing in the ponds. Fish vendors then held a meeting and, with SEWA's support, raised the demand for fishing licenses. As a result of this, fishing licenses were issued to SEWA members.

In 1987, SEWA conducted a survey of the fish vendors of Ahmedabad city.

The survey revealed that:

- The average quantity of fish bought by the fish vendors is 35 kilogrammes. The average daily income earned by a fish vendor is Rs. 30 and the average hours of sale are 5 hours.
- 77 percent of the respondents purchase fish on cash basis and the rest on credit. The credit is for a period of one day.
- 77 percent of the vendors store fish by just placing the fish on a block of ice. The rest of the vendors have no means of storage.
- All the vendors go to Teen Darwaja, where the wholesale market is situated, to buy fish. They use a nickshaw for transporting the fish at a cost of about Rs. 20 every day.

After the study's results were discussed, the fish vendors decided to form and register a co-operative. The purpose of setting up the co-operative was to provide better quality fish at reasonable prices to poor consumers, reduce the transportation costs which were a major expense for the vendors, and to provide storage facilities for the vendors. This report was also submitted to the Gujarat Fisheries Central Co-operative Association, GFCCA.
It was decided that the GFCCA would provide the fish to the women in their respective areas in the initial stage. Twenty women were elected to start the operations of the co-operative. The women got the fish from the GFCCA and sold it in different areas of Ahmedabad. They obtained 10 kilograms of fish and their average earnings are now Rs. 30 per day. At present, 31 new members have been admitted into the co-operative. The process of registration of this co-operative is currently under way.

Jwala—The Kerosene Vendors Co-operative

Women kerosene vendors faced a serious problem in 1979. They had been vending kerosene for many years, but the government changed its policy and decided to issue licenses to kerosene vendors, but refused to give licenses to women. Eight vendor members approached SEWA who filed an application before Food Controller, the licensing authority, for their licenses. Permission was refused because the controller felt that women do not vend kerosene and even if they did, they shouldn't—they should only sit at home. However, after a great deal of pressure reaching right to the Minister, the 8 members were given licenses and 20 more were placed on the 'waiting list'.

In the next five years, due to constant pressurising and representation from SEWA, 11 more women were given licenses. Thus a beginning was made. Today each of these kerosene vendors earns between Rs. 600 to 1200 per month. It was then decided that since the government was not issuing any more licenses, the women would form a co-operative and try to get a shop. The government promised to give this co-operative the license required for a shop.

Jwala Co-operative

Unfortunately, the women were divided into two feuding family groups who refused to join the co-operative together. Later, they realised the benefits of a co-operative and persuaded their men-folk to make peace with one another. Thus the co-operative was registered.

The co-operative took a loan from the bank for the shop but unfortunately the shop turned out to be illegally constructed. Although the kerosene licenses were granted, the co-operative could not start operation because of the illegal construction, nor could they sell the shop as no one would buy it. As a result for two years the co-operative came to a standstill. However, in August 1990, the women finally sold their old shop, bought a new one and have begun their kerosene business.

Trading and Vending Co-operatives

<table>
<thead>
<tr>
<th>Name</th>
<th>No. of Members</th>
<th>Members Working</th>
<th>Centres</th>
<th>Income Earned Per Month</th>
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<td>Hariyali Fruit and Vegetable Vendors</td>
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<td>45</td>
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<td>Jwala Kerosene Vendors</td>
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<td>9</td>
<td>Ahmedabad</td>
<td>Rs. 800-1000</td>
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<td>Matsyagandha Fish Vendors</td>
<td>21</td>
<td>20</td>
<td>Ahmedabad</td>
<td>Rs. 700</td>
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THE SERVICE CO-OPERATIVES

Sujata, The Group and Pethapur—The Paper Picker’s Co-operative

Over 20,000 women work as paper pickers in Ahmedabad. Scavenging for waste paper on the roadside, roaming as far as 10 kilometres and working as many as 12 hours each day, these women do...
the work of collecting what society has judged worthless. All these women are poor Harijans; they have simply fallen out of the bottom of the economy. There is no protective legislation for their security and no respect for their work.

Far from being marginal and inconsequential labour, paper picking provides the crucial service of waste to the recycling industry. The extent of the waste economy in India has been adequately documented but in all cities and even in smaller towns thousands of rag pickers, always women and children, are engaged in collecting rags, plastic bags, polythene sheet, broken glass, iron scraps and other materials. Everywhere both consumer products and raw materials are made from re-processed waste. Waste plastic is turned into buckets, sandalis and other products. Waste paper is used for cardboard. Glass is melted to be reused.

The paper pickers, as mentioned above, are Harijans by caste, most of them belonging to the Bani (weaver), Chamar and Mochi (leather worker) and Bhangi (Sweeper) communities.

**The Life of Paper Picking**

As a research study makes immediately evident, paper picking rarely functions as an supplement to a larger family income. 67 percent of these women have family income below Rs. 5-8 per month. 90 percent of them live in slums. The average family size is 6 and on average over half the children are not enrolled in school. 18 percent of these women are the sole breadwinner of their family. These women pick paper because they must, in order to provide for the survival of the family and the children.

Their day begins at around 5:00 a.m. The paper picker walks around her particular 'beat' in which may include picking around residential neighborhoods as well as rummaging through dumps. By now, when she has collected as much scrap as she can carry, she brings it to the contractor, sorts it, has it weighed and collects her money.

The paper picker then hurries home to attend to household responsibilities—cleaning, preparing and looking after the children. In the afternoon she repeats the regime of the morning and collects money in the evening. Some women work directly for contractors and spend their afternoons sorting, for which they might make Rs. 5-7 a day. Over half of paper pickers work 12 hours a day, walking at least 10 kilometers carrying the waste in a sack on their backs or, when weighing as much as 20 kilograms on top of their heads.

**Their Issues**

Any effort to facilitate the organisation of these women must recognise the following issues:

- The income from this work is miserably low. Even full-time work brings only Rs. 5-8 daily. While a contractor can sell the paper to the paper mills for ten times as much.
- The occupational health problems of paper picking are almost limitless. On account of exposure to society's waste, a breeding ground for bacteria, paper pickers experience infection as well as cuts and blood-poisoning.
- For most paper pickers, each day's food is dependent on each day's work. The women are left with no savings, no capital and thus no freedom.
- As a result of their lack of education and illiteracy, paper pickers are exploited at all turns. Dependency on the paper contractors and the contractors' occasional sympathy leads them to stay these men beyond what is deserved. It is a simple matter for the contractors to underwrite women's paper, to count money inaccurately and to provide false documentation.
- The supply of raw materials fluctuates and this fluctuation is uncontrollable. The monsoon destroy the waste paper and make it almost impossible to collect paper for several months a year. The summer income of a paper picker frequently falls to 25 percent of her income during rest of the year.
- The prices paid for paper also fluctuate greatly and thus, regardless of how efficiently the woman can collect waste, they do not have a guaranteed income.
- The development of the paper picker’s children suffers as a result of the poverty in which they grow up. The children frequently do not attend school and usually accompany their mothers paper picking. As Sakibehn explains: “They barely have enough for food. How can they afford uniform, books and supplies? And no one is at home to look after the care of the children, to prepare their food and take them to school. They can’t go alone. Everyone goes paper picking with the mother. 5 to 25 years old, everyone goes.”

- The degrading nature of the work adds to the debilitating effects of paper picking. Scavenging garbage is very low status work, and provokes contempt from those who feel they are better. One paper picker told of being knocked down by nickshaws on three separate occasions. all for fun.

SEWA’s Involvement
SEWA’s involvement with paper pickers began in 1975, when a student studying for her Masters of Labour Welfare approached us. We introduced her to paper pickers, whom she could use as a sample group for her study. Using the profile of the socio-economic conditions of paper picking women provided by this thesis, SEWA commenced its organizing efforts.

The paper pickers said that it would be helpful if they would collect large quantities of waste at one spot. So SEWA approached the mills with which TLA already had relationships and requested that they turn their low grade waste paper over to the paper picking members of SEWA. By presenting a letter signed by the president of the TLA, SEWA was able to secure many paper contracts and the women gained access to a steady flow of waste paper. Even with the influence of TLA, however, the women did not immediately receive the paper. From the very start the SEWA paper pickers had to battle vested interests at every step. The waste from many of the mills was being collected privately by mill employees and SEWA had to struggle against these in-house arrangements for a couple of years. The more contracts SEWA was able to secure, the more women entered the union. But each mill needed only 2 or 3 women to collect the paper and, as the number of women increased, it became more and more difficult to ensure that each one would get work through the mills.

Alternatives to Paper Picking
In 1978, the paper pickers held a general meeting in order to address these limitations and chart a course for the future. It became clear in this meeting that it was necessary to develop alternative income generating activities as a result of the scarcity of raw materials. In addition to paper picking, four alternative income generating activities were discussed.

- Many women were from the weaving community. If they themselves had never been weavers, their mothers or grandmothers had been and they expressed interest in recovering these skills.
- Other women who desired to get out of paper picking expressed a willingness to do institutional or domestic cleaning work on a regular, salaried basis.
- All of the women were concerned that their daughters, already involved in paper picking, would find themselves in a position facing the same hardships they themselves faced.
- Some women wanted to explore ways in which their work with paper might be transformed from garbage collection into the skills of paper-mache and file and box making.

All these suggestions were pursued over the years and in this way the struggle of the paper pickers gave birth to a range of co-operatives and training programmes at SEWA.

Waste Paper From Government
Following the general meeting in 1978 the paper pickers had begun searching for additional sources of paper. They had first approached the government offices in 1979. SEWA petitioned the State Government Department of Industry to issue a directive to all government offices stating that any "D" category waste should be given as priority to women, particularly to SEWA members. Although higher government officials supported this scheme, its implementation has been an endless struggle. SEWA’s claim to the "D" category paper interfered with an elaborate system of bribery and secret deals between paper contractors and low level government officials. The paper pickers have, as a result,
been involved in struggle consistently since 1979.

**Sujata Co-operative**

As the paper pickers’ confidence grew, they decided to form co-operatives. Shri Sujata Mahila SEWA Kagal Kam Utpadak Sahakari Mandal Ltd. was registered in 1981.

Sujata's history is intertwined with the history of the relationship between SEWA and the TLA which had initially enabled the women to get paper contracts from the mills. The larger context of the city itself, specifically the occurrence of the anti-reservation riots in 1981, which disrupted not only the relationship between SEWA and the TLA but had enormous effects on the life of the fledgling co-operative.

Sujata faced many hurdles which have been instructive to SEWA's further work in organising paper pickers. The first obstacle in the way of the paper pickers was the lack of a proper warehouse for their paper. In order to accumulate sufficient scrap to command a higher price the women of Sujata needed a godown in which they could store the paper they collected from the mills. Rather than renting or purchasing their own godown they preferred to use a godown which belonged to one of its paper-picking members. As a result of this arrangement, this particular woman became quite prominent in the manner of a contractor even after she had become a member of the co-operative. As the co-operative became successful she began to give less and less work to the SEWA members and took increasingly more control over the working of the co-operative.

Even before it was formally registered, the co-operative was forced to face this imbalance of power among its members when between Rs. 10,000-12,000 worth of paper disappeared from the godown. Sujata was split down the middle. Half the women were convinced that the godown owner had embezzled the money. The godown owner and her supporters, those who were getting work through her collecting paper at the mills, left SEWA and joined TLA. Those who suspected the godown owner of corruption stuck with the co-operative at this point and continued to feel that Sujata was rightfully theirs. The co-operative was eventually completely handed over to the group of women who sided with the godown owner although this outcome had little to do with them and was largely the result of the chaos brought about by the anti-reservation riots which overtook Ahmedabad, TLA and SEWA.

The leaders of Sujata called a meeting and expelled all SEWA members from the co-operative.

**The Group**

The SEWA members who were expelled, decided after this bitter experience, not to form another co-operative, but to operate as an independent group without a separate legal entity. The Group operated as a co-operative but without the formality of registration. Meanwhile, some paper picker women in Pethapur village in Gandhinagar District, who had not been part of the Sujata co-operative, decided to form a co-operative which was registered in 1981, and called Shri Pethapur Mahila Utpadak Sahakari Mandal Ltd.

The members of the Group and Pethapur co-operative have faced all varieties of corruption and have responded with equal imagination in working to overcome them. Frequently the contractors were able to bring prices down through bribery. Sometimes the prices was adhered to but the cheating persisted. In practice the contractor and the lower level functionaries would conspire and record paper collections at underweight levels. The undeclared paper could be sold privately and the profit split between the contractor and the officials. Although it took from 1979 until 1981 to fight their way through these secret deals, bringing pressure from government officials was initially a sufficient measure to assure secure paper delivery.

But as soon as the women had begun picking up the paper from Gandhinagar in 1981 they were told that a stay-order from the High Court had been placed on the directive which issued them paper. As it turned out, there was no such stay on the women’s contract and this rumour was merely a ruse by the contractor.

The women, however, refused to accept this setback as a defeat. Their experiences as members of SEWA and of the Pethapur co-operative had already introduced them to the financial benefits of
working together and had demonstrated to them the influence they commanded when they acted as one.

Operating more as a small business co-operative than as a trade union, the women researched the tenders system the contractor’s case relied on. The contractor had put a bid of Rs. 1300 per tonne so the women settled on entering a tender of Rs. 1325 per tonne.

But the paper pickers’ limited financial resources put an obstacle in the path of their efforts to enter the commercial bidding. In addition to the Rs. 1325 per tonne, the women needed to put a lump sum of Rs. 10,000 as a security which the government could keep if they failed to pick up the paper. Through SEWA the paper pickers were able to get this Rs. 10,000 and thus the government had no choice but to accept the women’s bid and allow them to pick up paper along with the commercial contractor.

But even for this high price the women were unable to overcome the corruption of the contractors and the government. Rather than resigning themselves to trusting government officials, the women arranged for several of their members to keep a vigilant eye on the godown. Sure enough one evening, during the supposed shut down of the godown, a truck pulled up and paper was quickly loaded. The women waited until the truck was half way filled with paper, then they stopped the truck, called the officials and forced them to unload the paper.

In 1983, Doordarshan TV approached SEWA hoping to do a journalistic video piece on a trade group involved in waste paper picking. Laxmiben, one of the youngest of the organisers, told the whole story of the struggle of Gandhi Nagar in detail. She mentioned the full names and positions of every man involved. Within one week the power of humiliation had effected the desired result and the women again began to receive the full lot of waste paper.

In 1985, some of the women became aware that a substantial amount of the paper was being taken by a contractor in the middle of the night. The women confirmed these rumours by again silently sitting watch and observing the contractor’s truck. After becoming familiar with his schedule the women organised a blockade of the truck’s route into the press. Finally, after 8 nights of such obstruction and protest, the director of the press agreed to meet with some of the organizers and the paper was again released to the women according to their contract. In 1986 the SEWA paper pickers working in Gandhi Nagar were again not receiving the whole bulk of the ‘D’ category paper and enlisted the help of the Chief Minister of Gujarat in their struggle. They called a general meeting to make their demands public and invited the Chief Minister Shri Amarsinh Chaudhary to attend. He was entirely sympathetic to the women’s struggle and issued the desired directive. By now, it was another 6 months until the lower levels of government responded to this order.

A crucial step towards putting an end to the paper pickers’ continued dependence on contractors was effected in January 1988 when the paper pickers’ own godown opened in Shanker bhawan, Ahmedabad. Having learned from our earlier mistakes, the new godown is not controlled by any one but by the entire group. Maximum care is taken to keep the element of individual trading away. The godown will accumulate large quantities of paper which will enable it to command better prices—prices which the godown can then pass on to the paper pickers. The SEWA godown is able to pay at least 10 paise per kilogram more than other contractors. With time and careful planning this godown will eventually be able to operate as a co-operative and pay a much higher rate.

Saundarya—The Cleaning Services Co-operative
The Paper Pickers Become Cleaners

The paper picker women are among the poorest and most exploited of all service workers. They have to work long hours in unclean and hazardous conditions to earn a pitance. As the textile mills of Ahmedabad closed down, more and more women and children came out into the streets to pick paper and rags. Many of these women became members of SEWA (see section on Sujata, the Group and Pethapur—The Paper Pickers Co-operative), and expressed a need for a steady income to supplement their paper-picking activities. Coincidentally, the National Institute of Design, NID, during these days were looking for people to clean their facilities and SEWA remembered the paper pickers. Their eagerness for steady employment and willingness to take up cleaning work, made them accept the
offer. 30 women started work at NID from May, 1981. The initial agreement for three months was extended to one year. This provided alternative employment for the paper pickers and led to the formation of a separate unit for ‘salaikam’ (cleaning) work, which soon turned into a registered co-operative with a name Saundarya Mandal. Institutions like the Physical Research Laboratory, Gandhi Labour Institute and others are being cleaned by Saundarya. Over a span of seven years, Saundarya has steadily expanded its activity base. At present, it provides work for more than 130 women at 7 institutions and commercial establishments in the city.

The paper pickers, who could often not earn more than Rs. 2-3 a day even after working long hours collecting waste paper, started earning Rs. 75 per month for working three hours a day through the co-operative’s efforts. This amount is now increased to Rs. 200. They enjoy weekly holiday and free supply of all the waste paper from the premises. This helps add to their income. Saundarya faced administrative difficulty in registering itself as co-operative, this process required a lot of time and effort as the nature of work undertaken by the co-operative did not fall into a standard slot of the government co-operative department.

At first Saundarya had a lot of difficulty in getting work. Since the co-operative demanded a reasonable income for its members, most institutions as well as private buildings found the work too expensive. However, slowly the word spread that Saundarya’s work is thorough and of a high quality. Since 1987, Saundarya’s work opportunities have been expanding and it is now able to give employment to 132 members.

The Co-operative operates mainly on a part-time basis. The average income earned by the co-operative members is Rs. 150 per month for 2 hours work per day. The income ranges from Rs. 530 per month for 4 hours work daily to Rs. 40 for 2 days work per month. It varies according to the frequency of daily services and work hours at various work places. Care is taken to ensure that members are not exploited through extra work (these would be charged extra) by the management and the members share the earnings equally.

The members also gain through contacts established by the co-operative. Some have obtained work as domestic help in areas where they work through the co-operative, while others are placed as workers at marriage venues.

Organisation of Work

The members of the co-operative divide the work among themselves. Every time a new cleaning order is received, the Saundarya Managing Committee meets and decides which of its members should take up this work. The decision is based on the length of time of membership of the co-operative, on the economic need of the member, and on the proximity of the member to the place of work. Once a cleaning group is formed at the new place, it works out its own work arrangements. The group first selects a supervisor from among itself. The supervisor has triple responsibility. She has to attend to her own cleaning duties, she has to make sure all the required cleaning is done and if someone is absent, that they are replaced. She has to liaise with the Management of the place and with the manager of Saundarya. The group then meets to divide its duties and each person takes responsibility for her own work. In this way, the workers are truly self-managing and require very little supervision from the co-operative manager.

Health, Safety and Technological Advance

Saundarya is very particular about both the health and the dignity of its members. It constantly emphasises that cleaning is dignified work and insists that its members be provided with proper equipment especially protective equipment. All cleaners are provided with aprons and gloves to protect their clothes and their hands. They work with long handle mops and brooms to reduce the drudgery of mopping and sweeping. Saundarya tries to introduce modern equipment, which will reduce effort and drudgery. In 1987, the co-operative acquired a vacuum cleaner and 10 women members from different areas were trained in the working of this new technology. This has helped Saundarya expand its activity base—it now takes up assignments like cleaning of conference halls, auditoriums and residential houses for wedding and festival celebrations. Not only are the members keen to keep pace with technological developments in their field of work, they have often expressed a
Service Co-operatives

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<tr>
<th>Name</th>
<th>No. of Members</th>
<th>Members Working</th>
<th>Centres</th>
<th>Income Earned Per Month</th>
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<td>Ahmedabad</td>
<td>Rs. 150 for 2 hours work per day</td>
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<td>33</td>
<td>Pethapur</td>
<td>Rs. 200-Rs. 250 for 10 days work</td>
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<td>300</td>
<td>Ahmedabad</td>
<td>Rs. 200-250 for 10 days work</td>
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THE LIVESTOCK CO-OPERATIVES

Milk Producers—The Dairy Co-operatives

SEWA started organising women agricultural workers in 1977 in Dholka Block of Ahmedabad district. There were either landless or marginal farmers. In a series of rural meetings, the women workers expressed their priority for a steady employment generating programme. SEWA introduced spinning wheels in 1979 which provided employment to poor women with a steady average income of Rs. 250 a month, but as the supply of spinning wheels was limited the SEWA members needed an alternative strategy of survival.

Women Milk Producers

During this time the National Dairy Development Board, NDDB, was active in promoting milk co-operatives, but all the co-operatives had only male members. In a meeting to discuss the problem some of the local women said that in fact it was they who did all the work of cattle care. It was women who milked the cattle, who cleaned the cattle shed, fed the cattle and tended them when sick. However, animals are rarely owned by women and so women are not made the members of the co-operatives. In addition, the problems of milk producers selling milk to the urban markets are numerous. They sell the milk to contractors who do not pay a price according to the milk content of the milk. They are often indebted to the milk contractors who then deduct the loan from the dues of milk sold. Therefore, the milk producers are in a very weak bargaining position to ask for a higher price of milk. They do not know where this milk goes in the market and what kind of surpluses are generated from their product.
There are difficulties in getting veterinary services for their animals and hence taking good care of their cattle. Availability of fodder and feed is also a very acute problem in this region because it is a dry and drought prone area. The quality of the animals owned by the poor is also average or poor for milk production. Therefore, their ability to earn sustained income from milk production is very limited. These women felt that if they could get a higher price for their milk it would be a good income for them. Those women who did not own cattle could acquire it and together the poor women could form a co-operative. SEWA approached the NDB to help form women’s co-operatives and suggested that as a first step, the NDB could help train the women to upgrade their skills in cattle-care and milk production.

**Training in Cattle-care**

However, it was not easy for the women to come for the training. They would have to leave their villages and stay for a few days at the Sabarmati Gaushala in Ahmedabad where NDB held its trainings. Their husbands and other family members objected to this. They felt that the women were not capable of learning, that they already knew enough about cattle-care, and that if the women were taken away from their homes they would become too free. Some were afraid that the women would be sold in the big city. Also, if the women went away who would look after the children, cows and husband.

Finally a group of 25 women from village Zamp were brave enough to come to Ahmedabad for the training by the NDB. The first course provided training in cattle-care, a tour of the Amul Dairy at Anand and a visit to the Dakor temple nearby. Later NDB agreed to continue the training of the women. To date, 45 groups of women have participated in the three-day training course organised through SEWA. The training inspired the women to form co-operative societies. In particular, seeing the film ‘Manthan’ had a strong impact on the women who said they wanted their own ‘sisto’ (society).

**Registering the Co-operatives**

Although we were able to proceed with the training, SEWA’s efforts at registering co-operatives were delayed because of interference by the vested interests who lobbied with the local authorities. The concerned officials had many excuses against us, like the relevant files were missing or nibbies about wording in the bye-laws, in order to delay official registration of the SEWA co-operatives. In between there was a change in the government and subsequently a change in the district officers. By this time, the stacks of paperwork which SEWA has submitted had mysteriously disappeared. SEWA’s local organisers were forced to go through the painstaking procedure of preparing the forms a second time.

At long last, after a year’s struggle, in March of 1979, the first women’s milk co-operative in Ahmedabad district was formally registered. Over a period of time, by mid-1980, a total of 15 women’s dairy co-operatives were registered.

If the struggle to register the co-operatives was hard, the struggle for survival as a co-operative was even harder. Of the 15 initial co-operatives only 3 were able to survive, 12 others collapsed or were taken over as is described below. Later on in 1985, 5 more co-operatives were formed.

**The Loans**

The first problem was that there had been delays in obtaining loans for milk animals. After initially promising loans, the nationalised bank began to express reservations. How will landless women arrange fodder? How will women caring for animals for the first time take care of their buffaloes? Who will take responsibility for regular payments of loans in remote villages?

However, the banks were under pressure from the government to lend to the poor in the rural areas, so they finally agreed to give loans for the purchase of cattle through SEWA. After going through all the negotiations and identifying cattle for purchase, we thought everything was set. But just a few days before the women were to formally sign the papers, they found out that the banks had planned to give the loans to the women in their husband’s name.

SEWA insisted that the loans must be in the name of the women. Finally, against a fixed deposit of Rs. 50,000 from SEWA, the bank agreed to give loans to 20 SEWA women in early 1980. By 1981, the first co-operative began to produce milk. SEWA took steps to provide support service to women in dairying
and thus a revolving fund for milk cattle was established. Additional training courses at the Sabarmati Ashram Gau Shala Programme, SAGP, and functional literacy classes were started. During this phase the original loans proved to be good repayers. Hence the bank was willing to disburse additional cattle loans. In addition, SEWA attempted to strengthen the co-operatives to deal with the backlash and manipulation by the vested interests, private milk traders, private dairies, and the rich and powerful of the villages. But once the co-operatives began producing milk, the reactions of the vested interests were more swift.

**Vested Interests**

There were many vested interests which were affected by the formation of these co-operatives. First were the existing milk traders who were earning a substantial profit by buying milk at low prices from the producers and selling at high rates in the cities. These traders also made crises loans to the poor and bound them to sell milk only to the traders. The second vested interest was the local power structure mainly in the form of the Sarpanch (village headman). The Sarpanch was interested in maintaining his control over every organisation in the village and also in getting some advantage or making money if possible. The third interest was of the landowners who wanted to keep the agricultural labourers assetless, poor and dependent on them, so that they could keep the wages low. In addition, to these interests which existed in every village, there were local people who, realising the financial viability of a co-operative wanted to be part of it so they could make private profit out of it. These different groups interacted with one another, sometimes pulling in different directions and sometimes acting together. Thus in one village the Sarpanch himself was the milk trader. In another the Sarpanch was in an opposing political group to the traders, and yet another the landowners group and the milk trader were in opposition.

These vested interests reacted to the milk co-operatives either by trying to destroy them or by trying to control them. They used their local economic or political pressure to force the co-operative members not to give their milk to the co-operative. Those members who did so were not given work as agricultural labourers, or were forced to repay loans they had taken in the past. Under these pressures, many members sold their milk to a trader rather than to the co-operative and thus it began running at a loss. In some cases, incentives rather than force was used. The milk traders hiked their prices so that milk producers found it more attractive to sell their milk to the private trader rather than the co-operative. When the co-operative folded up due to shortage of milk, the traders once again lowered their prices.

Another policy used was to urge the members who had taken bank loans not to repay them. The poor women who had received loans for cattle were promised protection and help if they did not pay back their installments.

The traders at times used more direct means. In one village the traders would actually steal milk from the trucks which carried the milk cans to the dairy. In another village the driver of the truck was bribed to add water to the milk.

In many of the villages, the vested interests tried to take over control of the co-operative. In one village the Sarpanch by virtue of his political power and higher caste status appointed his wife as Chairperson and his son as Secretary of the co-operative and began siphoning off money for his own needs.

In another village, the milk trader made himself the Secretary of the co-operative. He had the political patronage of the local Member of the Legislative Assembly, the MLA, and he made his money by pocketing the profits of the co-operative.

Many times, the Secretary or Chairperson of the co-operative would be bribed or coerced, by some of the vested interests to act in their interest. One of the village co-operative’s Secretary, for example, was won over by a large loan by the milk trader and instead of making milk payments into the co-operative, began handing over her account to the private trader. In another case, the Secretary (who was a man) began siphoning off milk to sell it to a private trader.

Another way that the vested interests tried to control the co-operative, was by first offering to help and
then trying to take over. Space for a dairy centre was usually a problem as the poor in the village had no spare rooms. The dairy centre then had to be in the house of a richer person who tried to impose his conditions in the co-operatives.

**Fighting the Vested Interests**

SEWA tried to fight these forces by strengthening the co-operative members by taking actions against wrong-doers, by streamlining and strengthening dairy procedures, and by drawing on the support of the dairy structure.

The co-operative members, who were initially poor, weak, scared and not united, often had meetings to discuss their problems and to build unity. Over time, the members became stronger individually and as groups. At the same time SEWA helped them to take strong actions to fight the vested interests. In one village, for example, SEWA helped the co-operative to dismiss a corrupt Secretary who was also the son of the Sarpanch. This led to violence where the male relatives of co-operative members were beaten up. However, SEWA arranged for police protection and slowly the violence settled down.

In another case, SEWA dismissed and instituted criminal cases against an organiser who was also Secretary of the co-operative and who had been embezzling funds in league with the trader. SEWA also developed its own cadre to oversee the management of the milk co-operatives.

The most significant measure has been to develop two levels of women dairy organisers apart from the village and local organisers. The cadre of six organisers and an accountant, were trained for one month by the Uday Singhji Co-operative Training Institute, Gandhinagar in dairy development and as co-operative management Secretaries. And the local organisers were trained in milk-testing at the Sardar Dairy.

The system for liaison with the banks and dairy has been streamlined. Bank passbooks for each member have been now issued. The dairy organisers are authorised to make payments to the members and collect loan repayments for the Bank. All loan repayments and milk payments are cross-checked by the SEWA accountant. In the long fight to sustain the co-operatives it seemed at first that SEWA would not be successful. 12 co-operatives were destroyed or taken over by private interests. But 3 co-operatives did survive and now with SEWA's experience, and the co-operative support structure that emerged from it, more villages have been forming women's milk co-operatives. The women now are more confident to deal with the business. They do not allow the men to interfere. In two years time, the co-operatives formed later have been able to show surpluses and to distribute steel vessels as bonus.

**Women as Para-Vets**

With the onset of drought conditions in 1984, the dairy co-operatives witnessed increasing cattle mortality and calf-mortality rate, resulting in irreparable loss to members with IRDP loans. As the Ahmedabad dairy had a very limited staff for veterinary services, SEWA organised para-veterinary training to women members so that they themselves could prevent the cattle sickness and epidemics. But when we requested the dairy experts to train our women, they were not sure how to train our women, they were not sure how to train illiterate women with inability to read labels of medicines and give written tests. However, we designed new types of training materials using colours, slides and oral tests. And 20 rural women learnt paraveterinary skills. The illiterate women are now respectfully addressed by the villagers as 'Lady Doctors'.

**The Dairies are Successful**

Upto 1985, the milk co-operatives were stabilising but they were not yet doing very well. SEWA had to bear the cost of the dairy organisers, and the co-operatives, though breaking even, were unable to generate surpluses. The main reason for this was the private traders too were operating in each of these villages. They would pretend to form a dairy co-operative but would make sure the co-operative was never really registered and so they were never bound by the discipline, accountability and democracy of genuine co-operatives. The traders would also give consumption loans to the members of SEWA co-operatives to keep them bound to sell the milk to the private dairy. Therefore, the genuine women's co-operatives would find it difficult to survive and become viable.

The Sardar Dairy, whose by-laws required it to buy milk only from genuine co-operatives, turned a blind eye to these mal-practices of traders and bought milk from the traders too. SEWA lobbied at local
as well as state level, against the dairy’s practice of buying milk from traders. It was the long drawn struggle by SEWA members that pressurised the Sardar Dairy to take a hard decision. Finally on 15 April, 1985 Sardar Dairy resolved to buy milk only from genuine registered co-operatives.

This decision brought a change in the power dynamics of the villages. Instead of selling to traders, the entire village began to give milk only to registered co-operatives. The co-operatives found it very difficult to cope with this flood of milk. We had to bring in more extension workers, get more milk cans and restructure our whole system. Thousand of rupees started coming to the milk co-operatives as more and more women brought their milk to the co-operatives. The traders together with more powerful elements tried to get the SEWA co-operatives into their hands. But by now village women had seen the benefits of their co-operatives. They firmly stuck together. As a result, the vested interests have accepted that women’s dairy co-operatives have come to stay.

### The Dairy Co-operatives

<table>
<thead>
<tr>
<th>NAME</th>
<th>No of Members</th>
<th>Daily Milk Output Litres</th>
<th>Total Annual Milk Output Litres</th>
<th>Total Annual Income Rs</th>
<th>Profit Rs</th>
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<td>145</td>
<td>400</td>
<td>57,400</td>
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<td>6. Bahiwal Mahila Duddh Utpadak Sahakari Mandal</td>
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<td>1,13,755</td>
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<td>320</td>
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<td>1,11,904</td>
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<td>8. Kathwada Mahila Duddh Utpadak Sahakari Mandal</td>
<td>75</td>
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<td>89,219</td>
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### THE LAND-BASED CO-OPERATIVES

The majority of poor women in the rural areas work at least part of the year as agricultural labourers. These women belong to families which are landless or own such a small piece of land that they can meet only a small part of their needs from it. Even in these small or marginal farmers households, the land is in the name of the man and although the woman does the actual tilling of the land, she has no legal right to it. It is often observed that a husband mortgaged his land without telling his wife and she has to become an agricultural labour. If a husband deserts his wife she no longer has access to land. If he migrates away or dies, his brothers or other family members tend to raise legal disputes and take the land away from the woman who has no access to legal help.

During meetings in the rural areas women often brought up issues relating to land. Landless women felt that if they had even a small piece of land, their struggle for existence would become much easier.
They would be able to grow at least fodder for their cattle, fuel for cooking and may be some food grains.

They wanted to explore ways in which they could get land of their own. However when SEWA began inquiries we found that a number of poor households had been given two acres of land each under agrarian reforms, but they were given the degraded uncultivable land. They couldn’t get government aid to cultivate the land. In reality the landlords took away whatever was share-cropped, while the burden of revenue tax fell on the rural poor.

**Women Farmers**

Many of the women said that often their families did have small pieces of land but this land was unusable being too saline or too dry. They did not have resources to dig wells or even to buy fertilisers. They were usually unable to get loans in their names. Women whose male family members had taken and not repaid a previous loan were not even considered by the banks for loans. Some of these male loanees had died or deserted their wives and instate of their extreme need, they were told that unless they paid their husband’s debt they could not be given loans.

**Training in Agriculture**

The women said that the government’s agricultural extension workers never approached them, and whatever they had learned was through watching and practice. They were keen to learn about different types of agricultural techniques. They were also keen to learn how to grow fuel and fodder plants as they were spending many hours in finding these necessities.

SEWA approached Gujarat Agricultural University and organised 10 training programmes of one week duration at Randhej Khetriwadi Training Institute in Gandhinagar. 20 women farmers from each of 10 villages participated.

Then, the Anand Agricultural University provided further advanced training. But it was a third Institute at Wardha, the Centre for Rural Sciences, that gave more realistic training. It also motivated women into renewable energy resources. From Wardha training these 12 women farmers brought new knowledge. It inspired IFFCO to invite SEWA rural team to a training at the Allahabad Morarji Nehru Training College in Agriculture. 20 women including SEWA’s extension workers in land based activities took the training. It was very useful, and back home, the trainees implemented their skills in their own farms.

**Land-based Programme**

This laid the foundation stone for our land-based programmes. Dholka Taluka is a dry, semi-dried area. In the last 30 years, the land has got further degraded due to deforestation and drought.

With the degradation of this immediate environment, women have been having an increasingly difficult time collecting fuel to cook for their family and fodder to feed their cattle. Rural women are not only familiar with land and agriculture but they have a vested interest in preserving and developing the land especially for fuel and fodder.

The importance of development of wasteland, the need for access to fodder and fuel the importance of local water harvesting, was forcefully brought home to us during the three years of drought, 1984 to 1987, which was the most severe one of the century. Although SEWA launched a drought relief programme (see section Dealing with Crises) we began to realise that the causes and extreme effects of drought was due to deep-seated problems in development. Deforestation, lack of access to land to grow fodder, and fuel. Lack of water harvesting had caused the terrible suffering during the drought.

We felt that it is women who have the most stake in land development or subsistence living and so women’s access to lands should be increased. SEWA’s first attempt at land-based activity started in Dvdholera. During the effort at dairying, women had received subsidised loans for milch animals, but there was an acute shortage of green fodder to feed the animals. A discussion with members, prompted the use of the open land in SEWA’s two bigha campus to raise fodder for landless members of the dairy co-operative. Women received training, and with guidance from the Bharatiya Agro Industries Foundation, subebul trees, fodder grasses and legumes were grown.
Plantation on Private Wastelands

A survey, Women in Fodder Crisis, was conducted covering 300 women in 30 villages of Ahmedabad district. The study of the different types of fodder fed to milch animals and its availability and the hardship faced by women helped plan SEWA's fodder growing programme. The need to grow fodder on wastelands, store it in silos for the difficult times, and setting up of a fodder bank was envisaged by the women.

In July 1986, 17 women members in Baldana village planted around 10,950 saplings on their own private wastelands, with free saplings provided under the Forest Department's Van Mahotsav Programmes. This generated considerable interest among women to grow trees for fruit, fuel, fodder and timber. A 50 percent survival rate was recorded 90 days after plantation, despite the prevailing water problem. In fact women tried their best to keep the saplings alive by even digging new wells of fetching water from neighbouring fields. Each participating woman earned Rs. 250 during the season in accordance with the number of pits dug and the number of saplings surviving. In another effort 55,000 fodder and fuel species saplings were distributed to 400-member women in Devdholera, Meetai, and Dumali villages. A survey indicated 10 percent survival of the saplings. In 1987 under the government's decentralised nursery programme 7 SEWA members in Ganeshpura raised 2.24 lakh saplings of various species. These included subabul, eucalyptus, neem, and lemon tree saplings. The average monthly income of the women was Rs. 549.50. A similar nursery was raised by 25 women at Devdholera under the programme taken up by the village dairy co-operative. 19,000 saplings were planted and women received an average monthly income of Rs. 150.

Land to the Landless in Mehsana

The first major land-based programme was launched in Mehsana district in 1986. SEWA had been working in this district making smokeless 'chulhas' or stoves and had found a very enthusiastic group of poor women in village Ganeshpura and surrounding villages. The women said that though they liked the chulhas, their real problem was that there was very little fuel available in the area.

Just around this time the newly formed National Wasteland Development Board, NWDB, was promoting the development of wastelands with the involvement of voluntary agencies. In 1986, SEWA was invited to a meeting organised by the NWDB and attended by Revenue and Forest Department officials of the Government of Gujarat. When the NWDB pressed the government officials to replant wastelands, the Mehsana Collector turned to SEWA and asked if we would take up a project. We agreed and suggested Ganeshpura as a possible area for the work.

But how do we get wasteland? The Collector immediately said that no revenue land was available, the Forest Department refused to release degraded forest land. However, the women informed SEWA that there was a large chunk of wasteland which belonged to the 'Panchayat' or village council. The women together with SEWA tried to persuade the Sarpanch that this land should be made over to them. The Sarpanch was in two minds, on the one hand giving the land would involve the village in a national programme, it would also benefit the poorest women in the village and would be a good action on his part. On the other hand, they were an unimportant part of the village's poor, low-caste and women, and he was reluctant to give up a part of Panchayat property to them.

During this period of uncertainty, SEWA organised a big function in Ganeshpura and invited the Governor. The Sarpanch was given a seat of honour. In this big function the Sarpanch promised the land to the women.

However when it was time to actually sign the agreement the Sarpanch began to leave the village early in the morning and return late at night, so no one could find him. Finally one night the women led by head of SEWA's rural wing just camped outside his house. When he came at 10 p.m. they surrounded him and after a great deal of bargaining over the terms made him sign the agreement giving usufruct rights of 15 acres of land to the women. Fodder, fuel and fruit trees were planted and 46 women earned Rs. 19,299 from July to September 1986. After September 1986, till the present, however, no plantation could be done due to the failure of the monsoons.

Land to the Landless in Dholka

In March 1986, SEWA conducted a survey to determine the availability of revenue wasteland for
women in the Naikantha area of Dhoika taluka in Ahmedabad district. About 600 acres of land was identified in Dumali, Metaal and Baldana villages. The women held meetings and expressed eagerness to participate in the programme. SEWA applied for the land on behalf of the women. The land, Collectorate, Ahmedabad, was referred to the State Revenue Department. In spite of constant and close follow-up at each stage, acquiring rights over the land took a very long time. In April 1987 we learnt that revenue wasteland in the state had been reserved en-bloc to rehabilitate oustees of the Narmada Irrigation Project and our proposal would have to be exempted from the ban, by the state Irrigation Department. This dampened our hopes of starting work before the 1987 monsoon. However, a delegation of poor women met the Minister and our proposal was reconsidered and exempted from the Narmada ban.

The women in the three villages held meetings and the more needy among them were identified. Most of them were landless and a few belonged to marginal farmer families. In each village 20 such women got together to form their proposed Tree Grower’s Co-operative Society. Due to consecutive years of drought, these women who worked at relief sites, saved small amounts of money with great difficulty and took a loan from SEWA to raise their share capital. Since the women were illiterate, they faced initial resistance from the local co-operative bank in opening their society’s account. It took two months for documents of the co-operative to be scrutinised, questioned and then cleared for registration.

Meanwhile, in late January, 1988 the State Cabinet took a decision in favour of the women. Instruction was passed through the official channel to issue an order granting the 3 co-operatives usufruct rights over the wasteland. Finally, the order was issued in early May 1988. The land was measured, boundaries marked and then handed over to the co-operatives in June 1988.

Though they got possession of the land quite late in the season, women are working on a small portion of the land to take advantage of this year’s monsoons. Today the women face yet another struggle from within the village. For them the transition from mere labourers to co-owners with rights over land is not an easy one. They will soon realise their own power with this newly acquired status, gain confidence and learn to manage the work themselves.

The Bharatiya Agro-Industries Foundation is providing SEWA with the necessary technical guidance in developing the waste land. SEWA’s effort in this programme is being supported by the International Labour Organisation.

Bharavalis of Junagadh

In Junagadh, SEWA has been organising the ‘Bharavalis’. SEWA’s approach has been to rehabilitate these women who live such an arduous life by helping them take up alternate income-generating activities. Since the women possess considerable knowledge about the forest and different types of trees, and had a deep emotional attachment with the Girnar, it was felt that they could contribute positively to the greening of the Girnar.

With the co-operation of the Forest Department, Bharavali women received training in nursery raising in 1985-86 at the Forest Department’s Nursery. Women were provided with wages during the training period. The number of women who received training from time to time during the year varied from 250-100.

In the latter part of 1986, with much difficulty, a suitable piece of land belonging to the Gujarat Agricultural University was selected to enable Bharavali women raise forest species saplings. The women raised 1,75 lakh saplings.

<table>
<thead>
<tr>
<th>Name</th>
<th>No. of Members</th>
<th>Members Working</th>
<th>Centre</th>
<th>Income Earned Per Month</th>
</tr>
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<td>Vanrangi Treegrowers</td>
<td>20</td>
<td>20</td>
<td>Dumali</td>
<td>Rs.100 (part-time)</td>
</tr>
<tr>
<td>Vanrangi Treegrowers</td>
<td>20</td>
<td>20</td>
<td>Baldana</td>
<td>Rs. 100 (part-time)</td>
</tr>
<tr>
<td>Vanrangi Treegrowers</td>
<td>20</td>
<td>20</td>
<td>Metala</td>
<td>Rs. 100 (part-time)</td>
</tr>
<tr>
<td>Vanlaxmi Treegrowers</td>
<td>40</td>
<td>24</td>
<td>Ganeshpura</td>
<td>Rs. 275 (part-time)</td>
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MARKETING

Marketing as a concept applies not only to products, but also to services, organisations and ideas. The workers' cooperatives have social objectives in addition to normal business. In order to be economically viable they have to compete with market trends. The women's co-operatives are often small and have a narrow range of products and services. They have limited financial resources, a relatively small workforce, and lack special business skills like management and marketing. Marketing of finished products is the major bottleneck for the self-employed producer co-operatives. Since the women's co-operatives lack the business skills, the infrastructure of a supporting programme of management and marketing was envisaged by SEWA as a methodology to inculcate self-reliance.

Marketing Centres

Our first experience in marketing was the setting up of the two rural marketing centres, one at Ahmedabad and one at Bara in Dholka Taluka. This was done in collaboration with the All India Handicrafts Board. The Ahmedabad shop today is a full-fledged marketing outlet for 9 SEWA co-operatives. In addition to the co-operatives, Sabina has its own shop in Dariapur, where it sells its products alongside other traders.

Exhibitions

Subsequent to the rural marketing centres an exhibition-cum-sale was organised for the first time in 1980 which was inaugurated by the then Governor of Gujarat. The production units which participated in this exhibition were the garment, cane and bamboo, and block-printing units. This was followed by a good selling method and today exhibitions-cum-sale form an alternative market system for the co-operatives. SEWA DASTKARI BAZAAR (SEWA artisan's fair) is a regular feature and is the revival of the “melas” (village fairs). SEWA artisans have participated in 40 such exhibitions all over India since 1981. In 1986 an exhibition was organised in Madras in which all SEWA Bharat members participated. SEWA is venturing to hold an exclusive exhibition of 9 craft groups in New Delhi in December, 1986. The items on sale will be textiles ranging from wooden shawls to beadwork blouses, cane and bamboo items, beadwork and other items.

The participation in exhibitions and organising exhibitions for the marketing of the goods is not only an alternative marketing channel but it also helps in the following areas:
- to secure orders locally and from outside.
- to link buyers directly to producers.
- to expose them to different markets and different kind of customers.
- to infuse ideas for product development diversification and design.
- to generate income to product development and to provide regular employment.
- to know market trends or needs.
- to help stabilise the price of their product at levels where it is economically feasible.

The marketing strategy is to get maximum price for the labour of the members of the co-operative. It also envisages to improve their working conditions through regularity of income and fair wages. SEWA has found that the most steady employment and regular income at a reasonable level can be obtained by reaching the market of utility goods for the common person and for institutions. These products should be functional, aesthetic, and inexpensive.

Institutional Markets

Attempts are made to ensure regular markets for the co-operatives by linking them to institutional buyers like the Central Cottage Industries Corporation (CCIC), Mahila Arthik Vikas Nigam, Gujarat Handicraft and Handloom Development Corporation and the State Industries Corporation Association (SICA).

After 7 years of persistent negotiations with the State Government authorities, SEWA along with other women's organisations, was able to initiate a policy of the government to buy goods and services from women's co-operatives. There is a Government Resolution which enlists the women co-operatives to...
supply goods and services to government organisations. The Baansari co-operative supplies brooms and baskets to government offices. Fruits and vegetables to jails and hospitals are supplied by the Hariyali co-operative. The price is reviewed from time to time by a committee constituted of co-operative members and the government. This ensures regular work to the co-operative members and fair price for their goods and services.

The dairy co-operatives have been able to get an assured market because of integrating with the Operation Flood Programme of the NDB in Ahmedabad District. This has helped to get a regular and remunerative price for the milk produced by our members.

Packaging and Labelling

In marketing their products through the shop and exhibitions, the women themselves felt the need for learning to pack their items of production. Packaging is important to give a finishing touch to market your goods. Packaging and pricing is another important aspect which the women have learnt to do.

SEWA KALAKRUTI is the common label (trade mark) which is used by the co-operatives to sell their products through the SEWA shop.

Four market surveys have been made, over the last four years, to understand the marketing avenues, customer preferences, and the need for product diversification.

Design

Design is an important component of marketing. It is imperative to keep in touch with the modern market and design preferences of the customers. Designing workshops are held regularly, particularly to reach the traditional artisans who have innate creative ability and artistic talent, which needs to be tapped. The managers of the co-operatives too have been trained in these workshops.

A design workshop was organised by SEWA in collaboration with Dastkar exclusively for the artisan members of the co-operative. This joint venture of the artisans and the professionals had a tremendous impact on the confidence and the marketing ability of the producers.

The NID occasionally takes up design projects with the SEWA artisans as a part of its extension programme. At the end of the project the design collection is exhibited and sold by the artisans themselves. This in turn brings responses, orders, and suggestions from the public.

Pricing

The members of the co-operative often lack certain business skills and therefore are unable to price their goods and services. They do not take into consideration their own labour input and time spent. Therefore SEWA helps the co-operatives to price their products and services.

The pricing policy is made keeping in view that the artisans must get fair wages, viz. 25 percent to 35 percent of the selling price of the items under consideration. For the service co-operatives a methodology has been evolved whereby labour of the members is quantified in terms of earnings which must be comparable to the wages of organised sector workers in the same trade.
SERVICES FOR THE SELF-EMPLOYED

NEED FOR SUPPORTIVE SERVICES

In the course of SEWA’s organising work, it has become apparent that poor women’s disadvantages in earnings and working conditions are compounded by other problems in their lives. These include limited access or absence of social security programmes and basic services such as healthcare, child care, insurance, water and sanitation, housing, and legal protection against sexual and family harassment. While some of these programmes are available to workers of the formal sector, they do not reach the self-employed women workers. At the same time, the community support systems which traditionally existed have begun to disintegrate because of the pressures of poverty, urbanisation, deforestation and other factors.

Further, SEWA members frequently recognise the importance of healthcare, child care, insurance and other social services in their lives. As Kunwarba, a mid-wife and agricultural labourer from Sanand Taluka puts it:

“As long as my arms and legs move and my eyes can see, I can work and earn. After that who knows? For us poor women, sister, our bodies and health are our only wealth”.

Consequently, women have been articulating the need for social services and security systems. For example, in Bapunagar, where the SEWA union is strong and some economic gains have been made, the workers repeatedly expressed the need for health and child care programmes.

In addition, we have found that organising workers on health and childcare issues can be a local point for further organising on economic and other issues. In Kheda district’s Trani, Kunjaw and Rasno villages, for example, tobacco workers with high vulnerability were reluctant to unionise and raise demands for minimum wages. They would barely admit that many women worked night-shifts for abysmal wages and were subject to sexual abuse. They did, however, express the need for health care.

With regular contact through health activities, a close relationship was built between the tobacco workers and SEWA. This culminated in a greater readiness to unite and unionise than before, and also in demand for workers’ education classes.

In response to workers’ needs and in the absence of state-run schemes for the self-employed, SEWA has initiated several programmes of its own. SEWA tries to emphasize that its programmes are part of the efforts to support further organising of workers. Thus, for example, women involved in health activities are organised to demand cheap and safe drugs or water and sanitation from the local authorities. It is also emphasized that rather than passively waiting for social services, we have to organize and struggle to make ourselves seen and heard to obtain these. Rather than ‘recipients’ of services, workers are to be involved as participants, policy makers and implementers of programmes.

In sum, designing and implementing social security schemes should also lead towards the organising and empowerment of poor women.

SEWA’s supportive service programmes have over the years included child care centres, health care
schemes, smokeless 'chulhas', water and sanitation activities, housing schemes, and insurance programmes. Each of these is discussed below.

Through these, SEWA has experimented with various ways of involving workers in obtaining and implementing social services. Some of these have then been shared with governmental and non-governmental organisations. Thus SEWA has attempted to develop linkages and facilitate dialogue between the workers and other institutions, as part of its attempts to involve workers in supportive services and social security programmes on a regional and national scale.

As a mechanism to finance these social services, SEWA established the Mahila SEWA Trust in 1975. It is supported by mainly small donations from foundations, trusts and private individuals. All the award monies given to Ela Bhatt or to SEWA have gone into the Trust. The supportive services sponsored by the Trust are carried out by SEWA organisers. It is envisaged that in the future, just as production units have grown into co-operatives, so also the social security services will develop into co-operatives. A beginning has been made with the child care services.

**SANGINI—THE CHILD-CARE CO-OPERATIVE**

Poor self-employed women often express child-care as an important need. Every woman hopes that somehow she will be able to contribute to her child's health development, despite all the difficulties and struggles that she has to face every day. And yet there are very few options and facilities for poor women and their children. Thus women vendors sell their wares with their children beside them on the street and hand-cart pullers lie a little hammock under their carts and rock their babies in this through the dusty streets. Similarly, bidi and tobacco workers' children play with the piles of tobacco that lie around the workplace. Infants and children of workers, therefore, are exposed to the most unhygienic and unhealthy conditions, hardly conducive to their growth and development.

Responding to this important need, SEWA has been exploring alternative methods of providing child-care for women workers for several years now. The first creche was started in 1975 for the children of vegetable vendors in a house near the market place. Unfortunately this creche was discontinued because the middle-class owner of the house did not like the vendors coming there.

In 1980, as part of the rural programme, SEWA started 15 creches for children of agricultural labourers. At first the women of higher castes refused to put their children in with those of lower castes. So the creches were run only with Harijan children. But when higher caste agricultural labourers saw how well the children were looked after, they too began to leave their children at the creche. And so these creches served as a means of reducing caste differences. In 1982, Dholka Taluka was covered by the government's Integrated Child Development Scheme, ICDS, and the SEWA creches were taken over by this scheme. Since 1982, we have helped to establish and run 20 anganwadi centres in different neighbourhoods in Ahmedabad where SEWA members live. Each centre is staffed by a teacher who is from the same area as the mothers. The teacher's salary is partly taken care of by monthly contributions from mothers. Thus these anganwadi centres also become a means of self-employment for some women. There are 30 children, generally between the ages of 3 and 6, at each centre. Thus a total of 600 children are involved in this programme.

At each centre, teachers prepare a weekly time-table which includes educational, recreational, health and nutrition activities. Rather than teaching children alphabets or numbers by rote learning, the teachers encourage children to explore their environment and their own creative abilities. outings to parks, the zoo and other places are also conducted. The timings of the centre are adjusted to suit the mother's convenience.

In addition, monitoring of the children's growth and development is carried out regularly. Every month a doctor visits each centre and examines each child. Low cost medicines are often provided to the mothers. Immunisation of all the children is done in collaboration with the municipal health authorities who also provide Vitamin A and iron and folic acid tablets regularly. Further, the children receive a balanced mid-day snack where nutritional value has been scientifically planned with the help of nutritionists. Those children who are often sick or whose growth is faltering receive special attention in terms of both health-care and nutrition, and if required, the teachers accompany the mothers and
children to a hospital or dispensary. In 1985, we decided to establish creches for infants and children up to 3 years of age because this was the most vulnerable age group, and one about which mothers were particularly anxious. Thus, in 1986, 10 creches were started in neighbourhoods where SEWA members live and where the anganwadi were established. In this way, close coordination and collaboration between the anganwadi and creches was made possible. Each creche centre has 10 infants and young children who are looked after by 2 women. These women, like the anganwadi teachers, are from the very areas where the centres have been established. Mothers in these areas also contribute towards the salaries.

The infants are given milk several times a day and the older children get a nutritious snack similar to that of the anganwadi. Further, some recreational and educational games for the children are also conducted. Finally, monthly health check-ups, immunisation, and growth monitoring as in the anganwadi, are also important activities at the creches.

Apart from providing a useful service to working women, the anganwadi and creche centres are also focal points for organising workers. Regular mother's meetings are held at each centre in which issues such as low wages and the need for more work are discussed along with health and child-care issues. Some of the issues that have been taken up for further action include encouraging women to save and open bank accounts and providing loans for small business and house renovations. A study of the occupational health problems of agarbatti and masala workers, mothers of the children in the centre, was also planned and conducted with the mothers involved in the whole process.

Subsequently, several agarbatti workers from the surrounding areas joined the SEWA union and even asked for help in further organising and raising their daily wage. As a first step then, two workers' education programmes were arranged in which 80 women participated. Similarly, during the communal riots in 1985 and 1986, anganwadi teachers and mothers were involved in relief and rehabilitation work.

From the constant interaction and dialogue with mothers, it was decided to create a forum where mothers, anganwadi and creche teachers and SEWA organisers could work together, incorporating the various concerns and needs which were circulated at mothers meetings. As SEWA had already had substantial experience with co-operatives, it was felt that this form of organisation would be appropriate. Further, by the very nature of the co-operative form a more democratic and participatory functioning would be initiated. This would not only lead to collective decision-making but also to self-sufficiency of all the centres in the long run.

The establishment and registering of such a co-operative, called Sangini, was, however, an arduous process. Never having been faced with such a situation, the State's Co-operative Department was reluctant to register Sangini. They argued that such a co-operative could not possibly be viable because of its inherent nature, providing a low cost service. Thus, such a co-operative would necessarily run at a loss. SEWA organisers, anganwadi teachers and mothers had to meet regularly with the co-operative department to convince them that not only was such a co-operative possible but also that it would set an important precedent. The whole process of registration made women realise how even in the sphere of child-care they had to struggle.

In March 1986, Sangini was finally registered. The first hurdle had been crossed and mothers, teachers, and SEWA organisers were in a mood to rejoice. Thus soon after the registration, a meeting of all members of Sangini's registration was held, and at the same time some business had to be executed. Co-operative rules and regulations were explained, and elections for Sangini's office bearers were also held so that the work of the co-operative could proceed further.

Having registered Sangini, the next question concerned the activities to be initiated, keeping in mind the goals of participation and self-sufficiency. Members of Sangini expressed income-generating activities as the major need, and thus, Sangini office bearers began various exploratory efforts in this direction.

At the present time 2 such activities have been undertaken. First, in collaboration with the National Dairy Development Board, NDDB, Sangini members have begun to sell salt to urban and rural
consumers. The salt is produced by a farmers co-operative in Saurashtra and sold to Sangini at 0.35 paise per kilogramme. Out of the 0.15 paise profit per kilogramme, 0.05 paise goes to Sangini and rest to the individual members. The scheme began in 1986 and currently involves 35 women who sell from push-carts in various areas. Several bulk orders from institutions including hotels, restaurants and colleges have also been obtained. Soon more members will be able to sell salt through Sangini.

A second activity is preparing and providing mid-day snacks at 20 anganwadi centres which are part of the Integrated Child Development Scheme, ICDS, of the government. This involves preparing food for 1628 pregnant women and children every day, and supplying this on-time to each centre. Each person is allocated 0.76 paise per day by the ICDS, of which 0.10 paise per day is for transportation and overhead costs. Five women are currently involved in this meal programme. Expansion to include more women and other ICDS centres is being planned.

Finally, Sangini has received a direct grant from the state’s Social Welfare Board as support for 5 creches. It is likely that further support will be obtained. The ICDS has also agreed to support the 20 anganwadi centres and give new ones in areas where SEWA members live. Thus, Sangini has taken the first step towards self-sufficiency through the participatory forum of the co-operative which is, in and of itself, an alternative and innovative experiment in involving women workers in child care in their neighbourhood.

**HEALTH ACTIVITIES**

**Community Health Programme**

SEWA has experimented with various health activities over the years. In 1973, SEWA sponsored a medical check-up for 350 members to identify their specific health problems. Forty doctors donated their services for one day, and the Trust assumed the remaining costs of about Rs. 500. The organizers also played an important role in linking up members with existing health services available in Ahmedabad. Women were accompanied to tuberculosis clinics, hospitals and other centres where appropriate health services were available. Although members from many trade groups participated, follow-up was limited. At the same time, women and their children continued to suffer from various health problems, and often articulated the need for a health programme. Thus in 1975, SEWA’s Community Health Programme was initiated.

The programme has now been active for 3 years. It is committed to providing simple, safe and low cost primary health care, both preventive and curative, to SEWA members. It also disseminates information on health to communities where SEWA members live and work. The approach is to train community health workers by sharing and consolidating healthcare knowledge and skills through a series of intensive training courses. These community health workers then provide health-care services in their own areas. Two doctors work closely with the health workers, assisting in practical training.

Our community health work includes the following urban areas and villages:

<table>
<thead>
<tr>
<th>Village/Location</th>
<th>Population</th>
<th>No. of Health Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shankarbhuvan, Ahmedabad</td>
<td>10,000</td>
<td>5</td>
</tr>
<tr>
<td>Bapunagar, Ahmedabad</td>
<td>5,000</td>
<td>4</td>
</tr>
<tr>
<td>Bhapura, Ahmedabad</td>
<td>5,000</td>
<td>4</td>
</tr>
<tr>
<td>Vichchiya, Gokulpura and Kodariya Villages,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sanand Taluka, Ahmedabad District</td>
<td>7,000</td>
<td>7</td>
</tr>
<tr>
<td>Bhumi, Dholi, Keshargadh villages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of Dholka Taluka, Ahmedabad District</td>
<td>5,000</td>
<td>5</td>
</tr>
<tr>
<td>Samarkha, Dalapura, Rahatllav, Tranel, Rasnoi, and</td>
<td>15,000</td>
<td>12</td>
</tr>
<tr>
<td>Kunirav villages, Anand Taluka, Kheda District</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
A total of 37 health workers are involved in the Community Health Programme.

In addition, health workers and Health Team members have started 7 health centres in the city and villages. These are located at Shanker Bhuwan, Bapunagar and Bhadru in Ahmedabad city, and Vachheliya and Bhumni villages in Ahmedabad District. There are also 2 centres in Ranhavi and Bhaileshwari villages of Kheda District.

The members have named this programme 'Jagruti', which means awareness. Jagruti activities consist of the following:

- Bi-weekly 'clinics' at each health centre, where a doctor is available for consultation and curative care. Shanker Bhuwan, Bapunagar and Bhaileshwari workers have decided to run the clinic every evening as service to their community.

- Regular health training sessions for all 37 health workers and the SEWA Health Team. In 1987, there were 10 training days focused on primary health care issues. The training was in collaboration with CHETNA, a local voluntary agency.

- Monthly health education meetings with women in the health workers' neighbourhoods to share what they have learned on health care. General issues of interest to poor women—saving, loans, income generation—are also discussed and action is jointly planned.

- Monthly meetings of the health workers attached to each centre and the Health Team members. Here evaluation of work done, discussion of problems and planning for the month ahead are carried out.

- House-to-house visits are done by health workers which increases our contact with women and also keeps us informed about who is sick and the effect of our health care. In addition, health education and dissemination of information is carried out.

- House-to-house visits are done by health workers which increases our contact with women and also keeps us informed about who is sick and the effect of our health care. In addition, health education and dissemination of information is carried out. Finally, with this intensive contact we learn about the various problems, health and others, that women face and then collectively try to do something about these.

- We continue to spread the message of using rational generic drug therapy. In our health centres, we use generic drugs supplied to us in bulk by LOCOST, a rational drugs group of Baroda. They are much cheaper and are guaranteed for quality control. We also try to advise people against the unnecessary use of injections, tonics and vitamins.

- Having almost completed their own health training, some health workers and the SEWA Health Team members have begun to train other women as health workers. This includes both SEWA members and women from other voluntary organizations.

- This year, 11 medical interns from B.J. Medical College were assigned to SEWA for their rural internship. It was an exchange programme, whereby they provide us with curative services and we were able to share our experiences in preventive health care, community work, and village life with them.

**Maternity Benefits Scheme**

One of the biggest health and social security schemes undertaken by SEWA was the Maternity Benefits Scheme. It started as a small, self-financed programme for SEWA members in 1975, and has today evolved into a state-wide scheme organized by the Labour Ministry. This scheme was developed because we found that for working women the conflict between work and motherhood is most striking during the weeks immediately before and after childbirth. Because women's earnings are so important for many poor families, at the time of childbirth a woman often is faced with a difficult dilemma: should she give up work to care for the child, thus cutting the family off from a crucial source
of income? Or should she continue to work up to the time of birth and during the neonatal period, thereby exposing both herself and her child to a high risk of serious health problems? Given the extreme economic need of poor families, self-employed women frequently have no alternative but to continue working and in so doing jeopardise the health of themselves and their children.

Further in 1975 a survey of 500 members revealed that within two years 20 members had died. In reviewing the causes, SEWA was shocked to find that 15 of these deaths were related to childbirth. SEWA asked why should these women, who comprise the largest proportion of the urban and rural poor and who all contribute to the economic development of the nation, be deprived of safe delivery and maternity benefits? Why should the self-employed suffer a higher risk of death because of motherhood? SEWA argued that as motherhood contributes to the continuation of the nation, the responsibility for the protection of mothers should be assumed by society as a whole, rather than solely and personally by women. Soon after the survey, therefore, SEWA approached the government’s Life Insurance Corporation in an effort to get maternity and death insurance coverage for its members. But no insurance of this type was available. Frustrated in these efforts, SEWA decided to develop its own protective scheme: the Maternity Benefits Scheme.

The scheme was designed to improve the health of both mother and child and to compensate the women for loss of income incurred during the period immediately before and after birth. Any SEWA member who was five or six months pregnant was registered for the programme by paying Rs. 15. A SEWA organizer then assisted that member in obtaining qualified medical care and an anti-tetanus injection from a qualified medical person. The organizer also monitored the women for complications, if any arose, worked to obtain proper assistance from outside sources. After delivery the newborn was given the necessary immunizations. Upon satisfying the above conditions the member received Rs. 51 as a cash benefit.

During the first two years there was very positive feedback from the urban members participating in the programme. They expressed a sense of hope and confidence in the scheme. Members began advising other women that if they participated in the SEWA scheme, they would not die. With these signs of support, SEWA’s confidence grew and it ventured to extend maternity protection to rural areas where child mortality is extremely high. Tetanus, caused by the unhygienic practices of midwives, is a major cause of death. The first rural maternity benefits programme was initiated in 1978 and involved the training of a group of village midwives. They learned to use soap, hot water, and scissors sterilized in an open fire. These basic practices meant a big step forward in the area of women’s health.

Encouraged by this initial rural effort, a maternity scheme similar to the urban programme was extended to rural landless labourers in 1980. In addition to offering the same benefits as in the urban programme, the rural scheme included a health education component in prenatal care. The Bavla Health Centre (a government-sponsored rural training centre) provided the education facilities, and participants were taught the basics of prenatal nutrition, health, foetal development, the hazards of tetanus and the advantages of immunisation. The village midwife was the local SEWA functionary for extending the scheme to members. She registered the names of pregnant members and took them in groups to the Bavla centre for check-ups, training, and immunisation. Several hundred village women were covered under this scheme, and so far there were no deaths recorded among them. Out of 2,600 women covered under the scheme in the five years between 1975 and 1980, 36 died—15 from causes related to childbirth. This was significantly lower than the earlier survey finding (15 deaths in two years out of 500 women).

Despite the overall improvements in maternal health, there were shortcomings to the scheme. The major one was lack of post-natal follow-up. A major constraint in the follow-up is that mothers generally resume their work within two weeks after delivery. In the absence of child care facilities, the infants suffered heavily. Another constraint for SEWA was delays in receipt of state government funds. This not only undermined the confidence of the members in SEWA but destroyed the whole purpose of the scheme.

By 1982, SEWA’s Maternity Benefits Scheme had to be discontinued because of the constraints mentioned above. However, SEWA did not give up the struggle for maternity benefits. In 1984, we started a maternity benefits programme for self-employed women in two villages, Chhabassar and
Dumali, of Ahmedabad District. It involved registering all pregnant women, providing anti-natal care in collaboration with the government, a simple, low cost safe delivery kit and a kilogram of rice as nutritional intake.

From the experiences of this programme in the two villages, we prepared a draft plan for maternity benefits, both in cash (as minimum wages) and kind (health care, safe delivery kit and nutrition). This was accepted by the whole state by the Gujarat Government Labour Ministry in 1986. In April 1987, SEWA was asked to implement the government's maternity benefits scheme for landless agricultural labourers in Dholka taluka of Ahmedabad district. Since then we have been working in the 118 villages in this taluka.

In each village our activities are as follows:

- We visit the village and meet with women, dals (midwives), Auxiliary Nurse-Midwives, ANM's, ICDS workers, the Sarparch and the talati (local revenue officer). The pregnant women who are landless agricultural labourers are identified and registered. We then help them fill the application forms for the maternity benefits, including those which require authorisation from the talati and ANM. We then give the filled forms to the labour officer at the taluka level for cross-checking. After verification, he sends the forms to Gandhinagar for the sanction of benefits.

- In the village, we try to link the pregnant women with the ANMs to ensure that they get regular check-ups, tetanus toxoid injections and iron and folic acid tablets for anaemia. We also provide some health education on pregnancy, childbirth, general reproductive health and childhood infectious disease to mention a few issues.

- Follow-up of forms filed to ensure prompt disbursement of cash benefits is also undertaken. This involves coordination and monitoring with the Rural Labour Commissioner.

While we have been stressing the need for benefits in kind (safe delivery kit and nutritional inputs), this has thus far not materialized. However, discussions to implement this aspect of the maternity benefits scheme are in progress. Since mid-1987, 244 poor, landless women have received maternity benefits from the Rural Labour Commissionerate. In addition, many village women have become SEWA members.

**Occupational Health**

SEWA has been consulting with the National Institute of Occupational Health, NIOH, for several years, to assess work-related health and safety problems of poor women workers. Some of these are mentioned here together with the preventive measures required.

- Hand-cart pullers carry loads averaging 1000 kilogrammes over distances of upto 6 or 7 miles several times each day. They need better and easier-to-pull carts.

- Street sweepers breathe in dust particles and handle dirt and waste with their bare hands and feet. They need protective masks, gloves, aprons and footwear.

- Domestic maids scrub dirty vessels with dirt using their bare hands which makes their fingers sore. They should be provided with proper brushes and scrubbers.

- Cotton采摘 workers sit in the midst of heaps of cotton under the burning sun during the summer months. Picking the pods causes their fingertips to bleed and their eyes to burn. They also complain of their menstrual cycle being disturbed during the season of their work.

- Hand-block printers often make their own dye for colour, cut of chemicals. It has been observed that during the process, the lower part of their face gets dark, lips swell and hands become sore.

- Construction labourers handle brick and mortar with their bare hands. They need proper gloves for protection.

- Junk smiths pound scrap metal into buckets, stoves and utensils. All of this work is done manually
by repeated pounding with crude tools. They need improved tools.

- Quartz crushers and ceramics workers breathe in silicon dust. The risk of death is high after 5 years. Work safety regulations are needed.

- Firewood pickers carry wood on their heads, often weighing more than their own body weight. They need improved means of transporting their loads.

- Agate polishers work in a bent position. They need proper work-stools.

Scientists from NIOH have studied the working conditions of workers and have recommended several steps to improve these. For example, they found that chindi sorters used masks over their noses and mouths to avoid inhalation of cloth fibres. However, these masks were of loosely woven cloth and thus did not prevent the smaller, more dangerous fibres from entering and irritating the respiratory tract. Improved masks for removal of these was then recommended.

In 1980, SEWA's General Secretary prepared a memo suggesting that NIOH establish a special section for women workers. The memo referred to specific occupational health problems of SEWA members. This proposal was accepted and led to the setting up of the Women's Cell in NIOH.

In addition, from 1984 onwards, SEWA has begun to develop a database on occupational health issues of workers. Several studies were conducted, therefore, including workers at every stage. These were based on five occupational groups:

- Readymade garment Workers in Ahmedabad.
- Bidi Workers in Indore.
- Chikan Workers in Lucknow.
- Masala Workers in Ahmedabad.
- Agarbatti Workers in Ahmedabad.

The first three studies contributed to an ILO-sponsored research project on home-based piece-rate workers. The ready-made garment workers study included a separate section on the ergonomic aspects of such garment-sewing. It was carried out by the National Institute of Design, NID. The studies of masala and agarbatti workers were commissioned by the Health Task Force of the National Commission on Self-Employed Women Workers.

By including workers in every stage of such studies, SEWA hopes to develop health activities, mainly of a preventive nature, which will focus on women's work. Preventive and curative occupational health care will then be integrated into the primary health care activities of the Jagruti Community Health Centres.

**Health Awareness Programme**

In 1975, 'Know your Body' classes were conducted together with the staff of a local hospital. This proved very popular with members. After a gap of a few years, it is currently operational in Ahmedabad and Mehsana districts. Self-employed women from villages of these districts are involved in health awareness classes. These are around women's health issues including safe contraception and childbirth. Follow-up sessions are also organised to ensure that women's health issues are discussed among all village women. This programme involves village women, SEWA organisers, health trainers from other voluntary agencies like CHETNA of Ahmedabad and government health functionaries.

**Eye Care Programme**

A regular eye care programme was started in 1975 providing various types of assistance. Members with eye problems are referred to an ophthalmologist for consultation. We have a special programme with a well-known ophthalmologist who provides free consultation and even free cataract operations.

To augment the income of chindi workers, a special training programme was arranged to teach artistic patchwork. But soon we found that most of the chindi workers had poor eyesight. The medical reports of the eye checkups of these workers showed that 60 percent were long-sighted.
SMOKELESS CHULHAS

While organizing poor rural women, one of the things we constantly noticed was that they cook on an open wood or cow-dung fire inside their small huts, inhaling the smoke. This not only is hazardous to the women's health but also to that of the whole family which is exposed to air pollution from the wood smoke. For malnourished and anaemic women, wood smoke is particularly dangerous. This is because carbon monoxide, an important component of wood smoke, increases the effect of anaemia by reducing the haemoglobin available in the blood. As over a quarter of Indian women in the reproductive age group are anaemic, this exposure to wood smoke is a major problem.

Concern about women's health, together with the demand for firewood and deforestation, led SEWA to collaborate with the Forest Department on the 'Chulha' or stove programme.

As a response to deforestation, the national project of improved cook-stoves was developed under the Renewable Energy Resources Department in Gujarat. This work was taken up by the Forest Department which approached SEWA to help in the work. SEWA first took the help of Sagar Vidyalaya, Ahmedabad, to train the local village women to become chulha masons. Subsequently, camps were conducted in several clusters of villages to teach women how to make smokeless chulhas. These were specially designed chulhas with chimneys which would reduce the intake of fuel and also make the house free from the smoke. The full cost of training and of the chulhas themselves was met by the government.

By 31 December, 1985 SEWA's core group of 10 chulha trainers had crossed the given target of 3500, by completing 5103 chulhas in 32 villages of Ahmedabad District. In 1986 the Gujarat Government asked SEWA to take up construction of 10,000 chulhas in 3 districts.

We selected Ahmedabad District as it was our main area of operation, and Junagadh District where we have creches, carpentry and nursery training centres for fire-wood pickers of Mount Girnar. Mehsana District was selected because of its dairy infrastructure.

A total of 10,000 smokeless chulhas were completed with a break-up of 3300 chulhas in Mehsana, 3400 in Junagadh and 3300 in Ahmedabad. The chulha programme has had its share of successes and failures. In 1987 we undertook a survey to determine the impact of construction of 15,000 chulhas. We found that:

- 57 percent chulhas are still in use, 43 percent are non-working
- The women were interested in chulhas mainly because they felt that it reduced the smoke discomfort in their homes.
- 79 percent of the users felt it consumed more rather than less fuel.
- 75 percent found the maintenance cumbersome.

LIFE INSURANCE SCHEME

Self-employed workers have very limited access to institutional social security programmes, particularly insurance benefit schemes. Since the insurance business is nationalised in India, any type of insurance scheme can be started only in coordination with a government insurance company. Hence in 1976, SEWA approached the Life Insurance Corporation, LIC, for working out some type of life insurance scheme for our members.
Initially, there was reluctance from the LIC to make any such arrangement for poor self-employed women, because according to them women were considered a bad risk, their life expectancy rate being low and pregnancy being an additional risk factor for them. After several years of lobbying, in late 1981, the Life Insurance Corporation of India agreed to sponsor a group life insurance scheme for SEWA members. 3500 women had subscribed to this scheme and a premium of Rs. 6 per annum was paid which covered the individual member for Rs. 1000 in case of death.

But during first three years of the operation of this scheme the LIC had found that the total amount of claim was higher than the total amount of premium received. There were some administrative problems like collecting premium and depositing the sum in the LIC and maintaining records of the members and their health.

The situation was rectified thereafter by SEWA and the LIC and a decision was made to administer this scheme through the SEWA Bank by channelising collection of premium and payment of claims through the SEWA Bank.

Currently, the SEWA Bank offers a package scheme. All the depositors with Rs. 100 in three years fixed account, have automatic life insurance coverage. At present almost 3500 women are currently covered under this group insurance scheme. The families of 350 members have benefited under this scheme. This scheme has assisted many families in meeting funeral costs of members and helped them avoid going into debt. Since the scheme is linked with savings it encourages poor women to save and this scheme also inculcates banking habits in members.

Since the whole scheme is channelised through SEWA Bank, it is administered in a systematic way. Based on the experience of this scheme with SEWA members the LIC has started a similar scheme in Gujarat state for agricultural labourers.

WATER AND SANITATION ACTIVITIES

Over the years it has become evident that water and sanitation are major concerns of poor, self-employed women. Lack of adequate supply or provision of these basic amenities leads to various problems including poor health, loss in daily wages from sickness and also wage losses due to time taken for water collection. Although SEWA has not yet taken up the large-scale provision of water and sanitation, some preliminary steps have been taken towards these very basic needs of workers.

Research Studies on Water and Sanitation in Villages of Ahmedabad and Banaskantha Districts

A survey involving 300 rural women was undertaken in 30 villages of Ahmedabad district. This survey included collecting data on the types of amenities available, hours spent in water collection and uses of water. It was found that women spend up to 4 hours a day to fetch water, walking up to distances of six kilometres in Ahmedabad district. Water was used sparingly for all household chores. Further, women had never been involved in any water-harvesting programmes but were very anxious to learn about these. They were keen to learn about water management.

The Banaskantha survey revealed a similar picture. Here 6 villages were part of the study, 3 which received water supply through pipe-lining and 3 which did not have this facility. Because of several years of drought, water supply even for drinking is very scarce. Thus there was little difference between those villages which received piped water and those which did not. Here, as in the villages of Ahmedabad district, women were very interested to learn about water management.

As a follow-up action to these studies, some village women received training on water management, wastelands development and social forestry. Experts were invited to plan forestry and water harvesting programmes with village women.

Further SEWA undertook the deepening of dried out wells in the villages and construction of water troughs for the cattle. Ten wells were deepened, therefore, in Baldana, Devdholera, Dumali and Lagdana. Two water troughs were constructed in Devdholera and Lagdana villages which became the only source of drinking water for the cattle of the entire Naltkanta region in Ahmedabad District.
Water and Sanitation in Urban Neighbourhoods

While expanding health activities in urban areas, it became increasingly obvious that without the provision of some basic amenities by the state, namely, water supply and drainage lines, poor women's health and that of their families could hardly be expected to improve. Thus, in Shankerbhuvan, a sprawling neighbourhood of Ahmedabad, with no such basic facilities, community health workers and local women have begun to organise on the issue of water and drainage.

Several area meetings have been held and a petition circulated to the concerned municipal authorities with little success. Some government organisations have studied the area and made recommendations for low cost sanitation. Recently, because of the poor response from municipal officials, women have resorted to direct action. A delegation of thirty women protested to the Municipal Corporation about the unhealthy conditions in which they are forced to live. The corporator of this area promised to visit Shankerbhuvan the next day and ensure that some cleaning of ditches full of mosquito larvae and others filled with dirty water would be conducted immediately. However, the women will not be satisfied till the goal of adequate water and drainage is extended.

HOUSING PROGRAMMES

Housing is another area which is increasingly expressed as a major problem by poor, self-employed women. Urban members live in crowded ghettos, sprawling and congested slums and even in huts on the pavements of Ahmedabad. SEWA's rural members live in small, dark, mud-and-cowdung huts. These are easily destroyed or washed away during the rains. Thus the issue of housing is very important to poor workers.

SEWA has made some attempts to address this need of its members. In 1976, in conjunction with the Gujarat State Housing Board, SEWA formulated a co-operative housing scheme. This was an attempt to link up the families of 1000 members to low cost public housing. Almost 700 women opened special accounts in the SEWA Bank and were saving to contribute their portion to the scheme. However, due to political factors this scheme ground to a halt. Although the construction of the housing was completed several years ago the government has been unable to allocate the units. In the meantime, termites have destroyed many of the door and window frames, squatters have inhabited the premises and the projected rental charge has more than doubled. To date only 200 women have received houses and the rest are still waiting.

In 1985, when some slums were threatened with demolition, SEWA organised area meetings to resist this and even obtained a stay order from the Court, thereby preventing demolitions. In 1987, SEWA was involved in a scheme to obtain low cost subsidised housing for 500 bidi workers with the assistance of the Ahmedabad Urban Development Authority.

PROTECTION AGAINST FAMILY AND SEXUAL HARASSMENT

Being poor and therefore particularly vulnerable, self-employed women have to face a number of social problems, in addition to all their economic burdens. These problems include violence and sexual harassment, both within and outside the home, desertion, failure to provide maintenance and child custody. As SEWA is organising towards the goal of equality and justice in all spheres of women's lives, members' social problems necessarily have to be confronted. Over the years, SEWA has intervened or supported members in several ways and on various issues.

One very common issue is that of violence and harassment within the home. SEWA members are often treated with extreme cruelty by their husbands, in-laws and other family members. Physical assault
and mental torture are considered normal or 'part of the course' in many families. Over the years, members have sought SEWA's assistance and intervention to put an end to the suffering and humiliation they experience. This has included meetings with women's family members, filing petitions in the courts and even issuing summons with the help of police escorts to husbands, particularly when they do not appear in court.

Very often, when husbands or other family members learned that SEWA was behind a particular woman, their own attitudes changed. A kohl stitcher from Dantapur, for example, was beaten regularly by her husband but once she became an active member of SEWA, there was a marked change in his behaviour and the beatings stopped.

From our experiences, what emerges is that women's resilience and will to struggle is strengthened when they feel that they are not alone. The sense of solidarity and support, albeit only moral, is very important to women. Further, the feeling that someone cares and is willing to listen is vital.

SEWA has also been encouraging members to support each other and prevent violence and abuse. Recently a paper picker was severely beaten by her husband, soon after she had her fourth child. Two other SEWA members, also paper pickers, on hearing of this gave her shelter in their homes for several days. Finally, they met her husband and exacted a promise from him that he would not beat her. They have been in close touch with the woman to ensure that she is safe.

Harassment of women because of certain sociocultural practices within their communities is another issue in which SEWA's intervention has been sought. Members have been pressured about dowry, and even had to suffer the consequences of bride-price. For example, in the Bhawad village, a young Bhawad girl came to SEWA's centre for help. In the Bhawad community, bride-price is given during marriage. The girl had been married but her parents wanted to avoid the marriage and arrange another so that they could get another bride-price for her. By marrying their daughter repeatedly, the parents hoped to accumulate a considerable amount of money. SEWA organisers met the girl's parents and after several meetings were able to prevent the annulling of the girl's first marriage, which was what she wanted. Finally, SEWA intervened in the rape case of a member's three-year-old daughter. The little girl had been raped by her own maternal uncle. SEWA encouraged and supported the girl's mother in filing a criminal case against her cousin. We also ensured that the child received a proper medical examination which also served to strengthen the case, and that appropriate follow-up health care was also received.

In SEWA's efforts to struggle against violence, rape and sexual harassment, we have joined with several women's organisations and institutions. On March 8th every year, International Women's Day, SEWA members join other women's groups in reaffirming our rights. Members have condemned rape, 'sati' and other forms of violence against women. In 1987, over 2000 SEWA members registered their protest against the practice of sati by writing to the Prime Minister and to the Chief Minister of Rajasthan where the atrocity occurred. In addition, 35 SEWA members and organisers participated in a rally and protest march against sati. This march was held in Jaipur and women's groups from all over India were involved.

Further, working with local women's organisations like AWAG, Jyoti Sangh and Yikas Gruh, SEWA has tried to bring about changes in policies and laws which affect women. Recently SEWA members have been joining hands with these groups to oppose all sex determination tests in Gujarat, as these amount to female foeticide. We have also been lobbying for our representatives to be part of committees established to investigate crimes against women. As a result, some SEWA organisers have been invited to participate in such committees, one example being the women's cell of the Ahmedabad Crime Police.

MAHILA TALAK PIDIT SANGH

Mahila Talak Pidit Sangh is an organisation of divorced Muslim women who are also SEWA members. This was started as a support group for Muslim women because in the course of organising we found that these members had special concerns and needs. When organising ready-made garments workers,
for example, we found that divorced Muslim women were a particularly impoverished and vulnerable group. With the widespread practice of verbal talak or divorce in the Muslim community, women and their children are literally left to fend for themselves. Very few women receive regular maintenance and still fewer manage to retrieve the meher, jewellery, and gifts given at the time of marriage. Furthermore, when not divorced, husbands marry again with little care about the effect this has on the wife and children. Finally, under the existing Muslim Personal Law, the right to adopt children does not exist. This, in turn, leads to second and third marriages if the first wife does not have any children and she doesn't have a male child.

In 1985, when Manlia Talak Pidit Sangh was established, several meetings were held to discuss possible activities and support systems. Legal advice was made available to several Muslim women through discussions and visits by speakers familiar with the issues concerned. This included a visit from Shahnaz Shaikh, an activist from Bombay who herself has filed a case in the Supreme Court. With Shahnaz, many women for the first time spoke about all they had suffered for years, and of some hopes and plans for the future.

In 1986, the Sangh was registered as a Trust. SEWA's Vice-President, Karimabadi, was nominated as the President of the Trust and SEWA organiser, Rahimabadi, as Secretary. The Sangh helped several women contact lawyers who filed maintenance cases for them in the court. In 1988, when changes in the legislation regarding Muslim women's maintenance were mooted, the Sangh mobilised women to start a signature campaign against this move and sent telegrams in protest. After the new law which made maintenance for Muslim women virtually impossible, the Sangh took stock of its activities and concentrated on helping the women get minimum wages for their daily work.

In 1988, Manlia Talak Pidit Sangh co-sponsored a seminar with the All-India Progressive Muslims Conference. Participants from several states including Maharashtra, Madhya Pradesh, Andhra Pradesh, Gujarat, Goa, Bihar, and Tamil Nadu were present and shared their experiences and plans for action. Women shared their difficult personal experiences and were able to take comfort in the fact they were not alone in their struggle. In addition, lawyers who participated suggested ways to prevent the simple verbal talak and also ways to use existing legislation like the Muslim Women's Bill. A resolution was passed to demand prohibition of verbal talak and polygamy, and to make maintenance and adoption available to Muslim women. The Sangh and other groups who participated are now planning following-up action and other activities to spread the movement in India.

The objectives of the Sangh are also to provide assistance for economic self-reliance, housing, facilities, children's protection, and legal aid.

**LEGAL AID**

SEWA's experience has shown that no matter what actions it takes sooner or later its members have to deal with the law. Self-employed women are constantly affected by the law in their work. Sometimes the laws hinder them, as in the case of vendors and hawkers. At other times, as with case of bidi workers, it provides protection.

Self-employed women have to deal with the law not only in their work life, but also in their social lives. Problems with the family often lead them to the divorce courts. Violence in their areas forces them to deal with criminal law. Atrocities on women in cases such as rape or molestation require them to deal with these laws too.

Thus SEWA has come to be involved in legal aid for its members on a rising-increasing scale. We came to realise that not only do we have to give legal advice, but also to actually fight cases. Even further SEWA has found the need to educate women in the law and to create a system of para-legal organisers who could link the members to the law courts. At the same time we find that some of the laws need to be changed and to this end we conduct studies and seminars and carry on lobbying campaigns.

Today SEWA employs two retainer lawyers and we have contact with many other lawyers for legal advice and to help us fight cases in different courts. SEWA members attend classes to learn their legal
Fighting Cases as SEWA

The maximum number of cases are being fought by SEWA as a union on behalf of its members.

Bidi workers are protected by a number of acts—Bidi and Cigar (Condition of Employment) Act, Minimum Wages Act, Provident Fund Act etc. SEWA is presently fighting the following cases in the Labour Courts for them:

- 27 bidi workers of Ahmedabad are fighting a case for reinstatement and recovery of dues against a contractor who dismissed them.
- 25 bidi workers of Patan are also fighting a case for reinstatement and illegal closure against an employer.
- 7 bidi workers of Prantij are fighting an illegal termination of service case.
- About 2000 bidi workers are fighting a case in the Industrial Tribunal for coverage by labour laws. Their employer, Jivraj Bidi Works, has attempted to get around labour laws by introducing the sale-purchase system.
- About 2000 bidi workers are fighting for coverage of Provident Fund under Provident Fund Act.

Many women who are employed as contract labour in mills, factories or other institutions are members of SEWA. These workers are covered by various acts including Industrial Disputes Act, Contract Labour Act etc. SEWA is fighting the following cases for them:

- 13 contract workers in textile industry are contesting a case of illegal termination and recovery of dues.
- 11 contract cleaners in Dena Bank are fighting a case for being declared as permanent employees, payment of difference of wages and fixation of salaries. In this case the workers had been dismissed by their contractor and SEWA went to the High Court and got them reinstated.
- 10 contract workers in Crompton Greaves for reinstatement.
- In 1985 some contract workers in textile mills filed a case in the High Court against the Labour Commissioner for non-implementation of labour laws. SEWA has intervened as a party petitioner on behalf of its contract worker members.

On behalf of its head loader and cart puller members, SEWA has intervened in a petition in the High Court in 1986. The petition was filed by an association of ‘Mukadams’ (contractors) demanding abolition of the cloth market Board set up by the government to protect the cartpullers and head loaders in the cloth markets. SEWA has intervened on the side of the respondents stating that the Board is necessary for the workers. The case is going on.

Vendor and hawkers get no protection from the law. On the contrary the Municipal Acts and the Police Acts treat the vendors as criminals. SEWA has fought the following cases for them:

- 321 vendors in Manek Chowk where a compromise solution was worked out in the Supreme Court in 1984.
- Subsequently Supreme Court in 1986 ordered Municipal Corporation to issue temporary licences to the vendors.
- The High Court of Gujarat in 1988 issued a stay-order on prosecution by traffic police of these 321 vendors. The case is still pending.
- 135 cases of traffic offences have been fought by SEWA at the metropolitan courts.

The paper-pickers too have had to go to Court to protect their rights. The Gujarat Government had issued a Government Resolution allowing SEWA members to pick up ‘D’ Category (free) waste paper from government offices. However, the paper merchants went to the High Court to challenge this GR and on behalf of over 1000 paper pickers SEWA has intervened in the case as a respondent. The case is still going on.
Fighting Individual Cases in Court

Often SEWA members need help in fighting individual cases in the court. In these cases SEWA through its contacts helps the members to find a suitable lawyer, and also helps in fighting the case by collecting evidence etc.

- 2 cases of women members having been beaten by individual policemen are currently in the criminal courts. SEWA is actively helping by giving moral support, helping deliver summonses, finding evidence etc.
- In one case of kidnapping of a young girl, SEWA helped a lawyer to fight the case in criminal and High Court.
- In 2 cases of rape SEWA has also contacted the lawyer and helped fight the case.
- SEWA has helped 23 women fight cases of maintenance, divorce or child custody in the Courts.
- In 7 cases, SEWA organisers ‘rescued’ women with the help of the police.

Legal Education

SEWA has been running classes for women to educate them about their legal rights as workers and as women. These classes are held as part of the worker education training or worker-leadership training.

Over 2700 women have received such training in labour laws, property rights and divorce and maintenance laws.

Working with State Legal Aid

SEWA has consistently attempted to work with the State Legal Aid system. 5 camps have been organised in different parts of Gujarat for SEWA members for legal knowledge.

The High Court Legal Aid Cell helped SEWA to reinstate 63 tobacco workers into the factory from which they had been dismissed.

This Legal Aid Cell also provided bidi workers with a lawyer to fight a case in the High Court. Unfortunately the case had to be withdrawn.

Creating Public Opinion, Changing Laws and Lobbying for New Laws

Throughout our experience we have found that merely dealing with existing laws is not enough. Often the law itself may be defective or unimplementable. Sometimes the law is harmful to the interest of self-employed women. Occasionally, there is no protective Act and a new law is needed. Thus SEWA has been researching into the laws by various studies, has been creating public opinion by dissemination of information and holding seminars and workshops. At the same time we have been actively lobbying

Vendors

- SEWA conducted a study on ‘Legal Status of Hawkers in India’ by Usha Jumani and Bharati Joshi - 1966.
- SEWA organised 2 seminars on the problem of hawkers, including legal problem in 1986 in New Delhi and 1987 in Ahmedabad.
- We are mounting a national campaign to try and change the Municipal and Police laws covering vendors.
- General Secretary Ela Bhatt introduced a resolution on vendors in the Parliament.

Home-Based Workers

- A number of studies on legal status of home-based workers include:
  - A legal study on bidi workers in Gujarat by Krishan Mahajan.
  - A legal study on bidi workers in Madhya Pradesh by Vasudha Dhagamvar.
  - A legal study on garment workers in Gujarat by Krishan Mahajan.
A legal study on chikan workers in Uttar Pradesh by Krishan Mahajan.
- 2 national workshops in 1986 and 1987 were held on home-based workers in collaboration with Gandhi Labour Institute, Ahmedabad.
- A new bill on Protection and Welfare of Home-based Workers has been drafted by lawyer Indira Jaisingh and has been introduced in Parliament by Ela Bhatt.

Other Laws
- SEWA has been active in a campaign for amendment of the Minimum Wages Act.
- SEWA also actively opposed the Muslim Women's Act when it was introduced as a bill.
7
THE CHILD WORKER

Child labour is a fact of Indian economic life. Laws on child labour have been successful in banning children from the organised sector, but in the unorganised sector, containing 89 per cent of the labour force, child labour is universal.

Generally, children work alongside their parents, learning their work by practice. Agricultural labour and construction labour, for example, is done by whole families or by women accompanied by their children. The adults do the heavy work, assigning the lighter tasks to the children until they grow older. Vendor children and sweeper children accompany their parents helping them work and learning the trade at the same time. Children of artisans begin helping their parents at a very early age and are skilled workers by the time they attain maturity. Labour in the unorganised sector is over-worked and under-paid. The children of such parents also are over-burdened with work and have little time left for education or leisure in the family.

Little girls tend to start working earlier than little boys. This is reflected in the higher drop-out rate and lower literacy rate for girls. In 1978, for example, enrolment in primary schools was 36.27 per cent for girls and 61.73 per cent for boys. The double burden on women is very easily shifted to the shoulders of the young daughter. She helps her mother in household tasks and often by the age of 10 to 12 is doing all the household work while her mother earns. She looks after the younger children. It is a common sight to see an 8 year old girl with a baby on her lap holding a 4 year old child by the hand. At the same time she learns her mother’s trade and soon is earning alongside her mother.

There is another, uglier face of child labour when children alone are hired to work. Children are cheaper, more pliable than adults and so employers tend to hire children rather than adults. In the Shvakasi area of Tamil Nadu, adults are unemployed while children labour in match factories. In the Mirzapur area of Uttar Pradesh carpet traders make children leave school to weave carpets in the factories.

Recently SEWA members mentioned that due to drought and the decline in the textile industry, the number of young boys working at tea stalls had increased. SEWA conducted a small survey and found that boys as young as 6 years were working at these stalls. The boys worked between 12 to 16 hours a day and earned between Rs. 150 to Rs. 200 per month.

What can be done about child labour, so that children are not forced into premature, over-worked, exploited adulthood? Child labour laws, like other labour laws, are difficult to implement in the unorganised sector. It has to be recognised that child labour exists and equally it has to be recognised that it is a social evil. Steps should be so taken that a child does not have to spend his or her childhood in work but may be able to grow and develop as a child should. However, many other steps can be taken to lighten the child’s burden. Firstly, a child should be paid the minimum wage. Match factory owners and carpet traders claim that children are more skilled than adults. If this is true, then why should they be paid less than adults?

Secondly, their working conditions should be improved. An employer has no right to make a child work 10 hours a day. In fact, a child’s working day should not be more than 6 hours. Children should also not
Thirdly, the child can be taught skills other than the parents' so that he or she can earn a higher income later. The child, working alongside the parents can only learn the parent's trade which is usually underpaid. The child, more adaptable than an adult, can be taught a higher paying skill. Fourthly, non-formal education will give the child at least a rudimentary education as well as a chance for growth.

Finally it is most important that policy makers recognize the plight of these children and plan for their upliftment. Data must be collected to reflect the true picture of their plight which should be widely publicized. Policy level decisions must be made to direct resources into alleviation of these problems.

The SEWA Experience

In the course of our work with the poor women, we often see their children working, but have not been able to do anything concrete for them. Now, with the aid of the Labour Ministry, we hope to reach out to the children.

Most of the children that SEWA is in contact with work along with their parents and as such have no direct employer-employee relationship. Unlike the hotel boys or carpet weavers, these children obtain work only through their parents and do not directly contact the employer. SEWA, as a trade union, is already fighting for better wages and better working conditions for the parents and hence, indirectly, for the children.

It was felt that SEWA could most productively help by
- giving training in better earning skills
- giving a non-formal education and some recreation.

The first step was choosing which children to work with. The following criteria were decided upon:
- as it is a first experiment, children in urban areas should be chosen
- girls should be preferred as SEWA is a women’s organisation
- children who had the least opportunity for development should be given preference
- children doing heavy work should be chosen.

The groups which fitted the above criteria were patch work quill or ‘chindi’ workers, paper pickers and hand-cart pullers. Chindi stitching is done mainly by young girls and women in the inner city areas of Ahmedabad. Generally the actual stitching is done by young girls; between the age of 8 to 16 because the older women have already worn out their eyes in this exhausting work. Younger children assist in the pre-stitching phase. Paper-picker children generally accompany their mothers around the town carrying a heavy sack on their back, walking 8 to 10 kilometres a day. Sometimes little children are seen paper-picking alone too. Hand-cart pulling is one of the few trades where girls do heavy manual labour. It is not an unusual sight to see a young girl helping her father or mother to load, unload or pull a heavy cart on the streets of Ahmedabad.

The Child Labour Rehabilitation Programme of SEWA has 5 basic components. From each trade group a batch of 25 girls is identified each year. A year's vocational skill training, daily nutritional input of milk, an educational input, a recreational input and a health training input is planned for each batch of girls. The following centres have been functioning since 1984 and our experiences with each of them are described here.

Chamanpura Stitching Centre for Hand-cart Pulling Girls

Young Marwadi, hand-cart puller girls between the age of 10 and 15 years who are either married, unmarried or engaged have been attending this Centre. The Centre has 7 sewing machines. So far, around 50 girls have attended the Centre. The population has been floating due to the girls relocation to another geographical area after marriage.
Vocational Training

The girls were taught the theory of cutting according to individual measurements and the stitching of petticoats. blouses, curtain covers, men's shirts and underwear. Except for 3 girls who were too young to handle the sewing machine, the rest had attained the level of skills necessary for them in their environment. The major problem faced was that excepting the 3 girls, the rest did not possess a sewing machine at home. As a result, they were totally dependent on the 2 sewing machines of the Centre. Due to the large number of them clamouring to get a chance at the machine, they could each get a chance only once in 2 days and that too for only half an hour. Hiring a sewing machine was too expensive (Rs. 1 per day). Because of these reasons, the majority of the girls were unable to utilise their skills and take up stitching orders and thus earn a livelihood. The specific objective of enhancing the capacity of the girls to earn has not been fulfilled. Presently the girls are working on their own. They work for orders received through neighbours, friends and relatives.

<table>
<thead>
<tr>
<th>Number of girls trained</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration of training</td>
<td>1½ years (average)</td>
</tr>
</tbody>
</table>

Literacy Classes

The girls, being illiterate, were taught to read and write Gujarati. This objective of teaching basic literacy has been totally achieved by the Centre. This point was also affirmed by the girls who were earlier excluded from learning.

Dariapur Weaving Centre for Chindi Girls

The Muslim girls attending this Centre are between the age of 10 and 16 years and are not yet married. The Centre possesses 2 weaving looms, one small and one big. So far, around 45 girls have attended the class and new girls were admitted to replace the ones who had left the class after marriage. Currently, the total number of girls attending the class is 20.

Vocational Training

The girls have been taught weaving. Knowledge about the loom, its operation and the various types of yarns available is also imparted. The older girls have learnt how to weave matt, curtain cloth, napkins, towels, sheets and dusters.

The objective of imparting knowledge and skills has been accomplished by the Centre. However, acquiring a weaving loom requires a high investment in terms of space and finance, both of which are out of reach of individual possibility. As a result, more than half of the older girls at this Centre, are unable to utilise their skill even though they have completed their training.

They are currently involved in supervising and teaching the younger girls. Also, some other older girls have reverted back to quilt or 'khol' stitching and one of them had even taken up stitching frocks. However, SEWA has arranged for a building in the area and for 3 looms and has started a production centre for 6 girls. Orders are being taken and the girls are able to earn enough on the piece-rates. As the unit expands, more girls can be included.

<table>
<thead>
<tr>
<th>Number of girls trained</th>
<th>45</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration of training</td>
<td>1 to 2 years</td>
</tr>
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</table>

Dariapur Patchwork Centre

Conducted at the same premises as the weaving centre, this training programme came into existence in August 1987. 20 girls were inducted into the programme. These girls were daughters of quilt makers. Some of them were engaged in quilt making before joining this programme. These girls were taught to make cushions, skirts and bed-covers. After 10 months, a test was conducted and 6 out of the 14 were chosen for production. At present there are 4 girls in the training programme and the remaining 10 have formed a production unit. While under training, the girls earn Rs. 3 a day as a stipend and those in
the production team earn an average of Rs. 175 per month. It is envisaged that as their skills enhanced
the girls will be able to earn around Rs. 300 per month.

<table>
<thead>
<tr>
<th>Number of girls trained</th>
<th>20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration of training</td>
<td>1 year</td>
</tr>
</tbody>
</table>

Literacy
Some of the girls are school-goers in a Urdu medium school. To help them communicate better with
people outside their community, these girls are taught to read, write and converse in Gujarati.

Electrical Wiring and Printed Circuit Board Centre for Paper Picking
Girls
The Electrical Wiring Centre is located at the premises of SEWA. So far around 70 girls have studied at
this Centre and the present number of girls attending it is 15. Because of exams, 7 girls have stopped
attending the class. Also, some other girls had given up attending the class due to clashes with their
school timings.
Initially, the content of the vocational training was electrical wiring. But later, it was felt that it was a
risky venture to send the girls for house wiring to strange places. Also, electronics has a growing
market, a greater potential for employment and is a good source of income. Hence, Printed Circuit
Board (PCB) assembly work was taken up. The girls were also very enthusiastic to learn a novel and
modern technology-based activity.

Vocational Training
In the electrical wiring programme, the girls had learnt the fitting and repairing of fans, regulators,
defective switches and the method of house wiring.
During Diwali, the girls did good business by taking a loan of Rs. 1000 from the SEWA bank and making
and selling 'torans' of garlands of coloured bulbs. In fact, they did it so well that they even managed to
make a profit of Rs. 100 each after repaying the loan. They did this business for 2 years but they could
not continue after that, as there was no one to market the product for them and they did not have the
ability to market for themselves. There is a great demand in Ahmedabad for electricians and SEWA
tried to place these girls with a electrical contractor who could give them wiring work. At first, the girls'
parents were reluctant to send them out. Then SEWA convinced the parents that the girls would go in a
group and the first few times they would be accompanied by a teacher. Although the girls were
accepted by a sympathetic contractor, the other workmen did not like girls on the building sites and
slowly the girls got discouraged. The final straw came when they were not allowed to go for house
wiring into some houses because they were scheduled caste people.

It was then decided that it would be easier for these girls to get work in the electronics field. So they
were taught PCB assembly work. After training the girls, SEWA directly contacted the electronics
factories and began bringing work to the Centre. Presently 5 girls are engaged full time in the
production of PCB's and others are being trained. They earn Rs. 250 in a month.

<table>
<thead>
<tr>
<th>Number of girls trained</th>
<th>70</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration of training</td>
<td>1 year</td>
</tr>
</tbody>
</table>

Literacy
As all the girls were either currently schooling or had completed it, they were taught new languages
like English and Hindi. Later it was found that they were weak in certain subjects especially Maths and
they were tutored in these.
Health Training

The SEWA health Team has been organizing health education sessions with the young girls at all the Centres. We started regular sessions in November 1987 on various issues which we jointly identified with the girls. The issues we discussed included:

- ovulation and menstruation
- child-birth
-common gynaecological problems
- breast-feeding and weaning
- contraception
- nutrition including anaemia, Vitamin A deficiency
- childhood infections and diseases
- tuberculosis
- eye diseases
- skin diseases

The sessions were both to find out what the girls knew and to share some new information and stimulate questions and discussions. The girls are most interested in these health issues, especially as many are married young and become mothers soon after. They are particularly interested in women’s health issues about which little is known or discussed because of the existing taboos in our society. All the girls unanimously voiced that the health education and information pertaining to the female physiology had been most useful and enlightening. The information about basic health and hygiene, nutrition, food, correct methods of cooking and ways of curing various diseases had all been well appreciated. The information had not been limited only to classroom learning. In fact, all the girls responded that their knowledge had been put into use both at home and the neighbourhood. The knowledge had answered a lot of questions which could not be asked openly at home.

Nutrition

We found that the girls were often anaemic as their standard of nutrition was very low. Then SEWA decided that girls at all the Centres would be given 250 millilitres of milk a day. At first the girls refused to drink it as they never drank milk at home. They were used only to drinking tea. But once they began drinking the milk their health improved and their blood count went up.

Recreation

As these children are full-time workers they have little opportunity for self-development or for just enjoying themselves. SEWA tried to provide recreational-cum-educational facilities through group meetings, joint celebration of festivals and garbas at all the Centres. However, the children mostly enjoyed the outings and tours where they were taken to nearby villages and educational centres and once a year on a long tour as far away as Delhi or Bombay.

The recreational-cum-educational outings were thoroughly appreciated as they provided these girls (who were not given the opportunities of travelling alone by their family) the first chance to interact with new places of interest, broaden their knowledge and enhance their self-development.
8

COMMUNICATIONS

Communication is a very important aspect of poor, self-employed women's lives and struggles. These women communicate in their own way and with various groups in society. Over the years, SEWA has found that communication, the transfer of information, plays a very crucial role in the lives of poor women workers. Thus there is a great need for communication between groups of self-employed women, and between them and the public, policy planners and other government officials. There is also a need for workers to obtain information on various issues: legal, health, nutrition, and government policies and programmes for the self-employed, including national development plans and programmes.

When women who were once geographically scattered and in various occupations come together, an important learning and sharing process is initiated. They learn of each other's problems and issues from the exchange of information and experiences relating to their lives, struggles and achievements. By communicating thus, they are inspired by and draw strength from each other, and a sense of solidarity and unity develops. Groups of self-employed women then learn to articulate their own problems, experiences, and demands in one common voice. They also begin to establish links, regional, national and international, between themselves and other groups working on similar issues. This further fuels the sense of strength and solidarity needed for future struggles for social change.

Self-employed workers also need to communicate their needs, their concerns and experiences to the public at large. The middle class public is, by and large, unaware of poor women's reality. Workers encounter prejudice, discrimination and even abuse from other sections of society. With greater communication, the public begins to become aware of poor women's very existence and their contribution to society. A sense of working together and learning from each other may also develop.

In addition to communication with the public at large, self-employed workers need to be involved in a direct dialogue with those who plan and develop programmes for them. Women slowly learn to articulate their own concerns and interests directly to these planners and policy-makers. This itself leads to empowerment and greater control over their lives. Directly communicating to the planners not only makes women visible, but also is a major change from the existing situation where various people, not the workers themselves, speak on behalf of them.

Communication with each other, the public and policy makers requires training. Adequate facilities and access to both traditional and modern means of communication should be accessible to the workers. Modern communication technology has to be demystified. Self-employed workers have to become active participants in the production and dissemination of information, rather than being passive recipients. SEWA has been supporting and training women in the process of learning to communicate their own issues and experiences.

Finally, knowledge and information on various issues of importance to them like legislation and health, never reach self-employed workers. Nor do they obtain information on existing government and non-government programmes and policies which could have an impact on their lives and struggles. SEWA has been attempting to share this information with women, recognising that it has an important role to
play in their struggles. Once this information is communicated to the workers, attempts are made to utilise this for the purpose of action. Thus providing information on a multitude of issues affecting workers' lives itself can support and encourage the process of organizing.

Different communication methods are used by the women, so that they are heard and seen. Meetings at the SEWA office and in neighbourhoods where workers live, surveys, research, documentation reports, publications, photographs, newspapers, magazines, journals, plays, songs, poems, audiovisuals and video are some of the ways used to enhance the communication process.

SEWA has also explored several channels to support members in their communication efforts. These include "Anasuya", SEWA's fortnightly news letter in Gujarati, video SEWA the video unit run by SEWA members, and "We the Self-Employed", an English publication which aims to reach policymakers, programme planners and a wider national and international audience.

Anasuya

In order to give visibility to self-employed women at the national level, to make them participants in national development and to realise the philosophy of SEWA, it was decided to start Anasuya, the mouth-piece of SEWA. Anasuya started officially in 1982 even though as a forerunner, SEWA had earlier published pamphlets that were distributed to its members.

On 20 February 1982, Anasuya, a fortnightly, was inaugurated by Shri Shankarbabha Banker, an important leader in the labour movement of Gujarat. Ever since, this newsletter has been published regularly on the 1st and 16th of every month and now on the 6th and 22nd of every month.

The name Anasuya was chosen for the following reasons.

- Anasuya means 'without hatred' and points the way to our form of struggle, which is struggle without hatred and without envy.
- Anasuya also refers to Anasuya Sarabhai—one of the early feminists.
- Anasuya Sarabhai was also a leader of the labour movement inspired by Gandhi.

The readers of Anasuya are the self-employed workers and also the middle-class women workers. At present there are nearly 1,000 subscribers. 100 issues are posted free to various people for publicity.

The number of readers of Anasuya is increasing. Its impact too has been positive. It receives numerous letters from the readers. Newspapers have published various news items from Anasuya. The activities of SEWA too gain publicity through Anasuya. The experience of SEWA Bank, and its schemes are also published in Anasuya.

Anasuya focuses on injustice done to self-employed women and the way they are exploited, policies for the self-employed, articles related to issues of middle class women like dowry, sex determination tests, working women's problems, problems of children and their rights and child-labour classes, and it also publishes articles giving information on various schemes of the Government.

Some examples of titles from Anasuya.

- Supreme Court orders in favour of women vendors.
- Girl babies; supply and demand
- One toilet is enough for me
- We earn our bread by selling milk
- Dinesh Bidhi, the saviour of daily wage earners
- Working woman is a mother
- SEWA Bank, our mother
- Learn to say 'no-boss'
- Unending strength behind the "parda"
- Cut me down, but spare the tree
- Women earn, men spend
- 7th Plan, Beware
- Kerala's fisher women
- Uniform civil code: When?
- Latur-Gallia vendors are not a 'problem'
- Women's movement: Today and tomorrow
- Pipeline without water
- DWCRA: Scheme for women in poverty
- Women in politics
- Gas tragedy in Bhopal
- Sudha Goel—unending fight for justice

On 15 May, 1982, after reading the article titled 'One toilet is enough for me', the then Chief Minister of Gujarat, Shri Madhavsinh Solanki wrote to Anasuya saying:

'Ve read the article on sanitation facilities in the 15 May issue of Anasuya. In New Delhi, Prime Minister Shrimati Indira Gandhi too in her discussions stressed on formation of sanitation schemes for women in rural areas. It would be helpful in decision-making if you would send us a detailed note on the outlines of such programmes.'

Another letter from writer Hiraen Dathak of Bombay says:

'I read each and every issue of Anasuya with deep interest. My mind has always been troubled by the multi-faceted life of women. The unjust and unequal attitude of society towards women and the prevailing heartless attitude towards women. Your last issue on child-labour, tradition-bonded African women, insults to working women, eye test clinics, problems of women at both levels within the home and their plight at workplace are heart-breaking. The activities of SEWA are a ray of hope to those women.'

Many readers come to meet us in person after reading our issues. Anasuya reaches people in other states too. Thus its popularity is on the increase. The organisers of SEWA are continuously getting subscribers for Anasuya. At present we are trying to get 'Anasuya' to more and more people.

The fortnightly is completing its seventh year. This year we have published the recommendations and suggestions of the 'National Commission on Self-Employed Women' which was chaired by Ela R. Bhatt of SEWA.

The annual subscription fee is Rs. 10. Life-time membership costs Rs. 201. Anasuya is taking a long time to become self-sufficient because we decided not to accept advertisements. It needs more readers to become independent.

**We, The Self-Employed**

The reality of the self-employed workers has to be made visible and audible. We have to strive to create our own movement towards this end. One way of creating visibility is bringing out a publication focussing on the issues of the self-employed workers. We have called our English publication, 'We, the Self-Employed-voice of the self-employed workers'. Our attempt is to highlight the specific problems of all workers, men and women, in the context of our changing economy. We have brought out 6 issues so far of the English publication. It is distributed to policy makers at the national and international levels, to other agencies involved in organising self-employed workers, to research and academic bodies and to individuals concerned about the problems of our population. We have been building an overall perspective which recognizes self-employment as the mode of work of the majority of the workforce. From this point of departure we work to develop a philosophy which valorizes this organisation of work. We wish to orient development policies in favour of these preferred modes of work in our culture.

Our first issue deals with the reality of self-employment in our country. The next three issues have dealt with the problems of workers in three basic categories of self-employed work—home-based producers, vendors, and labour and service providers, and focussed on how they are struggling against an economy weighted in favour of other types of employment. The directions development efforts must take, in order to seriously strengthen the situation of these workers, are also explored.
In the next two issues we have explored the sources of inspiration of specific meanings of development in the context of the highly industrialised countries and how they influence our development work. We have to create our path and meaning of development in our own cultural context. A perspective on the directions for coming out of poverty, without destroying self-employment as a way of work for the majority is built up.

Our English publication has been well-received at the policy-making levels, especially by the international organisations. We have a lot of requests from a variety of agencies at policy-making levels, asking to become subscribers of our publications. More than a 1000 copies of each issue are mailed, approximately half of which are sent overseas.

Video SEWA

Video SEWA has been functioning since 1984 to bring video technology to the hands of ordinary people and to use video as a tool for developmental communication. Women with and without formal education, themselves make video productions on their own issues and problems. They further use these programmes to influence and change their life situation, economic and social.

In March 1984, a 3-week video production workshop was held at SEWA. The workshop was one in a series of workshops conducted by the Village Video Network, VVN. The VVN was co-sponsored by Martha Stuart Communications (New York) and United Nations University (UNU-Tokyo). Members of grass-roots organisations in developing countries are taught to use video as a tool of developmental communication. These members are linked in a global network called the Village Video Network, VVN. Member countries can exchange programmes to enable horizontal communications between people beyond geographical borders.

The video production training was conducted at SEWA, by Martha Stuart Communications. As literacy was not a pre-condition to learn video, women from several different trade groups and some SEWA organisers participated. The participants were women both with and without formal education, including a bidi-organiser, a cane and bamboo worker, a vegetable vendor, an agricultural labourer, a savings mobiliser of the SEWA Bank, block-printing women and the SEWA photographer. None of the workshop members had previous exposure to video technology and were learning to handle this medium for the first time. Over the course of the 3-week training, the participants learned simple camera, sound, lighting, dubbing, editing and production techniques. After the workshop, the trainers left and the participants formed an informal group, named Video SEWA, and started making developmental video tapes.

Video SEWA members began to feel comfortable and confident using video equipment over a period of time and exposure to the machines. Regular refresher-cum-reinforcer trainings had to be conducted for the participants. This was done by the co-ordinator of Video SEWA. Just a shot 3-week training was not enough to master equipment and production techniques. Repeated teaching, practice, on-production training, and making practice tapes was part of the learning process. The members of Video SEWA experienced a feeling of team spirit, discipline, confidence and self-esteem in the process of learning to make video tapes. Learning by doing, making mistakes, constant practice and repeated refresher training enable members to make better video productions.

From 1984-88, Video SEWA has made about 25 programmes. There are tapes on issues of vegetable vendors, tobacco-processing workers, home-based rayon and garment workers, SEWA Bank, SEWA co-operatives, oral rehydration therapy, smokeless stoves, interviews with SEWA group leaders and organisers, and processes taken out by garment workers and vendors. Initially, until 1987, Video SEWA did not have editing facilities. Programmes were made with-in-camera edits and were more interview based.

In March 1987, Video SEWA had a 3-week editing workshop conducted by Martha Stuart Communications. During the workshop, participants learned simple editing techniques. After an initial period of practice and gaining confidence at the editing table, productions recorded were edited. The new programmes had more interviews and visuals. They were shorter in duration and addressed more aspects of a particular problem.
Video SEWA uses its videos in non-broadcast mode for the benefit of SEWA members of different trade groups. Effective use of the medium evolved and developed by doing lots of replays and playbacks. Tapes are used to organise in new areas, organise new trade groups, organise new members of existing trade groups, and also to motivate, mobilise and strengthen existing membership. Interviews of SEWA group leaders and organisers, and the processions tapes provide a lot of inspiration. Rural and urban women like to watch tapes and find them useful. Programmes are also used for teaching, training and orienting SEWA members and organisers. Facts about diarrhoea and oral rehydration solution, immunisation, annual general meeting of co-operatives, how to speak and testify in court and the use of smokeless stoves are some of the programmes used for teaching. Creating visibility for the issues of poor self-employed women, reaching the policy makers, creating awareness and disseminating information is also a purpose of the video tapes. Local, national and international delegations, study tours, policy makers, funders, individuals and groups visiting SEWA, watch tapes.

SEWA organisers also take programmes with them to meetings, conferences and training which they attend and conduct. It helps bring alive the work of SEWA during presentations and discussions. Video has become an integral part of SEWA, and helps in all the on-going work and activities of SEWA.

Research and Publication

Research at SEWA is an effort to understand the issues of the self-employed women workers as they themselves experience them. It is research from the workers' viewpoint and thus is necessarily participatory in nature. The purpose of research is to help in bringing about positive changes in the lives and conditions of the self-employed women workers.

The self-employed women workers are in the centre of the whole research design, in order to achieve the objective of using the findings as a basis for interventions to improve their own lives. They are the top priority and thus determine the direction of all research. Who are these people? What do they value and desire? What are the problems they face and what are the solutions they envisage?

In addition SEWA's participatory approach to research is rarely a one-point-in-time effort. It is a continuous process of information-gathering, used for interventions which in turn throw up more information. Thus SEWA members are involved in a continuous process of diagnosis and action.

Several types of such action-research studies are currently conducted by SEWA organisers and members. One type is socio-economic surveys of various occupation groups whom we organise such as bidi workers, head loaders, hand-cart pullers, agricultural labourers, hand-block printers, vegetable vendors, used garment dealers, cotton pod shellers, weavers, firewood pickers and milk producers. These kinds of surveys are a constant, on-going activity as SEWA becomes involved with more and more occupational groups. Updating of old surveys is also done. These surveys help to highlight the problems and issues of women in the respective occupations. The organising effort is always around issues of direct concern to the members. The continuous involvement with the members leads to a deeper understanding of the economic forces of exploitation affecting these workers. Direct action through a variety of interventions at the grass-roots, state, national and international levels helps to confront these exploitative forces and improve the life conditions of our members. These interventions also generate research needs expressed in workshop reports, background papers for seminars and meetings, and process documentation of our experiences so far. Research for analysing the various public policies which affect our members is also important and every facet of our work leads to such analysis.

Our struggle and development efforts eventually confront existing concepts, and our experience leads to new concept-building relevant to our vision of a new society. This in turn becomes the basis for reorienting the existing socio-political and economic framework of our society to bring people's organisations in the mainstream. Thus research and publications cover the whole range of efforts from socio-economic surveys to concept-building. We have published 50 studies and reports so far in the areas of organising, co-operatives, vocational training, health, communication, credit and perspective building on self employment.

We realise that we need to put more efforts in the research needed for us and groups like ours. But due
to the time constraints on our organisers, who are very busy in action, we have not been able to pursue our research activities to the extent necessary.
HUMAN RESOURCE DEVELOPMENT

SEWA's human resource development efforts have been grounded in the philosophy that every one has potential and ability. Adequate opportunity and nurturing allows this potential to blossom and leads to creative action. We see the on-going work of SEWA as providing this opportunity for members and organisers to understand their potential and develop it. The ideology of building a people's organisation is also incorporated in these efforts. Developing capacity of the members to become central in the organisation is the key focus of our human resource development efforts. It takes the form of a variety of training and learning interventions interwoven into our on-going work. Training is therefore a continuous and on-going effort involving class room sessions, on field exposure, and learning by doing. We see the work of developing people as a process of on-going investment in them through vocational skills, through personal counselling and guidance, through transferring specific abilities and skills, through experimentation, through creating an atmosphere where experimentation and initiative is encouraged and rewarded, through horizon broadening and generating experience, through hand-holding and emotional support, through understanding the aspirations of people and matching their work opportunities accordingly. Increased involvement in the work and increased commitment to the cause of SEWA is also built in this way. Our approach of building teams of literate and illiterate people, working class and middle class people, people without professional qualifications and with professional qualifications goes hand in hand with the philosophy of developing people's capacities. Those who have been privileged to get a lot from society, on their own, have an added responsibility to give and share with those who have not been so privileged. Only then can the gap between the have's and have-not's be bridged. Our training efforts also are directed at creating a value system of giving and sharing to improve the situation of our members.

We all learn from each other and together we contribute to building an alternative to the existing processes of development. Our training effort therefore is to build the capacities of people to function as an effective alternative. We can learn from other training institutions and strengthen our own abilities, but eventually we have to function ourselves in the alternative we create. We have to learn to represent our own case and function simultaneously at the grass root, national and international levels ourselves as a people's organisation, instead of letting other intermediaries become spokespeople for the grass roots work in a vertical relationship. We have to strengthen a people-centred alternative where the knowledge and control of information is community based instead of in the hands of specialists and professionals. Our training efforts attempt to transfer professional knowledge at the grass roots level, to develop the competence of our members to function in the alternatives which are emerging from our work. Concrete objectives of increasing the income earning capacity of our members to become self-reliant and increased solidarity among them are the yardsticks for the effectiveness of our training efforts. Our human resource development efforts can be classified into two types—vocational skills training and capacity building training.

Vocational Training : SEWA Polytechnic

The vocational training teaches SEWA members a new income earning skill, or diversifies their existing vocational skills to become more broad-based. The training programmes develop women's
skills in a number of traditional and non-traditional income generating activities. They create an opportunity for the women to come in contact with others involved in similar skills, to come in contact with SEWA organisers and understand the range of activities SEWA is involved in. Vocational skill training is very critical for self-employed women workers because presently they are in the least paid, unskilled, most arduous occupations in the economy. Even when women work in highly skilled occupations, the men do the high return skilled parts of the work, while the women are made to do the laborious and unskilled parts of the work. To strengthen women economically means changing this situation for them. The need for vocational skill training emerges from several streams of SEWA’s on-going work. The organising efforts lead to identifying some groups of women who could strengthen their economic base through vocational skills. The interaction with the bank provides useful entry points into new occupation groups. Supportive services are helpful in creating on-going contact with new and old groups of women and in creating credibility for the training programmes. The communication efforts help in stimulating new interest among the members for skills training.

A lot of careful planning has to be done to identify the kind of vocational skills to be imparted, the place where the training will be conducted, finding sympathetic and skilled instructors. This kind of training involves considerable effort of long duration, usually one year, for each batch so trained. The instructors and trainers are usually experts from outside SEWA. The help of vocational training centres and government programmes is quite valuable to us in these trainings. These trainings usually become the basis for establishing production units and pre-co-operative phase in different occupations, and eventually lead to forming registered co-operatives for women workers. The capacity building training becomes an ongoing activity for the cooperative members before and after registration.

**Capacity Building : SEWA University**

The capacity building training is at three levels—members, the elected representatives of the members, and the paid organisers. These efforts are directed at the union co-operatives and supportive services activities. Workers education classes for members in different occupations are the main effort in the union for awareness building and establishing a strong bond with SEWA as their own organisation. Member education classes are the parallel for this effort in the co-operatives. The co-operative as an own collectively owned organisation is the main focus of these classes. The joint action of union and co-operatives is also emphasised in the members capacity building effort.

The group leaders who form the trade committees of the union and the managing committees of the co-operatives are the next level of capacity building efforts. These trainings are mainly at building the overall managerial ability of these women to become leaders of their group. They learn to represent the problems of their members, they learn skills of problem solving, organising, building cohesiveness in their groups.

The Executive Committee is the governing body of SEWA. The elected representatives from the group leaders are in this forum. They learn the skills of understanding the functioning of their own occupation groups in the larger context of the overall economy, of the problems of other occupations, of the joint efforts of union and co-operatives, of running an on-going organisation and building a movement. They learn to become the real leaders of SEWA. They learn to establish the accountability of the organised and the office bearers to them and to the members of SEWA.

The organisers are the full time workers engaged by the members to work on their behalf. They learn the skills of organising, of problems solving, of understanding organisational effectiveness and leadership. They also learn and absorb the value of system of SEWA to take initiative in becoming self-reliant through direct involvement in the economy.

Together, the members and organisers learn to develop a collective identity and learn to draw strength from each other in building a movement of self-employed workers. Teams of literate and illiterate workers, deprofessionalisation, and creating an alternative are the means of achieving this. Healthcare, communication, banking, law and management are the main professional areas where concrete results have been achieved in transfer of knowledge and building a people’s alternative in the respective professions.
### A. Vocational Training

<table>
<thead>
<tr>
<th>Skill</th>
<th>No. Trained</th>
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<tbody>
<tr>
<td>Charkha Spinning</td>
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<td>Hank Making</td>
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<td>Charkha Maintenance</td>
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<tr>
<td>Handloom Weaving (Basic)</td>
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</tr>
<tr>
<td>Upgrading Skill in Weaving</td>
<td>24</td>
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<tr>
<td>Designing in Weaving</td>
<td>5</td>
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<tr>
<td>Advanced Skill in Weaving</td>
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<tr>
<td>Loom Repairs</td>
<td>35</td>
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<tr>
<td>Cane and Bamboo Work (Basic)</td>
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<tr>
<td>Upgrading Skill in Cane and Bamboo</td>
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</tr>
<tr>
<td>Designing in Cane and Bamboo</td>
<td>5</td>
</tr>
<tr>
<td>Block-printing and Dyeing</td>
<td>45</td>
</tr>
<tr>
<td>a. Vegetable</td>
<td>45</td>
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<tr>
<td>b. Chemical</td>
<td>97</td>
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<tr>
<td>Tie and Dye Work</td>
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<tr>
<td>Wool Dyeing</td>
<td>16</td>
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<tr>
<td>Patch Work</td>
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<tr>
<td>Salma, Tikah and Zari Work (embroidery)</td>
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<tr>
<td>Kutchi Embroidery</td>
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<tr>
<td>Bead Work</td>
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</tr>
<tr>
<td>Clay Work</td>
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<tr>
<td>Stitching and Tailoring</td>
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<tr>
<td>Blacksmithy</td>
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<td>Hawking</td>
<td>9</td>
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<tr>
<td>File Making (Basic)</td>
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<tr>
<td>Upgrading Skill in File Making</td>
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</tr>
<tr>
<td>Cardboard Box Making</td>
<td>10</td>
</tr>
<tr>
<td>Book Binding</td>
<td>3</td>
</tr>
<tr>
<td>Roof tile Making</td>
<td>20</td>
</tr>
<tr>
<td>Operating Vacuum Cleaners</td>
<td>6</td>
</tr>
<tr>
<td>Soap Making</td>
<td>19</td>
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<tr>
<td>Plumbing and Pipe Fitting</td>
<td>20</td>
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<tr>
<td>Electrical Wiring</td>
<td>70</td>
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<tr>
<td>Dairying and Cattle Care</td>
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<tr>
<td>Para Veterinary</td>
<td>58</td>
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<td>Milk Testing</td>
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<td>Urea Mollasses Block (Cattle-feed) Usage</td>
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<tr>
<td>Cattle Breeding and Stockman</td>
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<tr>
<td>Nursery Raising and Plantation</td>
<td>144</td>
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<tr>
<td>Agricultural Methods</td>
<td>617</td>
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<td>Soil and Water Conversation</td>
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<td>Environment Protection</td>
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<td>Drought Relief Methods</td>
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<td>Farm Management and its Role in Development</td>
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<tr>
<td>Permaculture</td>
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<tr>
<td>Orientation to Appropriate Technologies</td>
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<tr>
<td>Using Renewable Energy Resources</td>
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<tr>
<td>Compost and Fertiliser Making</td>
<td>6</td>
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<tr>
<td>Water Management Techniques</td>
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B. Capacity Building Training

Members

<table>
<thead>
<tr>
<th>Training Programme</th>
<th>No. Trained</th>
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<tbody>
<tr>
<td>Co-operative Members Education</td>
<td>221</td>
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<tr>
<td>Rural Worker's Leadership Skills</td>
<td>300</td>
</tr>
<tr>
<td>Managing Savings Groups</td>
<td>700</td>
</tr>
<tr>
<td>Workers Education for Union Building</td>
<td></td>
</tr>
<tr>
<td>Bidi Workers</td>
<td>2400</td>
</tr>
<tr>
<td>Hand-cart Pullers</td>
<td>240</td>
</tr>
<tr>
<td>Garment Workers</td>
<td>760</td>
</tr>
<tr>
<td>Vegetable Vendors</td>
<td>285</td>
</tr>
<tr>
<td>Workers in Tobacco Processing</td>
<td>280</td>
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<tr>
<td>Contract Labourers</td>
<td>80</td>
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<td>Paper Pickers</td>
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Executive Committee Members

<table>
<thead>
<tr>
<th>Training Programme</th>
<th>No. Trained</th>
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<tr>
<td>Sewa Executive Committee—Leadership Skills</td>
<td>25</td>
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<tr>
<td>Managing Committee of Co-operatives—Management Skills</td>
<td>43</td>
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Organisers

<table>
<thead>
<tr>
<th>Training Programme</th>
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</tr>
</thead>
<tbody>
<tr>
<td>How to Organise Crafts</td>
<td>20</td>
</tr>
<tr>
<td>How to Organise Rural Workers</td>
<td>32</td>
</tr>
<tr>
<td>How to Manage a Co-operative</td>
<td>20</td>
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<tr>
<td>How to Manage a Khadi Gramodyog Unit</td>
<td>4</td>
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<tr>
<td>How to Organise a Union</td>
<td>15</td>
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<tr>
<td>Understanding Workers Education (Labour Laws)</td>
<td>6</td>
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<tr>
<td>Workers Education (Structure and Content)</td>
<td>17</td>
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<tr>
<td>Training of Trainers for Workers Education Classes</td>
<td>25</td>
</tr>
<tr>
<td>Legal Skills</td>
<td>25</td>
</tr>
<tr>
<td>Training to be Trainers</td>
<td>3</td>
</tr>
<tr>
<td>Understanding Organisational Processes</td>
<td>30</td>
</tr>
<tr>
<td>Leadership Skills</td>
<td>30</td>
</tr>
<tr>
<td>Communication Skills</td>
<td>28</td>
</tr>
<tr>
<td>Budget Preparation for Co-operatives</td>
<td>15</td>
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<tr>
<td>Public Speaking</td>
<td>6</td>
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<tr>
<td>Report Writing</td>
<td>10</td>
</tr>
<tr>
<td>Understanding Women's Rights</td>
<td>40</td>
</tr>
<tr>
<td>Organising and Managing a New SEWA (SEWA Bharat Organisers)</td>
<td>30</td>
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</table>
Our efforts in training have become more and more refined over the years as we ourselves have become better able to understand the training process relevant for our work. We did not begin with a blueprint for structuring our work and consequently our training efforts, in a precise direction. We have basically responded to the needs of the workers and the situations as they emerged and allowed our training efforts to evolve to their present form. In the process we have also made mistakes, learnt several lessons and adapted our approaches.

From the very beginning of our work, however, we have always given a high priority to training.

In the mid-1970's SEWA initiated several functional non-formal education programmes. The training initially focused on literacy and home help, but it soon became apparent that the interests and needs of the members were in income generating activities. The success of several short-term skills training classes in 1975 and 1976 led to the gradual expansion of SEWA's productivity training classes which today are a major activity in itself.

SEWA's persistent attempts at literacy training in the early years met with limited success. 17 small classes were arranged in homes, markets or wherever and whenever it would be convenient for the members to meet. However, the women lacked interest and motivation, and the most valuable benefit to them was learning to sign their names.

During the International Women's Year in 1975 SEWA sent 6 organisers to a three-month worker's education programme run by Central Board of Workers Education. The organisers received instruction in labour laws and in various techniques of organising.

After the course, over 40 short term training classes were organised for women in the slums. The field organisers taught workers rights, child care, hygiene, 'national spirit', house hold budgeting, food preparation, and how to make soap, balm, and pickles. Although the organisers had become well versed in labour laws, they quickly learned that they had little relevance to these women, most of whom were self-employed. The organisers found that on the whole, the training they had received was not relevant to organising women workers. However, the classes served as a point of entry for SEWA into several new trade groups, particularly those working as home-based producers. Moreover, the organisers developed valuable skills and experience in organising group meetings. For the woman, the most popular aspect of the classes, according to several organisers, was the training in making soap, balm and pickles. Through these new skills the women were able to supplement their incomes.

Following this experience, SEWA began directing more attention to skills training for members. In 1976, together with the Polyvalent Adult Education Centre of Gujarat University, SEWA initiated a short productivity training programme for women milk producers. The 10-day course, which included instruction in cattle care, feeding, and milk management, was quite useful to the members. This training programme was really the first to open SEWA's eyes to relevant training for women. Encouraged by the success of this programme SEWA introduced several other short-term productivity training programmes. They included one in repairing machines for garment workers and spinners, one in accounting and budgeting for over 60 illiterate vegetable vendors, and another in designing for hand-block printers. While literacy training had generated limited interest among the members, the skills training classes were well received. Capacity building types of training were also important.

Several leadership training sessions have been provided to the organisers. And in conjunction with the Panchayat Training Institute, SEWA sponsored a training course for seven women serving on their village councils. (Panchayats, or village governing bodies are required by law to have women members.) Although women have the enthusiasm to participate, they have limited experience in public forums and lack sufficient knowledge of the functions or financial resources of the Panchayats. Men dominate in the discussions, debates, and decisions. The three day course was held to encourage the more active participation of women in the Panchayats. SEWA's efforts at developing grass roots leadership and enabling members to deal with the complexities of the present day world have evolved from these initial trainings. Today they have grown into systematic capacity building at three levels of SEWA membership.

We conduct some of the trainings ourselves and also involve other training institutions and centres.

For the vocational trainings we have involved agencies such as the Polyvalent Adult Education Centre
of Gujarat University, Government Industrial Training Workshop, Gujarat State Small Industries Board, All India Handicrafts Board, Handloom Weavers Service Centre, National Institute of Design, the National Dairy Development Board, the Sar Dar, the Government Agriculture Training Institute, Gujarat Agricultural University, District Rural Development Agency, Forest Department, Chetna VIKSAT, Bharat Agric Industries Foundation, United Nations University as well as individual instructors in their personal capacity.

For the capacity building training we have involved Panchayat Training Institute, Centre for Women's Education & Development, Entrepreneurship Development Institute, Centre for Entrepreneurship Development, Gujarat State Cooperative Union, Ahmedabad District Cooperative Union, National Labour Institute, Society for Participatory Research in Asia, Jan Vikas, IPFAWW, practitioners in the professions of law, health, communications, management, banking.

We send our members and organisers to training programmes organised by these agencies in some cases and in other instances we collaborate with them to conduct special programmes tailor-made for our needs. However in all the trainings we build up our own members and organisers to be able to conduct the training themselves in an on-going way after some time so that they themselves become experts.

There have been some very specific learnings for us at SEWA in providing training opportunities to our members in both vocational and capacity building. We find that in training poor and illiterate women workers, the following aspects have to be paid special attention:

- The training has to be directed toward their daily survival problems and issues to effect their involvement in the training.
- The training has to be near their homes if it is only for fixed hours of the day. If a residential training programme is offered then it can be at greater distance away from their homes. However only when a relationship of trust has developed with the organizers of the training, do women become ready to go to far away places for training.
- It has to be conducted by audio visual means because most of the working women are illiterate.
- The training has to draw upon the life experiences of the women for quick comprehension and use analogies and examples they can identify with.
- Poor working women usually survive on a day to day basis and attending a training programme means loss of income to them for the duration. This has to be compensated for if women's interest has to be sustained.
- Short duration training with several refresher courses combined with practical sessions are more useful.
- The training has to move at the pace and capacity of the women to absorb new inputs and ideas.
- Training programme content which combines work and leisure activities has more appeal.
- Personalised attention and guidance are very necessary during the training.
- The training has to be confidence boosting for the members and to actually help them in improving their own life situation.
- The training has to be able to inculcate solidarity among the members.

In addition to these aspects the vocational skills training efforts have to strive for increased income for the women. The identification of vocational skills is a very critical input in this because the kind of incomes which can be earned depend on the process of change in the larger economy. When training is given in skills which are facing displacement and competition, then generating income after the training requires a lot of policy support. When training is given in occupations for which opportunities in the economy are expanding then it is easier to generate income with minimal policy support. However when imparting vocational skills to women who are presently engaged in occupations which are least paying and which are not using modern technology, the ability to learn new skills soon and gain proficiency in them has to be balanced with the income opportunities available from them. We have found that it is easier to upgrade the existing vocational skills of women in their respective occupations and build on them, as compared to imparting completely new skills. We have however, also been trying to create access to non-traditional skills and modern skills for women. This requires training for much longer durations which has to be very intensively supervised to become proficient in it.
DEALING WITH CRISES

The self-employed are particularly vulnerable to crises that affect social, political or economic life from time to time. Since they have no cushion on which they can depend, and since they have to rely only on their daily earnings, a crisis can often mean life or death to them.

Such crises have occurred occasionally during the periods since SEWA has been in existence. Although SEWA does not see itself as a relief organisation, yet during crises when SEWA’s members are in acute distress, they have asked for and needed immediate relief without which they would not have been able to survive. As such times, SEWA has attempted to mobilise relief efforts and to help its members.

However, each crisis has been a lesson, because crises usually arise as an effect of some deep-seated social or economic malaise or sometimes as the culmination of certain policies. While during the crises, it is necessary to deal with immediate measures, afterwards SEWA has tried to understand and tackle the deeper implications. Here we describe how SEWA has dealt with the major crisis situations it has encountered.

THE LOAN CRISIS

SEWA faced its first crisis when it was still very young. Recognising women’s need for capital and their limited access to institutional sources of credit, SEWA initiated a programme in 1972 to link members to governmental sources of credit from operating commercial banks. In the early 1970s, the government instituted a programme, the Credit Guarantee Scheme, to provide credit to low-income families through the nationalised banks. For political reasons, the volume of the loans advanced under this scheme was important to the government in the early 70s although the administrative machinery to implement the scheme was not developed.

During the early years of the programme the banks were under a great deal of pressure from the government to lend, either themselves or through intermediary voluntary organisations. However, the banks had no previous models of delivery to go on. In 1972, they were quite inexperienced and unprepared to carry through the programme. Because SEWA was recognised as a legitimate organisation of poor, working women, and because of its affiliation with the well-established Textile Labour Association, TLA, the banks were willing to initiate a lending programme through SEWA.

Like the banks, however, SEWA was inexperienced and had no models on which to base a programme. We lacked experience in banking know-how and the banks lacked the conceptual clarity and the trained personnel to guide SEWA.

However, SEWA organisers soon learnt how to process application forms and in 1974, the SEWA Bank was registered. The original concept of the SEWA Bank was to offer not only standard banking services to poor working women, such as savings accounts, fixed deposit accounts, and loans but also to link the banking activities with other supportive services through SEWA. This was seen as an essential
element in banking with poor women.

There is no doubt that the SEWA Bank was a tremendous improvement for the women over the previous situation. However, certain problems in the intermediary loan programme began to surface as time went on—mostly related to delays in repayment. During the initial stages of the loan programme, 95 percent of the loan installments were paid on time. However, by 1975, during the period just preceding India’s emergency, the nationalised banks were under increasing pressure by the Central Government to expand the volume of lending to the poor.

With such pressure for high turnover, the applications were not always scrutinised as carefully as they should have been, either by SEWA or the large banks. SEWA applicants were routinely approved without question. The women were not checked thoroughly to see that they were actually doing the trades they claimed, earning what they stated, or living at their reported addresses. Thus, those borrowing were not always in a position to repay the loan, nor could many be found for follow-up by bank field staff.

Meanwhile, outside forces were fueling the problem. In July 1975, the government announced a moratorium on repayment of debts by the rural poor. The announcement was misinterpreted widely by SEWA’s members to mean they did not have to pay back government-sponsored loans. In reality, the moratorium pardoned only those indebted to private money-lenders.

Rumours to this effect were fired by money-lenders, political opponents of the TLA, and others interested in undermining SEWA’s efforts to provide loans to the poor. By 1976 there was a serious problem with repayment. While SEWA organizers should have been collecting Rs. 60,000 per month in repayments, they were taking in only about Rs. 20,000.

At these signs of trouble, a full-fledged effort was launched by SEWA to recover the government loans. Nearly all of SEWA’s field organizers, 20 women, were put to work full-time collecting loan repayments. They would visit the women in their homes and work places to explain that, in fact, the moratorium did not apply to their loans and to convince them of the importance of fulfilling their responsibilities for repayment. Each field worker attempted to reach 400 to 500 women each month to collect their repayment.

In addition to the massive effort in the field, the borrowers were encouraged to repay during SEWA meetings and programmes. As a disciplinary action, defaulters were cut off from SEWA’s social security and other benefit schemes.

The results of this effort were less than heartening. Political party workers encouraged women not to repay. In some cases, they actually stood at the doors of the bank and turned back repayers. They spread rumours that the government had exempted all debts from repayment. Many of the women were more inclined to believe the rumours that they did not have to repay than the SEWA organizers’ explanations that they did. They would point to their friends and neighbors who were not repaying and ask why they should pay if others were not.

SEWA sought the active cooperation from the banks in their efforts to recover the loan money. A memo was sent to them in 1975 which carefully explained the nature of the problem SEWA was facing, why the women were not repaying, and the efforts they were making to encourage repayment. The memo also noted that because the banks themselves were unwilling to take strong sanction against defaulting groups or individuals, repayments by those who formerly were regular in repayment were being adversely affected. Lack of action by the nationalised banks against defaulters led other borrowers to see little reason to pay themselves. The cumulative result was a sharp fall in the repayment rate.

The SEWA Bank proposed several steps which the nationalised banks could take to help recover loans, including a public education campaign, use of mass media, appointment of a working group, and helping loanees in genuine difficulties.

Unfortunately, the banks failed to take action on these or other suggestions. One reason behind this reluctance may have been politics. To avoid adverse publicity the government was not pressing for recovery from the poor. Another reason may have been that because of the size of the banks and the
Despite the failure of the nationalised banks to respond, SEWA was sincerely committed to following through and the organisers continued their efforts to recover the loans. They worked until late in the evenings, visiting the women when they returned from work. However, this was a painful experience for those involved. To begin with, without the nationalised banks behind them, the organisers had only their persuasive powers to rely on. While they were successful in some cases, many of the women truly were in no position to repay. When the organisers approached them asking for money, they felt as if they were taking bread from their mouths. The other difficulty for SEWA was that its members began perceiving the organisers as loan collectors. This was quite damaging to the organisation as a whole. Among the defaulters, certain groups of women became hesitant to involve themselves with the organisers or in other SEWA activities.

During the period 1975 to 1977 which coincided with the emergency, SEWA morale sank extremely low. SEWA’s organisers were unable to do any work except loan collection. The union had practically stopped functioning. SEWA’s members regarded SEWA with suspicion because no new loans were forth coming and because SEWA was always talking about repayment. Worst of all, the banks blamed the whole failure of the loan programme on SEWA and aided by the political parties began to rundown SEWA, its work and its leadership.

However, it was in these depths, when it seemed SEWA may not survive, that the true work of SEWA began. The SEWA Bank which had been acting merely as a liaison to the bigger banks, took on the function of increasing savings and giving loans of its own. At the same time SEWA did a survey of the reasons for non-repayment. It was through this survey that SEWA learnt how and to what extent the self-employed women were exploited. As a result of the survey, SEWA began to address the deeper structural problems of the workers. In 1977, we began organising garment workers for higher wages. We also organised agricultural labourers, thus beginning work in the rural areas. Thus SEWA’s work took a new direction, and finally, in 1977, Ela Bhatt received the Magsaysay award, restoring SEWA’s prestige.

**RESERVATION RIOTS AND THE SPLIT FROM TLA**

The Magsaysay award signalled the end of the loan crisis and the beginning of a new era for SEWA. Due to the publicity, almost overnight Ela Bhatt and SEWA became well known in India and abroad. There followed a wave of visitors, of invitations, of new organisers attracted to SEWA, of new programmes and growth and of a new self-confidence.

The publicity, the growth, and the self-confidence of SEWA, however, planted the seeds for a new crisis. The male leadership of SEWA’s parent body, the TLA, became increasingly unhappy with SEWA.

Right from its inception, SEWA had been a source of contention inside TLA as some of the leaders felt that the TLA, as a mill workers’ union should not be organising the self-employed workers. Bringing women into what was an all-male preserve too created tensions (It must be clarified that at its inception TLA had about 20 percent female membership as well as a woman president, but by the 1960s the female membership was less than 20 percent and there was no woman office-bearer.) After the Magsaysay award, however, the leaders of TLA all, in varying degrees, began to feel unhappy with SEWA for a variety of reasons. They felt that SEWA was receiving too much publicity and TLA not enough. SEWA leaders were getting too many invitations to visit outside. SEWA organisers and members were not meek enough—they were getting too aggressive. The issues that SEWA was taking up—forming a bank, creating production units, struggling for space and higher wages—were making TLA leaders uncomfortable as they were affecting the status quo. The TLA leaders began accusing SEWA of ‘indiscipline’.

The atmosphere within SEWA was uncertain and tense in late January 1961, when a violent caste
agitation broke out in Gujarat. The issue at the centre of controversy involved the reservation of seats in medical colleges for Harijans, the lowest and poorest group within the caste system. Higher caste medical students and their supporters launched an agitation to abolish the reservation system and this led to an outbreak of violent clashes between the two groups. As the trouble spread, Ahmedabad was consumed by stone-throwing, bus-burning, and violence. Many Harijans were beaten and stabbed and their homes burned. Over 40 people were killed in the rioting, and scores were injured. The army was called in to maintain control and the city was under curfew for almost three months.

During this long siege, economic activity in the city was severely disrupted as shops, factories, banks and markets were frequently forced to close. The curfews prevented the free movement of workers through the streets. Most of SEWA’s members, who survive on their daily earnings, were cut off from their means of livelihood. With no surplus resources to fall back on, many were forced into debt to feed their families.

The TLA leadership maintained complete silence during this period, claiming that it was not the role of a trade union to enter into a dispute between medical students concerning the number of postgraduate seats which should be reserved for backward castes. However, by late February, the issue obviously had gone far beyond that of concerning seats in medical colleges. Years of latent tension between caste Hindus and Harijans throughout the city and state had been unleashed. But because the membership of the TLA is composed of both Harijans and non-Harijans, the TLA leaders believed that a public stand on the issue might cause a split in the membership. Moreover, the TLA leaders represent not only mill workers, but other groups of workers who were in the forefront of the anti-reservation agitation (such as bank employees and electricity board workers). Thus, they did not come out in defense of the reservation system, despite the fact that one of the founding Gandhian principles of the organisation is the removal of ‘untouchability’ and support of the Harijans.

In the meanwhile, the members of SEWA were also pressing for some action. The Harijan members and their families lived in an atmosphere of constant fear and intimidation. For the most part, it was the Harijan slums which were being attacked with stones and acid bombs and many of their homes were burned. By the end of the first month almost all the members were suffering from a loss of income.

Peace became the main issue for SEWA. A group of members came to Ela Bhatt and suggested they organise a procession. However, the atmosphere was so full of violence that she felt a public march would be unwise. Instead, they decided to demonstrate more mildly by holding a prayer meeting. In the meeting, SEWA’s leaders tried to explain the issue of medical seats and how this issue had become an excuse of a caste war. The members passed a resolution appealing to all sections of society to bring peace so that the self-employed could resume their work and have something to eat.

The following day this was reported in a local newspaper. The TLA leaders strongly rebutted Ela Bhatt for allowing such a resolution to be passed and reported in the press.

Several days later, Ela Bhatt was asked to participate in a peace meeting called by several top Gandhian leaders. Ela Bhatt attended the meeting without asking permission from the TLA leaders. During the meeting she spoke strongly against the agitation saying that instead of the reservation issue medical students should concern themselves with the severe health problems of the poor. As one of the few public figures to take such a firm stand against the leaders of the agitation, this statement was covered widely by the press, and used by the government to show support for their own pro-reservation position.

The repercussions for speaking her conscience were harsh, as following the extensive media coverage, her house was stoned for several nights by anti-reservationists.

Not surprisingly, Ela Bhatt also found herself in strong disfavour with the TLA leaders, who considered it an extreme act of indiscretion for one of their colleagues to speak out on such an emotionally and politically-charged issue which they so carefully had been avoiding.

The TLA leaders stepped up their internal pressure on SEWA following this incident. They accused SEWA of ‘indiscipline’ and finally in April they sent Ela Bhatt a letter advising her to:
- leave the TLA because her busy schedule with SEWA did not permit her time to look after the
Women's Wing properly;
- move SEWA's offices out of the TLA;
- move the SEWA Bank out of the space rented from the TLA;
- change the name of the TLA from SEWA's building.

Thus, almost overnight, SEWA was thrown out of TLA. The TLA leaders were not however content with just throwing SEWA out; they also attempted to destroy SEWA all together. First they tried to create a run on the SEWA Bank. TLA withdrew Rs. 8 lakhs worth of its deposits from the bank and spread rumours that after separation from TLA the Bank was collapsing. They then tried to break the Chinchpada Production Unit. They expelled the Unit from using the TLA space in Dhanapur and at the same time they used their influence as the only union in textile mills, to stop the mills from selling raw materials to the Chinchpada Unit.

The TLA further used its influence to stop SEWA's paper picker members from taking waste paper from the mills. The TLA leaders told the paper pickers that if they employed their employment to continue, then they must leave SEWA and join TLA. This caused a major split in the ranks of the paper pickers. TLA leaders also threatened organisers of SEWA, by attempting to use their influence to destroy the careers of their husbands. Finally, the TLA insisted that SEWA be expelled from the National Labour Organisation, NLO, the federation to which both TLA and SEWA had been affiliated.

The expulsion from TLA and the subsequent attacks by TLA leaders, threatened the very survival of SEWA. However, the crisis brought out all the strength and loyalty of SEWA members and organisers. The members said that they would stick with SEWA at all costs, the organisers ignored the threats to themselves and their family members. The SEWA Bank share holders, directors, as well as employees vowed that they would not let the Bank fail that they would run the Bank under a tree if they had no space. They all mobilised to counteract TLA's propaganda and to bring more deposits. The SEWA Bank's deposit figures reveal the story.

<table>
<thead>
<tr>
<th>Year</th>
<th>Deposits Rs</th>
</tr>
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<tbody>
<tr>
<td>1979-80</td>
<td>30, 24, 230</td>
</tr>
<tr>
<td>1980-81</td>
<td>27, 28, 876</td>
</tr>
<tr>
<td>1981-82</td>
<td>35, 63, 986</td>
</tr>
</tbody>
</table>

Whereas due to TLA's assault the deposit figures dropped by about 3 lakhs in 1980-81, by the next year 1981-82, the bank's mobilisation efforts succeeded in increasing nearly 8 lakhs of deposits. The amount withdrawn by TLA was compensated for by small deposits.

The members of the Chinchpada Unit said that they would set up a shop on the footpath, but they would not give in to TLA's attacks. Finally, some well-wishers helped them to buy a new space. The women chand stitchers went to the textile mills and convinced them to continue supplying raw materials and the unit survived.

The paper pickers too tried to resist TLA's pressure, but ultimately the combined pressure of TLA and their husbands, many of whom were members of TLA, forced a split in their ranks and about half of the paper pickers left SEWA while the other half remained loyal.

A major factor in SEWA's survival was nation-wide support by different organisations. Because of Ela Bhatt's status as a Mangalasay Award winner, the split was given a lot of publicity in newspapers and magazines. Most of the publicity was favourable to SEWA.

The women's movement, both in India and internationally, also gave extensive support to SEWA, writing letters and making public statements of support and collecting funds.

By 1982, it was clear that SEWA was going to survive. Due to the crisis and the withdrawal of TLA's support, SEWA was forced to develop, and within a year, SEWA exhibited a capacity for growth. In fact, six years after the split SEWA has grown and developed on its own much more than ever before.
COMMUNAL VIOLENCE AND SEWA'S RELIEF AND REHABILITATION WORK

In 1985, communal violence gripped Ahmedabad for live and a half months. The mood of this thriving commercial centre turned to one of uncertainty, insecurity and increasing tension. Despite the widespread curfew, SEWA organisers managed to maintain contact with members, many of whom had lost their homes for the security of relief camps or relatives’ homes. Many members and their neighbours lived on meagre means of livelihood and thus their valuable daily wages.

After conducting house-to-house surveys of the affected areas and listening and speaking to families who had lived through the violence, we approached the state government for funds for the relief work for our members.

From the funds, we distributed sewing machines, push-carts or ‘tartis’, and other items. This had several important effects. One direct effect was that many of the affected families began to work and earn again which was a boost to their morale.

Some even began to return to their devastated neighbourhoods, leaving relief camps in various parts of the city. When we first went to the Bakar Shahna relief camps in the Saraspur area, for example, we found families huddled together in small groups, feeling degraded and demoralised. They had sought shelter on the grounds of a mosque and slept in the open, in between old gravestones. They were all poor, daily wage earners from Saraspur. Once their tools of self-employment were restored, like tartis and sewing machines, as well as raw material or goods like cloth, yarn, chindi, bamboo, scrap metal and bangles, we found a marked change in their mood. Their dignity was partly restored. In all, 800 women were rehabilitated by the restoration of their tools of self-employment.

Yet another outcome of our work in affected areas was our perception that the media’s reporting of the violence was, in several instances, incomplete, incorrect and even biased. Listening to what people had lived through, we felt that it was important for the public and policy makers to have a better and more complete picture of the facts. We also felt that there was a need for people, particularly the middle class, to recognise that it was the poorest members of our society who had suffered the most. We also felt that it was important to emphasize the special difficulties that poor, self-employed women had to undergo. Thus when we were contacted by the press, we reported what we had seen and heard. As a result, the Indian Express and India Today sent correspondents to meet families in areas that had not been covered before. Also a special team of the Women Journalists Association was sent to report the effect of communal violence on women.

Further, during our visits to both Hindus and Muslims, we found that there was a complete breakdown of communication between neighbouring communities. Instead, rumours were rife and these, in turn, led to further polarisation and miscommunication. SEWA members, therefore, attempted to establish communication between women of the two communities and acted as links in these efforts. Our most successful attempts in this was in Raichad in the inner city.

In August 1985, after peace was restored in the city, we felt that we must do something to strengthen the bonds between Hindus and Muslims. To this end, we discussed the threat of communalism in our union meetings and stressed harmony and unity of all workers. On Raksha Bandhan day, Muslim women tied rakhi on Hindu men and Hindu women tied these on Muslim men. Further, on 15 October, we had a general body meeting on the banks of the Sabarmati river. In this meeting, over 5000 women passed a resolution stating that they emphasized communal harmony and pledged to work for it.

Despite these efforts, there were communal riots again in 1986. This time too we undertook relief and rehabilitation efforts, on the lines of our work in the previous year. We identified victims of the violence and helped them file applications for compensation at the collector's offices. We also persuaded the government to release funds for relief work to SEWA, as it did in 1985. These funds were used to provide 832 push-carts and 623 sewing machines to self-employed women.

SEWA also joined with other groups to try and defuse communal tension. We actively participated in
two mass meetings organised by the Joint Council of National Trade Unions for National Integration and Communal Harmony. In addition, SEWA attended meetings of Ahmedabad Extra, a group formed to counteract communalism, and also issued public statements with a plea for peace.

Subsequently we held several area meetings with our members on the theme of communal harmony. A public affirmation of SEWA commitment to peace was also held at the Jashankar Sundari Hall, with reputed artisans Tejiben and Toofanbhai Raffai as chief guests. SEWA members performed plays and skits on the importance of communal harmony. In 1987, a similar public meeting was held which included a cultural programme by the women on the themes of peace and the unity of all workers.

COMBATING DROUGHT

Gujarat was reeling under drought for 4 years. The drought of the year 1987-88, being the culmination of years of inadequate monsoon rains. Since 1987 was the worst ever drought of the century, it caused famine in some of the worst affected areas of Gujarat, especially in North Gujarat, Kutch and part of Saurashtra region. The Bhilai Nakaitha area of the Dholka Taluka of Ahmedabad district, where most of SEWA’s work is concentrated, was one of the worst affected since this is one of the arid regions of Ahmedabad district.

The intensity and degree of drought was so severe that it had directly affected the entire population of the Nakaitha area. The drought of the 4 successive years had reduced one-time wealthy farmers to labourers. The water table in the region had also sunk considerably and so agriculture by any means of irrigation was not possible. There was total failure of agriculture.

Natural as well as man-made water resources had dried out. This had resulted in acute scarcity of water for human beings as well as cattle. To some extent drinking water was being supplied from towns and villages, but for how long? Failure of crops and acute scarcity of water had resulted in large-scale unemployment and starvation as no work was available for farmers, cattle breeders, potters, weavers, agricultural labourers, chamar (cattle layers) and in fact every community.

This had resulted in migration of cattle breeders and many artisans to the nearby towns, cities and to slightly greener parts of Gujarat in search of some sort of meagre employment and fodder.

SEWA members were very badly hit by the drought. There was no work available for labourers and artisans at the individual level. The artisan co-operatives that SEWA had helped sponsor were likewise floundering because of unavailability of raw materials and the shrinking of markets. The land based co-operatives could not function at all as there was no question of any plants growing without water.

Perhaps the worst hit were the milk co-operatives. Due to a lack of fodder and water, cattle were malnourished and prone to diseases. Most of the cattle stopped producing milk, many died and those families that had cattle left alive wanted to migrate away in search of fodder. To meet with this emergency many families had to mortgage their land, jewellery, cattle, in short all that they possessed.

The state government poured massive resources into dealing with the crisis. Relief work mainly involved digging roads, ponds and bands was organised on a large scale. Subsidised fodder and subsidised cattle camps were organised.

In several meetings SEWA members said that SEWA’s main work in the rural areas should be to attempt to meet the drought crisis and so SEWA launched a ‘Drought Combat Programme’. Four major aspects of immediate need were taken into consideration—water, fodder, artisan and farm support and wages and the programme was launched accordingly.

The drought combat programme thus had the following activities:

- distribution of green and dry fodder
- construction of drinking water resources
- distribution of fodder kits—lucerne seed distribution and diesel oil distribution
- monitoring of drought relief work
Distribution of Green and Dry Fodder

To avoid migration and to keep the cattle alive it was necessary to supply fodder which was unavailable. Death rate among the cattle was already 15 to 20 per day in November 1987. This resulted in a sharp decrease in the milk input in the dairy co-operatives and thereby the income of the members.

As a relief measure, fodder in the form of sugarcane was transported from Chatthan village in Surat District of Gujarat and distributed in 5 worst affected villages of the Nalkantha region. 6,25,260 kilograms of sugarcane was transported for a period of 8 months and distributed amongst 800 members.

Modified cattle feed was also supplied as a supplement to fodder to save the cattle. 14,236 kilograms of cattle feed was transported from Ahmedabad and distributed in 8 villages.

Dry fodder in the form of dried 'jowar' or sorghum and 'basan' cuttings was also transported and distributed in 2 villages, and 4500 bundles of green fodder were distributed and 3600 urea-molasses blocks in the form of cane were distributed by NDDB and distributed among the large number of cattle who could thus be saved from death due to starvation.

Construction of Drinking Water Resources

All the natural drinking water resources in the entire area had dried up due to the drought of 4 successive years. All the ponds and wells which were the major sources of drinking water for people and cattle had dried up. This had resulted in an acute shortage of drinking water. Villagers used to walk 2 to 3 kilometres in search of water early in the morning.

They could manage to get 1 or 2 pots of water from some farmers who had a pump and who usually used to use water. In some villages, the villagers had dug deep pits in the ponds and the water that oozed out in small quantity during the whole night was used for drinking. Often the poor had to pass days without water.

So creating adequate drinking water sources was of prime importance. SEWA took up the task of deepening the dried up wells in the villages and construction of water troughs for the cattle of the village. 10 wells were deepened in 4 villages and 2 water troughs were constructed, which became the only source of drinking water for the cattle of the entire Nalkantha region.

Distribution of Fodder Kits

In order to create some form of income for the small and marginal farmers, and grow fodder for the cattle of the village, fodder kits were distributed in 4 villages. This comprised distribution of lucerne seeds. (fooder mainly eaten by cattle), diesel oil (for operation of pumps for tube wells), fertilisers and insecticides. This helped in raising fodder farms in the villages to add to the fodder supply for the cattle. Some of the farmers also cultivated some crops like wheat and jowar and some vegetables and hence could earn a little. SEWA distributed a total of 29,983 litres of diesel oil and 186.5 kilograms of lucerne seeds.

Monitoring of Drought Relief Sites

The Government of Gujarat had started scarcity relief works in all the villages to provide employment to the villagers, as traditional means of occupation was not possible. All the communities of the villages worked at these sites. The work mainly consisted of digging ponds, check dams and road-side pits.

The labourers were divided into teams of 2, 4, 5, 6 etc. and were recognised as gangs and were paid wages at the rate of Rs. 11 per day per person.

SEWA took up the monitoring of these relief works to ensure steady supply of work, regular payment of wages and no irregularities in the payment of wages and measurement of the work done. A team of SEWA organisers covered 25 villages of the Nalkantha route and monitored the work done.
SEWA initiated a dialogue between the voluntary agencies to decide the strategies to pressurise the government to bring relief works to the villages where there was no work.

In December 1987, a meeting of village women involved in relief work was organised at Deshdoraha village. The Chief Minister of Gujarat, Shri Amarsinh Chaudhary, participated and listened to the grievances of the women. The woman suggested that part of the relief work wages be given in kind in the form of food grains. The Chief Minister agreed to this and assured the women that this would be done. Much follow-up work then had to be undertaken to ensure that women's suggestions were implemented.

**Health Care at Drought Relief Sites**

The SEWA Health Team provided preventive and curative health care at various relief sites in Sanand taluka, Ahmedabad district. Six intern doctors from Civil Hospital were involved in this effort. Free medicines and supplies were made available in collaboration with Gujarat Sarv Jan Mandal, a local voluntary agency. The Health Team particularly chose relief sites which were far from any medical facility, and outdoor on-site clinics were conducted twice a week. A hundred patients a week were treated in this way over the past year.

This impact of the programme could be summarised as follows:

- about 27 Bharwad (cattle breeder) families returned to their villages.
- the cattle trough constructed by SEWA became the only source of water for cattle for the entire area.
- about 92 small and marginal farmers could cultivate fodder, and few cash crops like vegetables etc.
- deepening of wells provided drinking water to villages, breaking down caste barriers as all the villagers fetched water from the same wells.
- government relief work came regularly to the villages and due to constant monitoring there was no corruption in payments.
SEWA BHARAT

After Ela Bhatt was given the Magsaysay Award for Community Leadership in 1977, SEWA's work began slowly to become known in other parts of the country. Other women began wanting to do similar work and form similar organisations.

The first new SEWA was inspired by a group of 25 self-employed women workers from Ahmedabad. This articulate group had gone to New Delhi to meet the Vice-Chairman of the Planning Commission, Shri Swaminathan. The meeting was attended by self-employed women from Delhi led by a social worker, Ms. Qurratoon. As the women from Ahmedabad explained their problems and described their achievements by organizing, the women from Delhi decided that they too would form a SEWA. SEWA Delhi was registered in 1980 and began to organise women who did zari work or gold embroidery as well as paper bag makers.

Meanwhile, many women from all over the country were writing to SEWA asking for help in setting up similar organisations. So in 1982 a "spearhead team" of 3 SEWA organisers set off on a visit around the country.

SEWA Munger, SEWA Bhagalpur and SEWA Singhbhum were formed in 1982. SEWA Bhopal and SEWA Tamralipta were started in 1983 and SEWA Lucknow in 1984. In 1985 SEWA Indore and in 1986 SEWA Jabalpur began.

There was lot of interaction between all the SEWA's with constant visits of members and organisers and month-long trainings every year in SEWA ideology and method. It was felt by all the SEWA's that a federation should be formed.

The purpose of the federation, SEWA Bharat, is to bring the SEWA's together to learn from each other, exchange experiences, generate strength from each other and to come to a common platform to give voice to the critical issues faced by the members of SEWA. To facilitate the togetherness, a newsletter Arasuya is being published in Hindi.

The list of other SEWA's is as follows:

1. SEWA Delhi: Home-based workers
   - Hawkers
   - Membership: 4000
2. SEWA Lucknow: Home-based workers
   - Membership: 590
3. SEWA Bhopal: Home-based workers
   - Membership: 4000
4. SEWA Mithila: Home-based workers
   - Membership: 4800

Zari workers
Garment workers
Lilafa makers (envelope makers)
Sellers of handicrafts
Chikan workers
Bidi workers
Zari Workers
Painters
Sikki grass workers
Lacquer workers
Agricultural workers
5. SEWA Munger: Labours
   Home-based workers
   Membership: 1997

6. SEWA Singhbhum: Home-based workers
   Labours
   Membership: 1208

7. SEWA Bhagalpur: Home-based workers
   Labours
   Membership: 4215
   Vendors

8. SEWA Indore: Home-based workers
   Vendors
   Membership: 1200

9. SEWA Jabalpur: Home-based workers
   Membership: 120
   Agricultural workers
   Weavers
   Spinners
   Bamboo workers
   Spinners
   Weavers
   Bamboo workers
   Agricultural workers
   Spinners
   Weavers
   Papad rollers
   Agricultural workers
   Vegetable vendors
   Bidi workers
   Vegetable vendors
   Bidi workers

SEWA Delhi
In the 8 centres in Delhi, the members are involved in production of craft and stitching work, and child-
care services, slum welfare, housing and non-formal education. Some hawkers have received licences
and temporary space to vend.

SEWA women's self-confidence to fight for bettering their future is remarkable. The Delhi
Administration has selected two SEWA centres for the slum welfare programme including the Co-
operative Housing Scheme for SEWA members which will rehabilitate 452 widows.

SEWA Lucknow
Has concentrated on building a chikan embroidery production unit to give secure work at better rates
to the women. So far over 500 women have got work and annual turnover is Rs. 5 lakhs. In addition, the
members get support services of child-care, community health, savings, non-formal education and
sanitation.

SEWA Bhopal
SEWA works in 3 centres in Bhopal slums, running income-generating activities such as book binding,
making envelopes, files and other stationery items, garments and bidi rolling. SEWA also runs non-
formal education classes, child-care centres, and savings schemes. In particular SEWA Bhopal has
been working to rehabilitate the victims of the Bhopal gas tragedy.

SEWA Mithila
Has been working with rural artisans, especially with painters. Advanced skill training has been given
in painting and making sikkhi-grass products and stitching. A production unit including sales outlets
gives secure work to the women. SEWA Mithila has been fighting against social evils such as dowry.

SEWA Munger
Works in 47 tribal villages. It runs awareness camps and savings and loans schemes. In addition
women have been trained in stitching, spinning, and weaving.
SEWA Singhbhum

SEWA has 3 main centres (1 rural, 2 urban) totally engaged in sericulture. To handle the entire process from plantation to cocoon development to spinning and weaving is the goal of the sericulture project involving 85 women in one centre. Therefore, training is a constant activity. Women of different communities and tribes have learned to work together in SEWA.

SEWA Bhagalpur

The major task of SEWA has been organising trade groups for awareness and uplifting their economic status. This SEWA has successfully mobilised the rural women of 13 villages to take the benefit of the anti-poverty programmes of the government. 62 charkhas have been provided on loan to 80 women to set up a major source of income to the poor women. The repayment is small but regular. Training in tasar silk weaving is the newly-added activity. SEWA also has 2 child-care centres, and a savings scheme.

SEWA Jabalpur

Has been organising bidi workers into co-operatives to remove them from the exploitation of contractors. Five primary co-operatives and one secondary co-operative have been formed on the Anand pattern. Registering the co-operatives was a major 2-year struggle, but now production has started under the brand name Boston bidi. SEWA Jabalpur also has creches, health-care, and a savings counter.

SEWA Indore

SEWA Indore organises bidi workers for higher wages and security of work and hawkers for licenses. Savings and loan schemes have been started, and there are sewing classes for alternative skills.
SEWA has consciously and consistently perceived its role as influencing the policy-making process by participating as a representative organisation of the self-employed workers. Policies are instrumental in determining the direction of transformation of the economy and thereby influencing the future of large sections of the population. A representative organisation of self-employed workers does not have any one employer to negotiate or bargain with for improving the conditions of the workers. Such established employer-employee relationships exist in the case of conventional workers' unions. For self-employed workers, the bargaining and negotiating is with the state and public policies. This means creating impact to influence, educate and reorient the direction of change as envisaged by policy makers. Grass roots, national and international levels are involved in formulating policies, in focussing the directions of development, and in dealing with poverty and inequality. That is why, as a representative organisation of self-employed workers, we have to be effective at all these levels. Over the last fifteen years of working with our members we have been able to create impact in different aspects of public policies. We have listed below the specific changes that have occurred at the grass roots, state, national and international levels in the form of a table.
## POLICY IMPACT OF SEWA'S WORK

<table>
<thead>
<tr>
<th>Area of Work</th>
<th>Trade</th>
<th>Year</th>
<th>Action at Grass Roots</th>
<th>Policy Changes at State/National Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNION</td>
<td></td>
<td>1972</td>
<td>Registration of SEWA as a trade union.</td>
<td>Recognition of the self-employed as a group and as workers.</td>
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<td></td>
<td>Workers</td>
<td></td>
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<td>Linking of taxation policy of government with wage policy for helping self-employed workers.</td>
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<tr>
<td>Garment/Textile Workers</td>
<td></td>
<td>1980</td>
<td>SEWA members intervene to scrap sales-tax on chindi to get more wages for workers in return for scrapping the tax.</td>
<td>Recognition of self-employed textile workers at the international level</td>
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<tr>
<td></td>
<td></td>
<td>1981</td>
<td>Textile Workers' Asian Regional Organisation, TWARO, workshop sponsored by SEWA.</td>
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<tr>
<td>Bidi Workers</td>
<td></td>
<td>1980</td>
<td>Minimum wages fixed after 10 years of struggle and lobbying for garment workers.</td>
<td>Inclusion of ready-made garment workers in the minimum wages schedule of Gujarat government for the first time</td>
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</tbody>
</table>

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<table>
<thead>
<tr>
<th>Area of Work</th>
<th>Trade</th>
<th>Year</th>
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<th>Policy Changes at State/National Level</th>
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<tbody>
<tr>
<td>1</td>
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<td>4</td>
<td>1. Bidi Welfare Commissioner issues identity cards to SEWA bidi members</td>
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<td>SEWA members identified as bidi workers by Bidi Welfare Commissioner</td>
<td>2. Recognition of SEWA as representative organisation of self-employed workers</td>
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<td>SEWA gets International Federation of Food &amp; Allied Workers, IUF membership</td>
<td>Recognition of self-employed home-based workers by IUF as their members</td>
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<td>1985</td>
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<td></td>
<td>Gujarat government refers dispute of bidi workers to Industrial Tribunal</td>
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<td>Gujarat government organised a tripartite trial of making bids to determine actual amount of raw materials used</td>
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<td>1986</td>
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<td>ICFTU passes resolution on home-based workers</td>
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<td></td>
<td>1988</td>
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</tbody>
</table>

Gujarat Government recognises safe purchase workers as covered by the Labour Acts.
Standard-setting of raw materials to be provided for ensuring minimum wages for bidi workers.

Recognition of self-employed home-based workers issues as part of the labour movement.
<table>
<thead>
<tr>
<th>Area of Work</th>
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<th>Policy Changes at International Level</th>
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</thead>
<tbody>
<tr>
<td>UNION</td>
<td>Used Garment</td>
<td>1975</td>
<td>Space chalked out in Puri Bazaar.</td>
<td>Recognition by state of the need for space by vendors.</td>
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<tr>
<td>Vendors</td>
<td>Dealers</td>
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<td></td>
<td>Vegetable</td>
<td>1978</td>
<td>Manek Chowk lines drawn for space for vendors.</td>
<td>Recognition of need for space by vendors.</td>
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<td></td>
<td>Vendors</td>
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<td></td>
<td>1982</td>
<td>Case filed in Supreme Court by Manek Chowk vendors and SEWA.</td>
<td>Recognition by the Court of the right of vendors to work, and to space for work.</td>
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<td>1984</td>
<td>Supreme Court judgement in favour of vendors.</td>
<td>Recognition by the Court of the right of vendors to work, and to space for work.</td>
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<td>1986</td>
<td>Supreme Court case reopened.</td>
<td>Temporary licences issued to Manek Chowk vendors. Court granted payment of expenses for legal costs by Municipality to SEWA</td>
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<tr>
<td></td>
<td>Kerosene</td>
<td>1980</td>
<td>Licenses issued to women kerosene vendors.</td>
<td>Recognition of women as kerosene vendors.</td>
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<tr>
<td>Vendors</td>
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<td>Labour and</td>
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<td>Recognition of the need for protection of these labourers.</td>
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<tr>
<td>Services</td>
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<td>Mechanism established for regulating the employment conditions of unorganized workers (Head loaders and hand-cart pullers)</td>
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<td></td>
<td></td>
<td>1980</td>
<td>Boora for Unprotected Workers formed by the government.</td>
<td>Recognition of the customary right of head loaders.</td>
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<td></td>
<td>Firewood Pickers</td>
<td>1978</td>
<td>Licenses given to head loaders (firewood pickers) in Junagadh.</td>
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<tr>
<td>Area of Work</td>
<td>Trade Year</td>
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<td>BANKING</td>
<td>1974 onwards</td>
<td>Registering self-employed women workers co-operative bank. Introducing photographs for identification of depositors in SEWA Bank. Visibility of Sewa Bank.</td>
<td>Recognition of the need for providing a package of supportive inputs along with credit to make banking with self-employed women workers possible. Recognition of women as good borrowers and consequently focus of anti-poverty programmes to include women as target population.</td>
<td>Inspiration for setting up Women’s World Banking, WWB.</td>
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<td>CO-OPERATIVES</td>
<td>1974 Onwards in various years.</td>
<td>1974</td>
<td>Registering of actual workers co-operatives</td>
<td>Recognition of self-employed workers right to own assets and to enter co-operative movement</td>
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<td>Registering of women's co-operatives</td>
<td>Recognition of self-employed women as workers and their right to form co-operatives</td>
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<td>Instrumental in forming Gujarat Women's Economic Development Corporation</td>
<td>Recognition of the need of state-level umbrella support for strengthening women economically</td>
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<td>Government Resolution, GR, in Ahmedabad district for government purchases to be made from women's organisations without tender</td>
<td>Recognition of the need for special protective policies for economic activities of self-employed women workers</td>
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<td>Later spread to Gujarat State</td>
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<tr>
<td>Craft and Artisans</td>
<td></td>
<td></td>
<td>Negotiation with National Textile Corporation, NTC, to supply chindi to Sabina co-operative without tender</td>
<td>Recognition of the need for special protective policies for co-operatives of self-employed workers</td>
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<td>Sabina co-operative representative on the pricing committee of NTC chindi</td>
<td>Reorienting existing government institutions to cater to needs of self-employed workers</td>
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<td>Recognition of self-employed workers representation in formulating pricing policies</td>
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<td>1985</td>
<td>Linking Vilay and</td>
<td>Recognition of women weavers as</td>
<td>Reorienting the standards and</td>
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<td>Utsan co-operatives to</td>
<td>legitimate workers and reorienting</td>
<td>policies of existing government</td>
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<td>the existing institutional</td>
<td>programmes to match with the</td>
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<td>programmes for</td>
<td>framework to cater to the needs of</td>
<td>products of self-employed women</td>
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<td>handloom weavers:</td>
<td>women’s co-operatives and</td>
<td>workers and provide them an</td>
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<td>1982</td>
<td>Linking Bansari co-</td>
<td>strengthening them</td>
<td>institutional market.</td>
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<td>Carpentry co-operative</td>
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<td>to get benefit of GR</td>
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<td>to buy from women’s</td>
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<td>1988</td>
<td>Linking pottery</td>
<td>Reorienting the standards and</td>
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<td>co-operative to rural</td>
<td>policies of existing government</td>
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<td>housing programmes of</td>
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<td>the government by</td>
<td>of self-employed women workers and</td>
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<td>getting the design</td>
<td>provide them an institutional market.</td>
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<td>specifications of roof</td>
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<td>tiles in the housing</td>
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<td>programme changed:</td>
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<tr>
<td>Live-Stock</td>
<td>1978</td>
<td>Onwards</td>
<td>Nationalised bank gives cattle loans in the name of women.</td>
<td>Recognition of the self-employed women's need for credit and re-orienting existing banking structure to meet these needs.</td>
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<td>Women not owning cattle allowed to enroll as members of the co-operative and then acquire cattle through loans from banks by changing byelaws of the co-operative.</td>
<td>Recognition of the need for asset base creation for self-employed women workers through the institutional framework of a co-operative. Reorienting the Operation Flood Anand Pattern to cater to the needs of poor women without assets.</td>
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<td>Ministry of Agriculture &amp; Rural Development accepted the recommendation that women's dairy co-operatives be 30 percent of all dairy co-operatives. Sardar Dairy agrees to take milk only from registered co-operatives.</td>
<td>Reorienting existing dairy programmes to women's role in dairying and help to create an institutional framework work for them.</td>
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<td>Andhra Pradesh and Bihar States Dairy Development Boards form women's dairy co-operatives on a large scale.</td>
<td>Recognition of the need for supporting poor workers co-operatives against unfair competition.</td>
<td>Visibility for women's dairy co-operatives and their viability in strengthening rural women workers economically.</td>
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<tr>
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<td>Land</td>
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<td>Self-employed landless women workers allocated Government Revenue Wasteland and Panchayat land. Decentralised nursery raising projects given to landless women under integrated Rural Development Programme, IRDP, and Forest Department programmes. Nursery raising projects for women under IRDP. Women's input accepted in selection of species for nursery raising and plantation work.</td>
<td>Visibility of landless self-employed women workers as workers. Recognition of the need to strengthen these women. Recognition of the need for women to also own land as an asset. Reorienting existing government programmes to include self-employed women workers. Recognition of choices of women as valid in project design and implementation.</td>
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<tr>
<td>Trading</td>
<td></td>
<td></td>
<td>Linking vegetable vendors to GR for buying from women's organisations without tender</td>
<td>Recognition of the need for providing institutional market support to self-employed workers Representing government departments and offices to deal and negotiate directly with workers' organisations</td>
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<tr>
<td>Service</td>
<td></td>
<td></td>
<td>Linking fish vendors with Gujarat State Fisheries Corporation for supply of fish</td>
<td>Recognising the legitimacy and importance of women fish vendors</td>
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<td>GR for giving waste paper to SEWA paper pickers free of charge</td>
<td>Recognition of the need for providing institutional support to self-employed women workers' co-operatives Visibility of paper-pickers as a group of workers and of the services they provide</td>
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<td>SERVİCES</td>
<td>Health</td>
<td>1986</td>
<td>Maternity Protection</td>
<td>Recognition of the need for this support to women workers</td>
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<td></td>
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<td>Scheme for agricultural labourers in Gujarat, introduced by the government</td>
<td>Recognition of self-employed women as workers needing maternity benefit like factory workers</td>
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<td>SEWA to implement this scheme in Dholka, Taluka</td>
<td>Responsibility sharing with labour department in reaching health services to rural women</td>
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<td>Interns from government medical college coming to work for SEWA health centres as part of their internship</td>
<td>Recognition of SEWA health centres as clinics. Reorienting of existing training institutions to cater to the health of women workers specially</td>
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<td>Municipal Corporation of Ahmedabad recognises SEWA urban health centres as distribution centres for malaria and vitamin pills</td>
<td>Responsibility sharing with Municipal Corporation in reaching health services to the population. Visibility of the health problems of self-employed women workers</td>
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<td>Collaborative studies and camps with National Institute of Occupational Health, NIOH and National Institute of Design, NID, on occupational health</td>
<td>Occupational health problems of self-employed workers recognised</td>
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<td>Area of Work</td>
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<td>Housing</td>
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<td>1975</td>
<td>Housing in the name of women workers, with Gujarat Housing Board</td>
<td>Recognition of the need for assets in the name of women</td>
<td>Recognition of the housing needs of women and reconceiving the existing institutional framework to include women workers</td>
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<td></td>
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<td>1987</td>
<td>Housing Scheme for bidi workers with Ahmedabad Urban Development Authority, AUDA, Housing and Urban Development Corporation, HUDCO, and Bidi Workers Welfare Fund</td>
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<td>Insurance</td>
<td></td>
<td>1981</td>
<td>Group Insurance Scheme for SEWA members with the Life Insurance Corporation, LIC</td>
<td>Recognition of the need for life insurance for self-employed women workers and their vulnerability</td>
<td>Reorienting the government programmes to suit the reality of self-employed workers</td>
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<tr>
<td>Smokeless Chulha</td>
<td>1985 onwards</td>
<td>Design for chulha at state level chosen after taking women's preferences into consideration</td>
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<td>Bringing women's choices into the policy making</td>
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<td>Child Care</td>
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<td>Child-care facilities being set up for SEWA members and registering of co-operative for child-care facilities</td>
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<td>Recognition of the need for child-care facilities for self-employed women workers</td>
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<tr>
<td>Area of Work</td>
<td>Trade 2</td>
<td>Year 3</td>
<td>Action at Grass Roots 4</td>
<td>Policy Changes at State/National Level 5</td>
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<tr>
<td>COMMUNICATIONS</td>
<td>Anasuya</td>
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<td>Sensitising and re-orienting media to the reality of the self-employed workers.</td>
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<td>Articles in newspapers on SEWA and by SEWA.</td>
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<td>Video SEWA</td>
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<td>Doodhdarshan uses SEWA videos. Doodhdarshan requests Video SEWA to document events on its behalf. Municipal Commissioner of Ahmedabad convinced of plight of vegetable vendors after seeing a tape on them. Organisers of 'Collectors Conference' in Imphal ask for using Video SEWA tapes in the conference. Video SEWA tapes used in national and international conferences and meetings.</td>
<td>Building a direct channel of communication with policy makers through video for self-employed women. Sensitising government officials to the reality of the self-employed workers.</td>
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<td>Video SEWA creates an alternative for the non-broadcast mode of transmission using video tapes directly with the people. Visibility of self-employed workers in the formal world.</td>
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<td>Development of Women and Children in Rural Areas, DWCRA, study as a model for other studies. Planning from Rural Women's Perspective' used by IAS probationers training. Bidi workers study used in Home-Based Workers Bill. Data of SEWA studies used in various conferences and meetings.</td>
<td>Sensitising the policy makers to the reality of self-employed workers. Recognition of the validity of data of representative organisations of the self-employed workers.</td>
<td>Visability of self-employed women workers. Recognition of the validity of data of representative organisations of self-employed workers.</td>
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<td>HUMAN RESOURCE DEVELOPMENT</td>
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<td>Women, literate and illiterate, included in areas of skill formation where they have been excluded so far—such as plumbing, electrical wiring, weaving, pottery, dairying, agricultural techniques, milk-testing, veterinary care by concerned government and co-operative departments, and international agencies.</td>
<td>Regrouping the existing institutional framework to recognize women also as human resources.</td>
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<td>Changed criteria of academic qualification, and age limit for rural women under Training of Rural Youth for Self-Employment, TRYSEN. Collaboration with national, government and voluntary training institutes in various fields by redesigning the course content to be relevant to rural and urban self-employed women workers. Women trained as managers of co-operatives, as organisers of supportive services, as leaders of people by SEWA and in collaboration with other training institutes.</td>
<td>Regrouping the institutional framework to understanding the training needs of women and respond to them.</td>
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<td>Regrouping the existing institutional framework to understand the training needs of self-employed women workers.</td>
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<td>Recognition of the need for developing the capacities of women to become true participants in the process of development and be able to represent themselves at all levels</td>
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<td>CRISES</td>
<td>Riots</td>
<td>1981</td>
<td>SEWA members and organisers become increasingly proficient in the existing professional fields of communication, health, law, banking, and management.</td>
<td>Establishing an alternative to the existing structure and systems to show how the self-employed workers can form their own representative organisation to create knowledge systems which are based on their own lives and experiences.</td>
<td>Recognition of the special expertise developed at SEWA to train other self-employed women. The leadership potential of SEWA people influences daily community life.</td>
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<td></td>
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<td>1985</td>
<td>Members using SEWA identity cards as curfew passes. Self-employment tools for women (sewing machine, hand-carts) were included as valid items of relief by government instead of mere consumption support after riots. SEWA implementing the relief programme of the government to identify genuine sufferers of riots.</td>
<td>SEWA recognised as a legitimate representative of self-employed workers. Reorienting the relief framework of the government to help self-employed workers.</td>
<td>Responsibility sharing with government to reach the government programme to self-employed workers.</td>
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<tr>
<td>Drought</td>
<td>1987</td>
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<td>The crafts of weaving, charkha spinning, embroidery, included as valid occupations under Drought Relief Programme of the government</td>
<td>Reorienting the relief framework of the government to help self-employed workers</td>
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SEWA

1977 Onwards

SEWA representative on various government committees


Recognition of self-employed workers also as workers

Recognition of SEWA as a representative organisation of self-employed workers

Recognition of SEWA as a representative organisation of self-employed workers
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<tr>
<th>Area of Work</th>
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<th></th>
<th>SEWA representatives on Board of nationalised banks and chair person of Gujarat State Board of State Bank of India, SBI.</th>
<th>Recognition of self-employed workers also as workers.</th>
<th>Recognition of SEWA as a representative organisation of self-employed workers.</th>
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<tbody>
<tr>
<td></td>
<td>SEWA representative on Board of Voluntary Health Association of India, VHAI.</td>
<td>Recognition of self-employed workers also as workers.</td>
<td>Recognition of SEWA as a representative organisation of self-employed workers.</td>
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<td>SEWA representative on Steering Committee of Village Video Network, VVN.</td>
<td>Recognition of SEWA as a representative organisation of self-employed workers.</td>
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<td>SEWA representative as Chairperson of WVB.</td>
<td>Recognition of SEWA as a representative organisation of self-employed workers.</td>
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<td>SEWA representatives invited to national and international seminars, meetings, conferences, workshops.</td>
<td>Recognition of SEWA as a representative organisation of self-employed workers.</td>
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<td>SEWA instrumental in sensitising ILO to change definition of worker to include self-employed workers.</td>
<td>Recognition of SEWA as a representative organisation of self-employed workers.</td>
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<td>1980 Chapter in VI Plan—in New Deal to the Self-Employed</td>
<td>Self-employed workers constituency across the country recognised</td>
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<td>1984 SEWA sponsors a meeting of voluntary agencies for developing inputs for draft VII Plan.</td>
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<td>1987 National Commission on Self-Employed Women appointed</td>
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<td>Area of Work</td>
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<td>1977</td>
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<td>Magsaysay Award—Ela Bhatt: Resolution of Self-Employed Workers Day accepted by ICFTU.</td>
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<td></td>
<td>1984</td>
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<td>SEWA invited as observer to ICFTU World Congress.</td>
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<td></td>
<td>1985</td>
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<td>National Entrepreneurship Award.</td>
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<td>1985</td>
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<td>Right Livelihood Award.</td>
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<td></td>
<td>1986</td>
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<td>Padma shri—Ela Bhatt.</td>
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<td>1986</td>
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<td>Padmabhusan—Ela Bhatt.</td>
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<td>SEWA General Secretary nominated as Member of Parliament.</td>
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<td></td>
<td>SEWA's experience in forming a representative organisation of self-employed woman included in curricula of national and international institutes' courses on Women and Development.</td>
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<td></td>
<td>Field study work by Indian Administrative Service, IAS probationers, Tata Institute of Social Sciences, TISS, and other University degree courses include SEWA as a component of their field study.</td>
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Campaign on Home-Based Workers

We now realise that if we want to alter the conditions of home-based workers, we will have to conduct a full-fledged campaign simultaneously at the local, national and international levels. The main issues for this campaign are:

Visibility
Because the workers work within their homes, they are invisible. They do not figure in official records and there is very little information on their socio-economic status, their numbers, and their conditions of work.

Organising
The workers are not only invisible to policymakers but are unaware of each other, and their own numbers and have been ignored by the labour unions.

Protective Legislation
They have also been ignored in the protective legislation such as labour laws of most countries.

The campaign attempts to deal with these issues by firstly conducting research and has, therefore, brought out studies on the socio-economic, health and legal status of garment workers, bidi workers, chikan workers, agarbatti rolliners, and food processors.

By holding workshops to discuss the issues emerging from these studies with policymakers, researchers, legal experts and workers, future strategies are planned incorporating a wide range of expertise. In 1985 SEWA and Gandhi Labour Institute jointly held a workshop on home-based workers and in 1987 another joint workshop was held on the legal issues of home-based workers. Both of these workshops helped to make the workers more visible to the public at large.

At the national level, SEWA has sponsored a bill on protection and welfare for home-based workers. Mrs. Ela Bhatt, the Chairperson of SEWA, has introduced the bill in the Rajya Sabha, though it may not be passed as an Act of Parliament. However, it is hoped to initiate a discussion in the public and to draw the attention of the Government to the plight of the home-based workers.

At the international level the International Confederation of Free Trade Unions passed a SEWA sponsored resolution in its Congress in 1987 asking for access to legal protection and organising of home-based workers.

Campaign on Vendors

Vendors and hawkers are an integral part of a city. They sell essential commodities like vegetables, fruits, fish, clothes and household items at lower prices to the middle and lower income consumers. Their places of trading are outside main shopping centres, bus terminals, railway stations and other traffic and pedestrian concentrated areas, where they can maximise on sales.

However, they have been ignored by city planners, municipal corporations and traffic police, who aim at keeping the city clean and the traffic flowing. Under the Police and Municipal Acts, the vendors and hawkers are considered to be 'illegal' and an obstruction to traffic and pedestrians. They are, therefore, viewed as an encroachment on public property.

The fact that the vendors are gainfully counteracting the problems of unemployment by their own resources, and are not a burden to society, is overlooked.

The vendors are one of the oldest trade groups that SEWA has been organising. They have been struggling to establish their legality and essential status in the economy of cities.

SEWA has been trying to organise a campaign to raise awareness, to build a movement and to change national policy on the issue of vendors.

As part of the campaign SEWA has made a number of studies on hawkers. We have also organised a National Workshop on Hawkers in 1986. The workshop was preceded by a meeting or 'sammelan'
inaugurated by the Prime Minister Shri Rajiv Gandhi. In 1987, a workshop was jointly organised by SEWA and the Indian Institute of Management, Ahmedabad, to discuss problems of hawkers in urban planning. SEWA has also made representations to the Commission on Urbanisation.

The objectives of the campaigns are:
- To create awareness among city planners, municipal corporations, traffic police, and general public to the essential role of vendors through seminars, meetings, research, studies, etc.
- To organise hawkers and vendors all over India.
- To frame a national policy for vendors which gives them an important role in the urban economy.

A Resolution demanding a National Policy on Hawkers and Vendors was moved by Ela Bhatt in the Rajya Sabha, supported by members irrespective of their party affiliations. Perhaps, for the first time, the attention of the House was drawn to the plight of vendors and hawkers.

**Self-Employed Workers Day**

Self-employed workers do not get recognised as workers and do not enjoy any of the rights of workers in the employed sector. Further, their work and contribution to the economy is invisible. Individually, they are all small but the collective strength of so many workers is very large indeed. To help make the self-employed workers visible, we felt that a certain day should be celebrated as the Self-Employed Workers Day all over the country. This is only one of the steps in starting a whole movement to tackle the problems of the self-employed people.

15th April has been celebrated as Self-Employed Workers Day. SEWA had organised a shibir (workshop) of thirty group leaders and organisers from 15-18 April, 1980 in New Delhi. The then Deputy Chairman of the Planning Commission of India, Dr. M.S. Swaminathan, was invited to listen to the problems of the self-employed in this shibir. A memorandum was submitted to Dr. Swaminathan at the end of the shibir. As a result, the Planning Commission of India included a separate chapter on ‘A New Deal to the Self-Employed’ for the first time in the draft Sixth Five Year Plan of India.

Since the response from the Planning Commission was so encouraging at the 1980 shibir, the participants spontaneously decided that the first day of the shibir, 15 April 1980, should be celebrated each year as the ‘Self-Employed Workers Day’ to draw the attention of the policy makers to the problems of self-employed workers and start a movement for them.

15 April, 1981 was celebrated by about 50 organisations in different parts of the country, in their own way. This day was celebrated in 1982 by more than 600 organisations in India. Meetings and rallies of self-employed workers in different regions of the country were held, resolutions were passed and submitted to policy makers. The press coverage too helped to draw public attention to the self-employed.

SEWA submitted on the same day a memorandum to the General Secretary, International Confederation of the Free Trade Unions at Brussels, urging it to include self-employed workers in the labour movement. In Ahmedabad the SEWA members had a conference with officials of the Cottage Industries Department.

On the Self-Employed Workers Day in 1983, the Machhubani women painters of Mithila sent their greetings, by specially printing 1000 cards, to their fellow worker sisters in the country. On 15 April 1984, the self-employed members of SEWA held yet another conference where they discussed the non-functional Board for the Unprotected Workers (head loaders and hand-cart pullers). As a result, 68 members of SEWA were among the first to register with the Board. They also presented a memorandum to the then Labour Minister of Gujarat to re-activate the Board.

In 1985, the SEWA members were to hold their Annual Conference on Self-Employed Workers Day. The workers unfortunately could not do so, because the city was torn by communal riots. On 15 April 1986, the SEWA members organised a ‘National Conference on Hawkers’ in New Delhi, which was inaugurated by the Prime Minister Shri Rajiv Gandhi.

The representatives of the self-employed members of SEWA met in 1987 to elect their Executive Committee. On 15 April, 1985, the readymade garment workers held a meeting to celebrate the fixing of minimum wages for them by the Government of Gujarat. SEWA Bharat too held its annual meeting on the same day.
Commission for the Self-Employed

15 April 1986 was a joyous day for the members of SEWA. The Prime Minister Shri Rajiv Gandhi had announced that the Government of India had decided to appoint a Commission for the Self-Employed Women. This was in response to a memorandum submitted to the Union Minister of Labour, the late Shri T. Anjaria on 22 November 1985 by the Executive Committee of SEWA, Ahmedabad. For the members of SEWA, the decision of the government was a major step in favour of the self-employed workers. And yet, it had taken six long years to influence the direction of policies culminating in the Commission. The shibir with the Planning Commission and the declaration of the Self-Employed Workers Day in 1980 and the 1982 Memorandum to the International Confederation of Free Trade Unions, ICFTU, in Brussels had been the first important milestones leading to the Commission.

Then in June 1983, Ela Bhatt was invited to the Thirteenth World Congress of the ICFTU at Oslo. Ela Bhatt addressed the Congress regarding the situation of the self-employed workers in developing countries. She elaborated on the impact of the process of industrialisation. In the course of this meeting, it became clear that a National Commission for the self-employed would really help to highlight all the problems faced by the workers.

The 1984 Annual Conference of SEWA members passed a resolution to ask the government to appoint a Commission for the self-employed workers. This was submitted to the Government of Gujarat. On 15 October 1985, in the Annual Conference of SEWA members, the workers passed a resolution to ask the Central Government to appoint a Commission for the self-employed workers. This was submitted in the form of a memorandum to the Government of India in November 1985. This memorandum led to the decision by the Government of India to appoint such a Commission. The text of the Memorandum follows:

Resolution Passed on 15-10-85 at SEWA Annual Conference Demanding a Commission for the Self-Employed Workers

We are part of the vast majority of the working population who earn their meagre living through self-employment.

We are agricultural labourers in fields all over the country. We are construction workers building roads, dams, monuments. We fetch and carry, load and unload. We provide a variety of services such as washing, cleaning, cooking, transport.

In spite of hard labour of up to 12 hours a day our earnings are ridiculously low. We have no fixed working times, we have no guarantee of employment, we can be dismissed anytime.

We are piece-rate workers making bidi, garments, paper products, agarbatis. Our rates are very low. We are not the owners of our production tools but have to pay rent for them. Our homes are used as workplace causing us great hardship.

We are artisans and small producers doing brass-ware, block-printing, patchwork, paintings, milk production, etc. We do not have capital to purchase raw materials in bulk. We are discriminated against in the price of raw materials. We have neither transport nor storage for our finished goods and so we have to sell our products at throw-away prices.

We are vendors selling fruits, fish, cooked eatables etc. in the markets of our cities and towns. Though we may be vending in the markets for generations we are never given licences, are pushed out of markets, harassed by the police. The city is made "beautiful" at the cost of our lives.

And our houses? Our homes in the city slums are synonymous with hell. Overcrowding does not allow us dignity and our girls grow up under the public gaze. We live in broken-down hovels on the outskirts of the villages. Even in these we are not given a right to live and our houses are demolished in the name of beauty.

Our work contributes to the prosperity of the nation but we are caught in the noose of indebtedness which tightens with every increase in prices.

Our tools are primitive and often harmful to health. The technological revolution has passed us by.

Motherhood has become a hazard for us. Abortions are commonplace and mortality is not uncommon.
for both mother and child. The newborn child is usually malnourished.

Our hard work contributes immensely to the nation's Gross National Product but we are not adequately represented in the national statistics. Our contribution is undervalued and the resources allocated to our development are meagre.

We feel that the first step to amelioration of our extreme poverty is a proper study of the conditions under which we live and work. It is relevant to mention here that in the 1930's the Royal Commission of Labour brought out such a study which led to the enactment of labour laws and improved the condition of poor labour. In 1966 a similar Commission for studying conditions of labour was appointed.

We therefore ask for a Commission for the Self-Employed (in the broader sense of self-employed) to study our situation and our problems and to propose solutions.

Submitted to the Union Labour Minister, late Shri. T. Anjaiah by the 1985 Executive Committee of SEWA.

The Commission was officially appointed on 5 January, 1987. The terms of reference of the Commission were as follows:

Despite the existence of various constitutional and legal provisions safeguarding women's employment, a large number of women workers particularly in the unorganised sector suffer from various disadvantages relating to their working lives as well as in their homes. The coverage of labour laws has not benefited these women workers in many crucial areas especially health, maternity and social security. With the changing social and economic conditions, women's productive roles have assumed new significance but without back-up support and services a healthy combination of women's productive and reproductive roles cannot be sustained.

Government of India feels that it is necessary to conduct a comprehensive examination and study of self-employed women workers as it is in this area that the lack of access to credit, marketing, health and social security are most discernible. It has therefore been decided to constitute a Commission on Self-Employed Women with the following terms of reference.

i) To examine the present status of women in the self-employed sector with special reference to employment, health, education, and social status.

ii) To assess the impact of various labour legislation on the self-employed—specially in respect of maternity benefits, health, insurance etc.

iii) To identify the constraints on increase of productivity of self-employed women and the gaps in training, credit, upgradation of skills, marketing, etc.

iv) To survey employment patterns, including production relations and assess their impact on the wages of the self-employed women.

v) To undertake a survey of the effects of macro policies relating to investment, production, technology, etc. on the status of self-employed women.

vi) To consider the link between the productive and reproductive roles of the self-employed women, with special reference to their health status.

vii) To suggest measures relating to all sectors for removing the constraints which adversely effect the integration of self-employed women in the national development process.

The General Secretary of SEWA, Ela Bhatt, was appointed Chairperson of this six member Commission. The Commission submitted its report, 'Shram Shakti', to the Prime Minister, Shri Rajiv Gandhi on 5 July, 1988. This report has been very well received. We hope it will become the basis for creating policies impact in the future for improving the situation of the self-employed.
13
A LONG WAY TO GO

We had started SEWA (1972) with no blueprint or a model to follow. Two things were clear in our minds. First, in our countries, most of the production of goods and services is done in the self-employed sector which constitutes around 89 percent of the working population in India. Unless they are brought into the mainstream of the labour movement, we believed, there is no labour movement worth its name in our country (countries). Second, about 80 percent of women in India are rural, poor, illiterate, and economically very active. So, in the women's movement of India, we believed, it is these women who should be playing a leading role. Their major concerns are of economic survival. Unless the issues of immediate and urgent importance to them are taken up by the movement, the majority remains untouched. We proceeded with these two clear ideas in our minds, and, I would say, that we were on the right track, and these ideas still hold true today for the future direction of SEWA movement.

You are ahead of time, I was told by ILO in Geneva, in 1974, though I had not realized it then.

The Registrar was not ready to register us as a Trade Union (1972) because we did not fit into their definition of 'trade union'. For them, the garment workers, cart pullers, rag pickers, forest produce gatherers were not 'workers'.

The Registrar was not ready to register our Co-operative Bank of SEWA (1974) because they were women, illiterate, in the 'uncertain' sector of the economy. Today the Government, under the Poverty Alleviation Programme, is pressing the bankers that at least 30 percent of the loanees should be women who happen to be rural, poor, illiterate.

The Registrar was reluctant to register our labour co-operative (of rag pickers) and service co-operative (of childcare service) as they were unheard of.

In 1987, the Government of India set up the National Commission of Self Employed Women to make a Report on the condition of the self-employed women and make recommendations to improve their condition. The Report called Shramshakti, is submitted to and accepted by the Government of India. These women should be now officially visible, and certainly their problems will now draw more attention in the Government.

In 1981, I was ridiculed when I talked of recognizing piece rate homebased workers as 'workers', and providing them legal protection and social security. I was ridiculed at the national and international forum. In 1988, the ICFU (International Confederation of Free Trade Unions, Brussels) World Labor Congress at Melbourne passes the (SEWA) Resolution to bring the home-based workers within the fold of the labor movement.

It is a long way that we have come.

SEWA has been organising these women into labor unions and into co-operatives. These are the two member based, democratic forms of organisations that we have chosen. Using both of these forms for the purpose, we realize how inadequate the present structure of unions and co-operatives are for the poor, illiterate, and the self-employed. We have to change them.
The joint action of struggle and development have been our major strategy that we have used effectively to fight poverty and inequality. Organising is a continuous process of enabling a group of people to perceive common interests and act collectively. This report says where we stand in 1988.

To continue the SEWA movement, we have to consolidate and build up on our experiences gathered so far.

It is a long way to go yet.

In the coming years, we are planning towards making each trade union into an autonomous organising base spreading over other States of India. Similarly we are striving hard to assist each co-operative to be financially self-sufficient. In banking, we are now heading towards rural savings groups. We intend to develop a large programme of asset building for rural women. Redemption of mortgaged land and transferring it in the women’s name is a major area we have chosen to pursue. Women’s World Banking may be our partner in this endeavour. Building up on our intensive experience of village level women’s dairy co-operatives, we are planning to develop development through our co-operatives with the technical assistance coming from the National Dairy Development Board.

We have just initiated the Wasteland Development Programme. It seems the struggle is going to be tough. We do not know what lies in store for us there.

We are entering a new area of development activity in district Banaskantha. This is accelerating the government development process of this and zone area through the local women’s participation. We hope this experience will bring out useful guidance for the future.

So far 26 co-operatives are in the family of SEWA. We intend to develop them into an autonomous complex tackling their issues of finance, markets, raw material, personnel, and training. SEWA will continue dealing with the policy issues of the co-operatives more intensively.

There is total absence of data about occupational health hazards of self-employed workers. Our efforts in understanding their occupational health problems are posing new challenges to our Community Health Programme. We wish to reorient the health infrastructure to deal with this.

We feel that it is time to institutionalize our training, especially on organising. Cadre building should continue at the grassroots for sustaining the movement and not lose its context ever. SEWA University for our women, why not?

Our Media Wing has to be strengthened, for direct dialogue with policy makers. Video SEWA, our workers own media, is a lever for enabling people to be in charge of their own lives, to influence decisions which affect them. Anasuya, our Gujarati fortnightly, the mouthpiece of poor self-employed women workers has to be extended in Hindi to reach the four large States of India.

We have been actively concerned in getting recognition of home-based workers as ‘workers’ in law and official policies at the national and global level. I brought the Home-based Workers Employment Rights Bill in the Parliament (RS) this year, in my private capacity. We will not rest till an ILO Convention for Recognition and Protection of Home-based Workers comes into existence.

We have to strive very hard to attain a National Policy on Hawkers and Vendors. Today they have no respectful legal status in the world of work, in spite of their significant and large contribution in the distribution systems.

We constantly try and encourage the leadership of women to develop and become more and more competent. The majority of the women are still feeling handicapped to take leadership roles and to influence decisions at various local, national, international levels. The strength of these women is the future of our country.

The more we work, the more we realise the extent to which public policy, legal frameworks, and procedural requirements predetermine the conditions with which workers have to struggle. Today the policies and legalities are not meant for strengthening the poor, they are not meant for strengthening the self-employed workers. Whatever change we have been able to bring about has been possible
mainly because we have tried to link the grassroots struggles of our members with the larger policy framework. But we have only yet made a small dent in the policies. Our struggles will bear fruit only to the extent we are able to influence policy for sustained change.

We realise how important it is for all of us to come together in strengthening the labour movement, the co-operative movement, the women's movement. Like-minded individuals, workers' organisations, support organisations, experts and professionals all need to join hands to develop more strength for the majority of our population. It is not easy to come together, however, the need to come together is being realised more than before.

Our joint action of union and co-operatives is leading to creating alternative forms of organisations for the self-employed workers in our country and also elsewhere. The basis of people's strength is strong people's organisations everywhere. And the joint action of unions and co-operatives is showing us the way for building people's (women's) organisations. We want to see them spread all around.

We are also more and more convinced that self-employment for the majority of the workforce is holding out tremendous hope for the future in the struggle for identity and over coming poverty. The meaning of a union of self-employed workers in today's context has changed. We see the need for changing the limited conventional meaning of a union to develop a movement of self-employment. In this our struggle is with concepts—concepts about the meaning of development and progress, concepts about sustainable change, concepts about organisational forms and structure, concepts about ownership and control of wealth, concepts about people's power.

We realise that through the alternatives that are emerging from our work we are also creating our own body of knowledge, and our meaning of development. We will continue to overcome problems and we shall overcome in the coming times.

I have no doubt in Gandhiji's calling women as the vanguard of social change. I do believe that in building a society based on equity and social justice, women will be the leaders. That is the case in SEWA movement.

Ela A Bhatt