

**Membership Based Organizing of Poor Women:  
Reflections After an Exposure and Dialogue Program with SEWA  
In Gujarat, India, January 2005**

**Edited by**

**Martha Chen, Renana Jhabvala, Ravi Kanbur, Nidhi Mirani,  
Karl Osner and Carol Richards**

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**Abstract**

In January, 2005, a group of analysts and activists met in Gujarat at the invitation of SEWA to discuss papers presented at a conference on Membership Based Organizations of the Poor. The details of the conference are available at <http://wiego.org/ahmedabad/>. Somewhat unusually for academic conferences of this type, the discussions were preceded by an exposure to the lives of individual women members of SEWA who are themselves involved in the organizing activities of this membership based organization of the poor. The technical papers presented at the conference are available on the conference website, and will be published in due course in an academic press volume in the usual way. However, participants were also asked to record their reflections on the exposure. This compendium brings together these reflections, a rich and wide ranging set of responses to a brief glimpse into the reality of the lives of working poor women.

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**Editors' Preface**

**Martha Chen, Renana Jhabvala, Ravi Kanbur, Karl Osner,  
Nidhi Mirani, Carol Richards**

The origin of this compendium lies in what began as a technical, analytical exercise. Cornell University, WIEGO and SEWA put out a Call for Papers for a conference on Membership Based Organizations of the Poor. There were more than 150 submissions, of which about 10 per cent were selected for presentation at the conference. Full details of the conference, and the papers presented are available at the conference website, <http://wiego.org/ahmedabad/>.

The two day conference was to be held at the SEWA Academy<sup>1</sup> training center in Manipur, just outside Ahmedabad, in Gujarat State, India. However, somewhat unusually, it was decided to precede the conference with a brief, two-day, exposure to the realities of the lives of some of SEWA's members, poor women who worked in the informal sector but who were also involved in the ground level organizing undertaken by SEWA. Conference participants, accompanied by facilitators from SEWA, spent one night in the homes of their SEWA "host ladies", and spent two days in all experiencing the organizational side of their membership of SEWA. This exposure was before they went into a technical discussion of various aspects of membership based organizations of the poor in the conference to come. The names and occupations of the host ladies are given in the accompanying table.

The exposure was designed according to the principles of the Exposure and Dialogue Program (EDP), which SEWA has hosted many times before.<sup>2</sup> The idea behind this activity is literally to expose to the realities of poverty those who would analyze poverty from a distance, or make decisions that affect the lives of the poor. While recognizing fully that such exposure is brief and cannot have the depth of sustained engagement, the guiding philosophy behind EDP, confirmed by the experience with EDP, is that it is better to have exposure and to reflect on it critically, than to not try it at all. Normally an EDP program lasts a week or more, with participants spending several days with the SEWA host ladies. However, in this case the exposure was curtailed because of the time demands of the conference to follow.

The conference papers are available on the conference website given above, and will be published after peer review in the usual way in an academic press volume. However, we also invited participants to send us reflections on their exposure experience—ranging from the personal to the technical. This Compendium is the result. We left the format to individual choice. Some separated out the personal from the technical, others combined the two. Some gave more emphasis to one over the other, while some gave equal emphasis to both. Some reflected on the EDP methodology itself, while others focused more on the lives of the host ladies. It may seem strange to say so in an Editorial Preface, but the Compendium presents those contributions in unedited form, with only minor changes of format from the original submissions. We felt that this was the best way to capture the feelings that emerged after the exposure.

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<sup>1</sup> SEWA Academy is SEWA's organizational wing responsible for training, research and communication. More information about the Academy's activities is available online at [www.sewaacademy.org](http://www.sewaacademy.org)

<sup>2</sup> Details of the philosophy and method of EDP are given in Karl Osner, "Using Exposure Methodology for Dialogue on Key Issues", in <http://www.arts.cornell.edu/poverty/kanbur/EDPCompendium.pdf>.

The numerous comments about exposure experiences and learning made by the EDP participants in their personal and technical notes are important sources of insight for the continuous methodological improvement of focused exposure, and for the appropriate preparation of the host ladies and facilitators. These insights will be applied in the future to EDPs that are combined with conferences, seminars and workshops on specific topics.

The Compendium is a remarkably rich and wide ranging set of responses of a group of analysts and activists to an exposure to the realities of poor women's lives. We hope it will prove useful not just as record of that exposure, but in raising issues on organizing in membership based organizations of the poor.

**Exposure and Dialogue Program, January 19-21, 2005**  
**Host Ladies, Participants and Facilitators**

| # | Host Lady                       | Trade                         | Affiliation  | Participants                       | Facilitators   |
|---|---------------------------------|-------------------------------|--|------------------------------------|--|
| 1 | Aishaben Mashrat Pathan         | Health worker;<br>Sewing work | Lok Swasthya (People's Health) Cooperative Executive Committee                         | Joachim De Weerdt;<br>Chris Bonner | Amishaben Pandya (Health);<br>Swathiben Vyas (Health)                      |
| 2 | Babiben Baldevbhai Parmar       | Catering                      | Trupti Nasta Cooperative Executive Committee   | Brett Matthews;<br>Martin Medina   | Lalitaji (Federation);<br>Suruchiben (Federation);<br>Shivaniben (Academy) |
| 3 | Ramilaben Natvarbhai Senma      | Agriculture labour            | Vanlaxmi Ganeshpura Cooperative Executive Committee                                    | Joe Devine;<br>Ravi Kanbur         | Labuben (Federation);<br>Indhiraben, (Mehsana);<br>Manjiriben (Academy)    |
| 4 | Laxmiben Gafurbhai Raval        | Head loader                   | SEWA Bank Board Vice Chairman  | Themrise Khan;<br>Edward Bresnyan  | Krishnaben (Bank);<br>Anuradhaben Agrawal (Bank)                           |
| 5 | Hansaben Rashikbhai Dantani     | Vendor                        | Housing (MHT) Parivartan - Local Association;<br>President                             | Karl Osner;<br>Sally Roever;       | Urvasheeben (MHT);<br>Ishiraben (Bank, MHT)                                |
| 6 | Madhuben Maganbhai Makvana      | Construction worker           | Union, Proposed Construction Cooperative Member; Campaign Team, Elected Representative | Marty Chen;<br>Arjan de Haan;      | Ramilaben Parmar (Urban organizing);<br>Darshitaben (Urban Organizing);    |
| 7 | Rafikutben Fatemohammad Mansuri | Readymade Garment Worker      | Union; SEWA Executive Committee Member, Campaign Team, Elected Representative          | Jan Theron;<br>Pun Ngai            | Jetunben Pathan (Urban organizing);<br>Shailjaben (Urban organizing)       |
| 8 | Pushpaben Jamesbhai Parmar      | Tobacco Worker                | Kheda Savings Association; Vice President; SHG spearhead team member                   | Carol Richards;<br>Edward Walker;  | Leenaben (Kheda);<br>Smitaben (Kheda)                                      |
| 9 | Shakriben Shakraji Thakore      | Milk Producer                 | Milk Cooperative; Member of Coop for many years  | Kofi Asamoah;<br>Eve Crowley;      | Jayaben (Federation);<br>Kashmiraben (Ahmedabad);<br>Nidhiben (Academy)    |

**Aishaben Mashrat Pathan—Joachim De Weerd**

## Notes on Exposure Dialogue Programme

19-21 January 2005, Ahmedabad

Host Lady: Aisha Mashrat Patan

Facilitators: Amisha Pandya and Swati Vyas

Fellow EDP Participant: Chris Bonner

written by:

Joachim De Weerd

Economic Development Initiatives (EDI)

Bukoba

Tanzania

This is an attempt to consolidate, in a structured way, a stream of thoughts that occurred between 19-21 January, when I spent 2 days in the company of Aisha Ben in and around her house in Ahmedabad. It all starts in Cama Hotel, a Western style hotel in the Centre of Ahmedabad with a group of at least 60 people gathered together. Many people were wrapped in saris. Most of us not wrapped in saris had tired expressions on their faces, indicating long international flights. The women were all local SEWA leaders, the others were participants of the Exposure Dialogue Programme (EDP) and the conference that followed it.

Even before any introductions were made, one woman's face had jumped out from the crowd, because of the features in her face. She brings up the same emotions as Sharbat Gula, the famous Afghan woman on the cover of National Geographic. One of these faces that express a deep, rich and very sad history. But, in Aisha Ben's case, a strong feeling that this history has been internalised in such a way as to make her strong, confident and radiant. Introductions were made, songs were sung and to my surprise I ended up being assigned to the group visiting Aisha Ben. Chris Bonner from WIEGO would join me and two excellent facilitators would translate and make sure we did not get lost. The facilitators were Amisha Ben and Swati Ben. They had been carefully instructed to let us experience the dialogue programme in our own way, not to push us in any directions, not to suggest any questions to ask and certainly not interpret any of the answers for us. I want to commend them on a job well done, as they did exactly that. They made you feel as if you were seeing the world through Aisha Ben's eyes, rather than through their eyes.

The next day we drove to one of the slum areas and went to Aisha Ben's house. A little house, where the bedroom doubles up as a living room and the kitchen is in the corridor between this bedroom and the washing area. Here Aisha Ben lives with her two sons, who were both in their twenties, unmarried and working in the informal sector. It was



clear that they had a lot of respect for their mother, even though she lived with them alone and had separated from her husband a long time ago.

One of the first things Chris noticed as we drove into the community was that it was predominantly Muslim. Of course Swati Ben and Amisha Ben knew this too, but they did not tell us any such things unless we specifically asked for them. If at all possible they would not even answer this question themselves – however obvious it was – but rather ask Aisha Ben or another local person the question. In my opinion, their perseverance in being in the background whenever local respondents were available contributed a lot in making this EDP a unique experience. Anyhow, Chris' very first observation of this community turned out to be very important. This community had been severely affected by the communal riots in 2002. Whereas there used to be some Hindu households living there prior to 2002, they had now all moved out. Except for having created a religiously homogenous society, the riots had another effect. Many people had seen their house and belongings go up in flames or being looted, not only in 2002, but also in many other spells of violence they have experienced throughout their lives. Communal violence is part of life in Ahmedabad. This makes people like Aisha reluctant to invest too much in her housing. There is still a feeling that from one day to the other this work can go to waste if mobs invade the neighbourhood and loot and burn houses randomly. The last riots happened about two years ago and since then the slum-dwellers have come together and had iron gates built to close off the neighbourhood at night when communal tensions run high.

Aisha Ben is a SEWA leader in this community. Every day she does a round through the community popping in at SEWA members' houses to check on people. She will carry with her a box containing very basic medicine, for which she got training to use. She is also the person people come to see when they want to take SEWA health insurance, if they want to put money on their SEWA micro-finance accounts, etc... She also regularly does information campaigns in the community. The different hats that Aisha Ben puts on every day are quite extraordinary. Because of the diversity of her activities and, arguably, because of her personality, Aisha Ben means more to this community than the specific tasks she does. As part of her daily activities Aisha Ben does a round in her community, popping in here and there and asking whether all is well, any sick people? Any problems? In some sense she is what several decades ago in Europe would have been the role of a model parish priest, someone who is concerned with everyone and you can turn to concerning any problem. Aisha Ben forms an integral part of this community and any sentiments that emerge from this particular slum, she will be onto immediately. If people talk of upcoming violence, are unhappy about a policy, are complaining about one of the middlemen, seem to be getting a particular disease more frequently than normal, etc... It is clear that people trust her with more sensitive information and confide in her. If someone needed to know anything in this community, they would have to talk to Aisha Ben, she may well be better informed of what people are thinking than the 'official' local leaders.

Aisha Ben took us round and showed us what was going on in her community on an average day. Because she is part and parcel of this community and her work is so

integrated in its day-to-day functioning the line between learning about the community and learning about Aisha Ben and SEWA's work was very thin, not to say non-existent. In the 2 days we spent there we saw Aisha as the pharmacist, Aisha as the social worker, Aisha as the councillor, Aisha as the teacher, Aisha as the mother, Aisha as the friend and many more functions.

One of the most striking features of the economy in this area is the sheer size of the informal economy. As we dashed in and out of houses, up and down stairs and alleyways, we would see the informal economy thriving everywhere: women sewing school uniforms, small children rolling incense sticks, men doing embroidery, families making kites and flags for festival, women carrying bunches of recently rolled local cigarettes to a middleman, etc....

As I live and work in Tanzania this country is a natural point of comparison. Compared to Tanzania the informal economy in Aisha's neighbourhood happened in a relatively closed physical environment, often behind closed doors inside the house. Whereas many tailors in Tanzania will set up their stalls on a pavement somewhere, here they were working within the space of their own home. Also striking is the more complex organisation of the market. Many of the tailors in Tanzania will make clothes for individuals, rather than for middlemen. There are at least two consequences of this. The first is that the work is more individualised in Tanzania, someone will want to have a dress sewn, someone their trousers shortened and another person name tags sewn in her children's school uniform. The work I saw in India, in contrast, was a lot more intensive, resembling more a production line than a privately owned tailoring shop/business. Often you would see people sewing the same thing over and over again: the same school uniform, the same dress, the same pair of trousers. The middle man would deliver a huge amount of cloth and they would agree on how many clothes of what type they wanted to get out of it. This makes the whole business a lot more efficient and I would not be surprised to see that some of the clothes made in Ahmedabad actually end up in Tanzania (generally the women were not well informed about what happened to the clothes they sew). Another consequence of this market structure is that the relation between the buyer and the seller is fundamentally different in these two countries. Whereas in India it is clearly the rich middleman and the poor tailor (at least the cases I saw that day), in Tanzania the relationship is more equal with the tailor having individualised relationships with each of his clients. Some are richer than him, some are poorer; some are neighbours, some are strangers. But each of the customers only has marginal influence over the tailor's livelihood.

The organisers of the EDP did a remarkable job in matching the participant's interest with the work of the host ladies of the EDP. One of the reasons I was placed with Aisha, is that the paper I presented at the conference following the EDP was on informal insurance groups in Ethiopia and Tanzania. Aisha Ben was involved in a recently set up health and life insurance scheme of SEWA. Subscribers to the health insurance scheme pay a yearly premium and are then reimbursed for their medical fees. Interestingly there was no deductible or assigned doctor/hospital to which the members had to go. One of the reasons this scheme could work so well in this community is because all claims pass

through Aisha Ben, who is aware of all that goes on. She knows the doctor, she knows all the subscribers to the scheme and when they are sick she will be visiting them regularly as part of her job. Pretending to be ill in order to receive the payout would be very difficult under such circumstances. Still SEWA is looking into designating certain doctors and hospitals to avoid possible false play and excessive medical expenditures in the future. In Tanzania the hospitalisation insurance is monitored in a similar way: all the subscribers live in a dense information environment and it is difficult to cheat. There are at least two key differences though:

1. In Tanzania there the payout is a fixed amount of money irrespective of the expenses actually incurred. On the one hand this avoids intentional overspending, and on the other hand this system does not insure adequately against larger expenses.
2. In Tanzania people insure each other through groups that are completely owned and managed by themselves. There is no 'outside' entity that guarantees any payouts or offers any schemes. On the one hand this makes the Tanzanian groups vulnerable in case of epidemics or correlated events. On the other hand, it makes the members responsible in monitoring each other. There is a clear economic incentive to participants in the scheme to be on the lookout for misuse. This is not so for the SEWA scheme, where I do not (immediately) have to pay a higher premium if my neighbour is exaggerating her health insurance claims.

Another parallel that I can draw between Tanzania and my experiences in India is the importance of individuals in the development of an organisation. When development economists think of groups, they tend to think of organisations as being composed of people with similar characteristics, with some type of assortative matching going on. Both in Tanzania and India it is obvious that the success of organisations depends for a large part on its leaders, their charisma, determination and often lifelong dedication to its cause. This is probably true for SEWA as a whole, but definitely so for the work I saw in the of Aisha Ben. She is literally irreplaceable, exactly because she is a natural born leader and behaves as such. Before the EDP, SEWA gave us a tour in the Gandhi Ashram in Ahmedabad, where we learnt about Gandhian philosophy. It was clear that Aisha Ben had exactly the same charismatic and simple leadership qualities as Gandhi had, exemplified through his famous quote: "my life is my message"

**Aishaben Mashrat Pathan—Chris Bonner**

## Life is no longer a struggle!

### Personal reflections

I was assigned to the home and life of Aishaben Mashrat Pathan, with a colleague from Tanzania, Joachim De Werdt, and with two SEWA facilitators, Amishaben Pandya and Swatiben Vyas, both from SEWA health. We spent around 24 hours together, including an overnight stay. It was a rewarding learning experience and an enriching and humbling personal experience.

### *Living*

Aishaben is a Muslim woman, living in what was described as a “slum” area in Ahmedabad. She lives with her two unmarried sons, young men in their early twenties/late teens. The house is small. The main room is used for living, eating and sleeping, and there is a small kitchen area for storing kitchen equipment and preparing food. There is a yard and squat toilet at the back, and a yard at the front with a water supply. The house has electricity, used for lighting and a television. Aishaben cooks on a paraffin stove, and uses a pressure cooker – an extremely important labour and time saving device. Bathing is an outdoor activity. She heats water on a coal fire for bathing, as well as for washing dishes.

The streets are dusty, the houses packed close. The streets team with adults and children. There are goats in this neighbourhood and cows nearby. Men and old people can be observed lying in the sun on wooden beds.

Since the community violence of 2002, only Muslim families live in the *immediate* neighbourhood. Gates have been installed which can close off this community should violence threaten again. The issue of community violence was an ever-present thread running through our discussions, most people having suffered directly through family death, injury and/or destruction of property. Aishaben herself is a victim. Her son's hand was permanently damaged when a petrol tanker blew up. In previous violence her house was burned.

People we met did not blame their Hindu neighbours. They were at pains to tell us about the friendships and mutual support prior to 2002. They told us that Hindu people were manipulated and/or forced into taking part in attacks. They told us of how they used to live and work together, but how violence and fear had led to separation. They told us that SEWA had provided support and comfort for Muslim and Hindu people alike during and after the violence, and how important this was. They told us that relationships were improving, healing was taking place, but apprehension and fear remains. I marveled at their positive approach, their lack of bitterness, the seeming lack of a need for retribution, confrontation or aggression. I reflected on my own country, where the damage of apartheid runs deep, and where current high levels of crime may have their roots in apartheid resistance and violence.

## *Working*

Aishaben is a SEWA community health care worker and an executive member of SEWA Health Cooperative. She is also a SEWA organizer and SEWA insurance “agent”- and many other things. She is an important source of support for women in her community. She is a single mother, running a three- person household.

Aishaben rises early in the morning to draw and heat water for bathing, cooking and cleaning. She has trained her sons to help her in some of these tasks – an unusual situation in a community where domestic work is a female duty and generally where, “women do most of the work”. Once she has prepared breakfast, cooked lunch for her sons, cleaned the house and dishes, bathed and dressed she is ready for her SEWA work.

As we arrived at her house, a SEWA member entered. She was welcomed and immediately attended to. She wanted medicines for her stomach problems. She brought a cheque from the SEWA insurance scheme, following the hospitalization of her child. Aishaben took the cheques and promised to cash it for her at SEWA bank – one of the services she provides.

Aishaben packed her bag with medicines (natural products and non-scheduled drugs) ready to go on a small part of her round. We stopped to talk to many SEWA members. Some purchased Aishaben’s medicines. Some asked for advice on health problems, including gynaecological problems, not openly discussed between men and women. Some talked about the domestic violence they were subjected to by their husbands. Many talked about back- ache and chest problems experienced due to their work with sewing machines, rolling incense sticks. We were told how the rolling boards designed by SEWA for rolling incense sticks had helped reduce back problems amongst incense stick rollers.

We stopped and called women together. Aishaben and a voluntary SEWA organizer, took out charts and posters. A health education session began. The crowd gathered as Aishaben explained the importance of good nutrition to the women (and children). This was a demonstration for us, but health education is an important part of her work. She regularly arranges “classes” in different parts of her constituency, in houses, open spaces or other suitable venues.

Aishben also explained to us how, through SEWA health, she organizes regular “camps” in the community. Camps focus on a particular health problem, such as eye care or tuberculosis (TB). Doctors and health workers visit the community. They examine, treat or refer on patients. Aishaben may then go with women to the clinics and hospitals. In this way larger numbers of women have access to pro-active health care in a supportive, affordable and culturally acceptable manner.

## *Struggle*

Aishaben has had a life of hardship- as a poor person, as a woman and a single parent. Her early family circumstances belied the rigorous codes of conduct required of Muslim women and men. She was the product of a broken family and suffered harassment at the hands of men close to the family. Married as a teenager, her husband, a gambler, eventually left her to bring up their two boys alone. From her late childhood, she has always had to work to support herself, and has been a domestic worker and a garment worker in earlier days.

In addition to her sons, Aishaben has two main support pillars in her life – SEWA and her religion. During the community violence of the mid-eighties she joined SEWA. SEWA was providing help to the community and its victims. She was encouraged by Miraiben (currently coordinating social security in SEWA) to train as a community health worker. Despite her lack of confidence she took the plunge. She says that SEWA changed her life and now, “I no longer have to struggle”.

What struck me was how differently we perceive material/economic struggle. How differently we define need. How different are the expectations of the poor and the “rich”. How easily one develops a comfort level where the norm includes indoor, hot and cold running water with flush toilets, bath/showers, the privacy of a bedroom, modern appliances such as electric stoves, fridges and washing machines and now computers with internet connectivity. Whilst Aishaben’s small but regular income from SEWA, and now the income of her two sons (both working for small, employers in community/home-based embroider/sewing workshops) must mean that her economic position has improved, her life, from my perspective, remains one of ongoing economic and personal struggle.

What struck me was how I, with my long experience in working in trade unions and of being in worker houses and communities in South Africa, have become increasingly removed from this base. It reminded me how important it was, to experience from time to time, the lives of those one professes to study, support or work with in organizational and political struggle.

## *As a person; as a leader*

When our team of participants and facilitators discussed our experiences, it was Aishaben that dominated our immediate impressions. The intersection of her personal qualities of quiet strength, determination, loyalty, listening skills and interpersonal skills, with the community and grassroots organizational approach of SEWA, has resulted in a remarkable woman community leader. “Where does SEWA find leaders like this?” asked my fellow participant.

## “Technical” Reflections

I would like to look at three areas of particular interest to my own work as the coordinator of the Organisation and Representation Programme of WIEGO:

- Economic life in the community: informal work
- Health care for informal workers
- Organising informal workers

Economic life in the community

### *Informal work*

The community provided a microcosm of an informal urban economy. The community, and in many, many cases the home, was the workplace. What I read about in theory became a reality. From our brief walk- about it seemed that almost every home was the site of informal, survivalist economic activities. Many women and to a lesser extent men, were engaged in informal work, as were many children. Given India’s large informal workforce (93% of total employment, agriculture included), this is not surprising. Perhaps in this community, where religious and cultural mores frown on women working outside their homes, the percentage could be even larger?

The range of informal work and employment status we saw was considerable. Work spans a number of different sectors, with garment and other sewing being the most common production work. As Ahmedabad once housed a thriving formal textile and garment industry, this makes sense. It includes waged workers in informal jobs; workers in disguised or ambiguous, triangular “employment relationships” working through an agent or middleman; workers in (unpaid) informal jobs in family “businesses”; workers who did more than one job with similar or differing employment relations; own account workers. People are engaged in production, retail and service activities.

Many women work in their homes. They typically work very long hours, late into the night, after completing household jobs, interspersed with child-care and cooking. Payment is by piece (garments) or per 1000 (incense sticks). Daily earnings were reported as around INR 30-40. Middlemen supplied the raw materials for production of incense sticks and beedi cigarettes. They supplied the materials to be sewn for garment/textile work, but workers supplied the thread, electricity and the sewing machine, thus reducing their incomes. Typically, women sewing at home do not know who the end user or real employer is. It is therefore difficult for them to negotiate increases collectively.

Often work is “shared” with children. This was particularly noticeable in the case of incense stick production where children took over from mothers after school (if they attended school).



## Doing the Rounds- Informal Work Observed

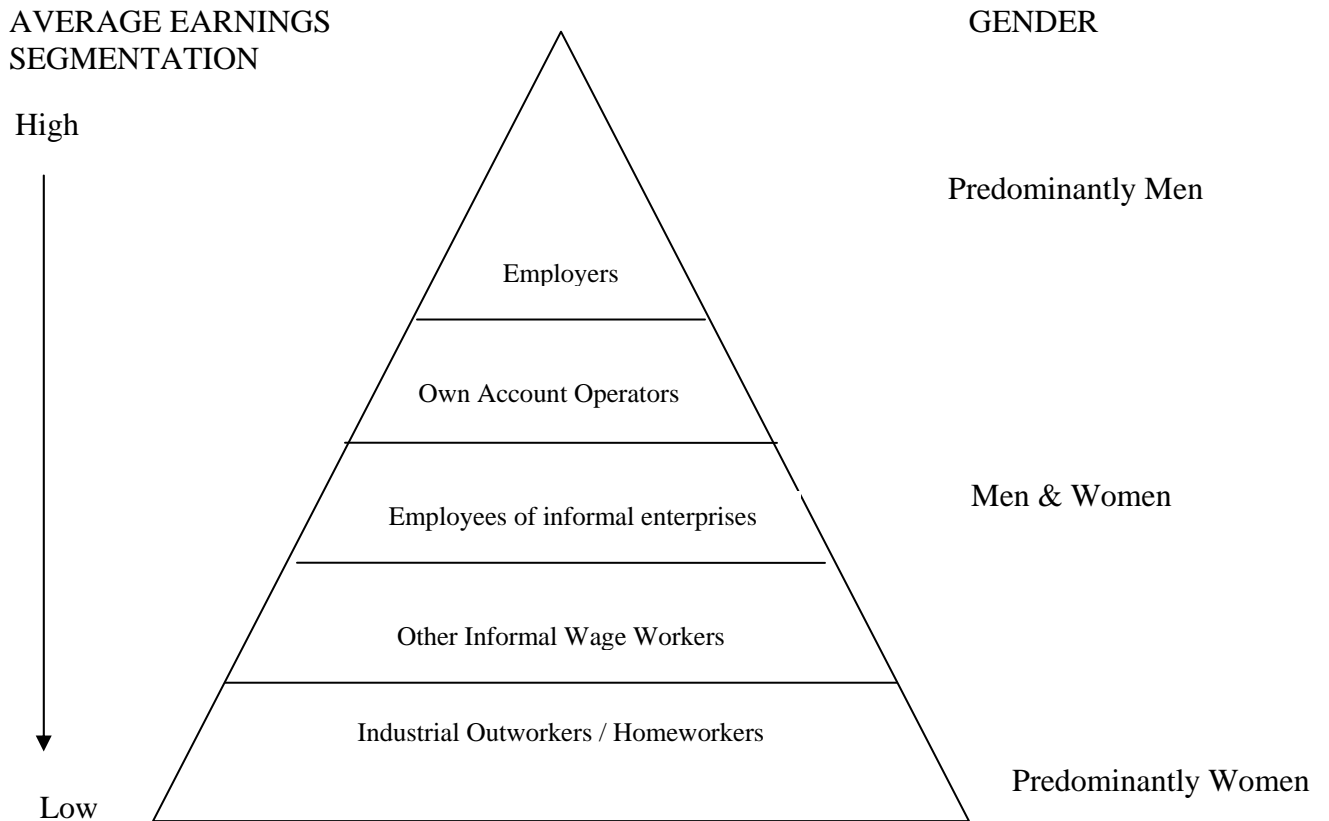
| Sector                       | Work   | Workplace           | Employment Relationship  |
|------------------------------|--|---------------------|--|
| Garment & Textile            | Hand embroidery  | Small workshop      | Exists-employer pays time based wages  |
|                              | Sewing children's clothing from cut pieces             | Home                | Triangular employment relationship. User unknown. Work supplied through middleman who pays piece rate.                                       |
|                              | Finishing/sewing flags                                 | Home                | Triangular employment relationship. As above.  |
|                              | Assembling garlands and bracelets                      | Home                | Triangular employment relationship. As above   |
| Incense stick                | Rolling incense sticks                                 | Home                | Triangular employment relationship. As above. Minimum rate and certain social benefits are negotiated & provided through a tri-partite board |
| Beedi cigarettes             | Rolling beedi cigarettes                               | Home                | Triangular employment relationship. As above. Minimum rate etc as above.   |
| Retail                       | Selling paan, beedi & other small items                | Home                | Own account /family business   |
|                              | Selling paan, beedi & other small items                | Open space-stall    | Own account  |
|                              | Selling vegetables from mobile cart                    | Street              | Own account / employed ?   |
|                              | Selling hardware from mobile cart                      | Street              | Own account/ employed?   |
|                              | Selling vegetables & goods                             | Open space-stall    | Own account / employed ?   |
|                              | Delivering milk  | Street              | Own account/ employed/ cooperative ?   |
| Metal                        | Moulding, finishing metal cooking products from blanks | Workshop            | Owner and waged employees  |
| Waste collection & recycling | Collecting and sorting (mixed waste)                   | Home and open space | ? own account/ contract  |
|                              | Sorting plastic waste                                  | Warehouse           | Owner & waged employees  |
| Food / hospitality           | Preparing and selling food for children                | Home                | Own account  |
| Transport                    | Auto –Rickshaw driving                                 | Open space/         | Own account  |

|             |  |                               |  |
|-------------|--|-------------------------------|--|
|             |  | streets                       |  |
| Health care | Advice, selling medicines, referrals, health education | Home, homes, community spaces | Employment relationship (SEWA) & cooperative |
| Teaching    | Islamic religion                                       | Home                          | Voluntary, unpaid work                       |

*This may not be entirely accurate as we were not able to talk to everyone, or where we did, this was done so informally.*

*Work segmentation*

Martha Chen shows a general trend in gender and wage segmentation in the informal economy in graphic form. Work in this community seems to support the analysis, bearing in mind differences within and between sectors, community relationships and a host of other factors, and our sketchy information.



*(Martha Alter Chen, Rethinking the Informal Economy: Linkages with the Formal Economy and the Formal Regulatory Environment)*

Men were the owners of the small workshops we came across- metal workshop, embroidery workshop and in a plastic recycling collection depot. Men were also active as own account vendors – at the home, in open spaces and small shops and from mobile

carts. They were in paid employment in the metal working workshop, and surprisingly as embroiderers working on a time based wage system. We also found men supervising women plastic waste sorters at a collection depot, with one reporting that he owned one of 4000 plastic recycling small factories in Ahmedabad and was thus an employer of several workers. We did not meet any middlemen (or women).

Women on the other hand mainly worked from their homes as “industrial outworkers”- sewing clothing or other textile product, doing embroidery, rolling beedi cigarettes and incense sticks (assisted by their children) for an agent at piece rates. Others were employed as plastic pickers and sorters. Some worked on their own account such as those producing food for sale. Some did a variety work paid and unpaid, for example, one woman was engaged in unpaid domestic work in her home, did home-based sewing work, varied according to what was available (at this time flags for independence celebrations), incense stick rolling as well as being a volunteer SEWA organizer.

### Health Care

Access to affordable, routine health care and provision for health “disasters” are critical for workers in the informal economy. Even where government provides basic health care, many of the poor have little or limited access.

SEWA has developed a multi -faceted approach to health care provision. The basis of its effectiveness is the accessibility of information, services and support in the places where women live and work, and its links to development of broader policy and provision through SEWA organizational structures.

- SEWA directly provides basic health-care through its system of appointing “bare-foot” health care workers drawn from its members in different communities. SEWA trains these workers and builds their confidence to carry out their work.
- SEWA runs, in partnership with government, the insurance industry (until recently government run) an integrated insurance scheme (ISS), a component being health care insurance. The contribution rates are low, and the benefits modest. But it makes all the difference should a family member be hospitalized. Important to the scheme are SEWA community insurance agents, who have intimate knowledge of the members and their problems and who are on hand to collect money, assist members with claims and check the correctness of claims.
- SEWA is active in trying to keep down the cost of medicines through running its own dispensaries, producing its own natural medicines and cooperative buying. It is struggling against powerful interests, and creeping marketisation. One of our facilitators was a pharmacist running a SEWA dispensary in a hospital. She learned, that day, that SEWA had lost the tender to continue running her hospital dispensary to a business which could pay authorities more. In India medicines are cheaper than in many countries due partly to India’s non-compliance with WTO and patenting rules. However, it seems that this policy is currently under pressure and things will change. In South Africa, government is involved in a major struggle against pharmaceutical companies, pharmacies and wholesalers to reduce the price of medicines- a very

powerful group. It will be interesting to see if SEWA will be able to continue playing a part in helping keep medicines affordable.

### Organising and Organisation of Informal Workers

The experience helped me to begin to understand, in a very limited way, some of the important organizational dynamics contributing to SEWA's success, as well as raising many questions.

- Deep rooted, community organising. SEWA has been able to establish real community, grassroots organising systems. It has a large network of dedicated organizers and workers deeply embedded in the community, providing the foundation of the organisation and the movement. What are the factors that make this possible and sustainable? The environment? The values, attitudes and culture? The systems? Low costs?
- Leadership across the class divide. SEWA has many “middle class” women in its leadership and on its staff. This seems to work well, with middle class and working class women being in a complementary relationship, and with workers formally exercising power and control. Is it possible to avoid tensions, divisions and increasing transference of *real* power to “experts” ? Is being an organisation of women a key factor in limiting power struggles and divisions? How important is SEWA's Ghandian philosophy?
- Forms of democracy. In SEWA, leaders are elected but other systems complement this traditional form of democracy. Leaders (*aagewan*) are recommended by SEWA members/leaders in the community, on the basis of *proven* commitment and competence. A committee formally approves the appointments, thus providing checks and balances. At a national level too, leaders are not all elected. Does this help avoid the destructive leadership battles that often take place in unions? Is SEWA's inspirational founder and other long standing leadership the glue that keeps things together? What happens when this changes?
- In touch with members. SEWA has structures and systems in place to ensure the concerns and issues of the members quickly reach the “office” , and are acted upon. Most unions have systems to ensure concerns of members are heard, and that national actions and decisions are communicated back to members- but there are always complaints about their effectiveness. Is SEWA different and how? Will expansion and scaling up result in increased distance between national and grassroots leaders and members?
- An innovative and integrated approach. SEWA has understood the intersection of different aspects of women's lives and put in place an integrated approach to meet the real needs of members- with a union, a bank, insurance, cooperatives etc. It has extended the boundaries and interpretation of conventional unionism, whilst remaining true to fundamental union principles. Whilst unions around the world are aware of the need to change with the times, in some cases formally implementing Organisational Renewal (Development) projects, generally change is cautious and adaptive rather than “transformative” - unless circumstances threaten demise. Can

unions change sufficiently to systematically organize informal economy workers and sustain organisation, or are other forms of worker organisation the answer?

- Sustaining SEWA. Financial viability of worker organisations in the informal economy is always problematic. Formal unions most often rely on check-off systems, not available to informal workers. Using its community organizers, insurance agents and members SEWA seems to effectively collect subscriptions, insurance contributions, loan repayments etc. This provides a base for its viability, which is then built upon through donations, partnership projects and other funding sources. What makes this effective in SEWA? How are problems of non-payment and corruption avoided? Does culture or religion play a part? Is the fact that women are the collectors and payers significant?
- Organising women. The benefits of an organisation of women are obvious in SEWA. Women workers are confident, skilled and powerful leaders. They do not rely on men nor are they dominated. The current discourse in unions and organisations emphasizes gender rather than the empowerment of women, often, in my opinion, stifling the development of women leadership and genuine democracy. The SEWA model points to the importance of affording space, and time for women to develop confidence and skills so that they can participate fully and effectively in worker organisations at all levels.

SEWA is currently concerned about “scaling up”, and how to do this without creating organizational problems. Some of the issues above will need careful thought in this process.

*Chris Bonner: WIEGO -Organisation and Representation Programme  
February 2005*

**Babiben Baldevbhai Parmar—Brett Matthews**

## **EDP Notes**

by Brett Matthews, MBOP Conference Participant

Visit to home of Babiben Baldevbhai Parmar, Amdupura, Ahmedabad.  
Trupti Nasta Catering Co-operative  
EDP dated Jan. 18-19, 2004

### *Attending:*

Babiben Baldevbhai Parmar (Trupti Nasta Catering Co-operative)  
Martin Medina (conference participant)  
Brett Matthews (conference participant)  
Shivaniben (SEWA Academy)  
Suruchiben (SEWA Co-operative Federation)

### *Technical/analytical*

As a specialist in rural microfinance specialist from the credit union movement, I was interested in comparing the SEWA experience to the experience in Cambodia where I work. NGOs in Cambodia are trying to build self-reliant co-operative type 'village banks' and 'self-help groups' and are instead reinventing dependency due to problems with a number of special problems: high levels of illiteracy (especially among women), strong patron-client dependencies and low levels of social trust. Are SEWA's co-operatives evolving towards a more self-reliant model?

Kalima Rose in her book Where Women Are Leaders: The SEWA Movement in India notes similar problems with co-operative development in rural Gujarat, and discusses the priority placed by SEWA on building effective women's leadership in response.

Babiben makes an interesting case study in female leadership. Now in her 40s, she was married at age 11 to an 18-year old husband, she has always held strong and individualistic opinions. However, for many years her self-esteem was very low due to her limited education, low social status and lack of economic power. She did not feel comfortable walking on the streets or talking to other people in the community – even her neighbours.

The defining moment in her emergence as a leader was when she was accepted in the Trupti Nasta Catering Co-op. Her husband objected to her travelling to Mumbai for a cooking course, but she eventually persuaded him to agree. That decision proved crucial for their family. Since he was laid off from a garment factory a few years ago he hasn't worked. Her income has been the family's sole support.

Membership in the co-op meant meetings, and in this co-op all members were expected to speak up, express their opinions and address each other by name. This experience had a transformative impact on Babiben. Like most Indian women, she had never heard her name spoken before. In addition, she quickly found that her ability to think for herself

was valued in this setting; her opinions carried weight. She distinguished herself as a leader among the women in the co-op. She became a member of the executive committee seven years ago.

Martin & I met with the executive committee of the co-op at their office in the High Court of Gujarat, where they have the facility catering contract. They are aware of shift in demand for their products. In the past few years, they told us, they have noticed and adapted to rising demand for fast food and south Indian dishes.

We discussed delivery channels with them – should they consider serving judges and lawyers in their offices for a delivery fee? They demonstrated a spirit of co-operation with each other and openness to new ideas. During our visit the members working in the kitchens demonstrated a spirit of fun and group solidarity. This is clearly a product of good leadership.

How does an NGO (such as SEWA, or one in Cambodia) provide key benefits like landing a contract with the High Court, without undermining the spirit of self-reliance of a co-operative? I was unable to answer this question. As Meas Nee, a prominent NGO leader in Cambodia has recently observed (in his book Towards Understanding: Cambodian Villages Beyond War) a few large, apparently random external NGO interventions spaced over a long time can actually reduce the village spirit of self-reliance. No one in affected villages knows when these events will happen again, but equally, no one can imagine progress without them. So, believing they must happen again sooner or later, people can develop a waiting mentality, rejecting locally inspired self-help approaches that promise hard work, high risk and no guarantees of success.

The Co-operative Federation was responsible for securing the High Court contract. SEWA also provided a loan for an office; a loan that later rescheduled when the co-operative ran into repayment troubles. The first intervention obviously had a decisive impact of the number and quality of livelihoods the co-op could provide.

It's not clear whether self-reliance was undermined in this case. The co-operative has done a good job of maintaining its business with the High Court in spite of competition from other caterers. It is adapting to changes in the markets. Can it secure new contracts without the Federation's help? If it had to, would it? Is there some ideal point of balance between intervention and self-reliance? This might lead to the NGO performing a minimum number of interventions in areas that the co-operative obviously has no capacity to accomplish itself. These are handled so that it appears to everyone that the co-operative has, at the very least, identified the need and the strategy for moving forward. The NGO acts only as an instrument of the co-op's will, not independently.

The entire neighbourhood around Babiben was fascinated by the visit of Shivaniben, Suruchiben, Martin & I. They crowded around Babiben's doorway throughout the evening, even watching as the bedding was arranged for our sleep-over. Of course they are not accustomed to seeing foreigners.



Apparently they were also not aware of SEWA, or Babiben's participation. While Babiben has developed as a leader within her co-op, she has not spread the word about it or about SEWA. It would be interesting to explore the reasons for this. Is she trying to protect what she sees as a limited benefit (co-operative membership)? Is she afraid of creating expectations she can't fulfill? Or is she still uncomfortable, after all these years, talking to people outside the co-operative?

### *Personal/emotional*

This is the first time in 5 years working in development that I've stayed overnight in the home of a very poor person (though I have often spent shorter times, during the day, in their homes). I was somewhat overwhelmed by my own feelings about the burden I was placing on her, and these feelings made me very reluctant to ask probing questions. Instead, I preferred to simply tell her and her husband about my own life and family, and let them take the initiative to share in any way they felt comfortable.

Babiben's priority was clearly to be an excellent hostess, to cook great food, to provide comfortable accommodation etc.. She seemed unable to settle down and never really seemed to open up. This might have changed had the exposure been longer. I should bring photos of my own family next time. I also need to have some way to write down key details soon after the events without being obtrusive about it. Perhaps this means slipping away early in the morning and writing under a tree.

Babiben and her husband are in their 40s and have no children. I'm also in my 40s, happily married with no children. This opened an avenue for sharing experiences. For example it's possible to engage much more in community volunteer work and activism without the responsibility of children. However, in interpreting SEWA staff simply described Babiben and her husband as "issueless" – in a tone of voice that suggested she was somehow cursed. They weren't comfortable translating my personal sharing or my questions about the advantages of having no children.

The EDP process seemed like a very valuable one. As part of my work, I often bring technically skilled volunteers to Cambodia from Canada. While their skills are very appropriate for their work, they have no experience in development and little if any exposure to the developing world. A two-day EDP, properly introduced and contextualized, could be invaluable as part of their orientation.

Perhaps of even greater value is the application of EDP within complex organizations such as NGOs, MFIs and co-operatives in the developing world. Frequently I find that their senior managers become out of touch with the grassroots they are mandated to serve. If the senior leaders buy into a process that institutionalizes EDP, it could serve as a valuable avenue for strengthening corporate culture around the core mission/vision, as well as for introducing fresh thinking about products and processes to senior management.

-- Brett Matthews, Mathwood Consulting Co.

**Babiben Baldevbhai Parmar—Martin Medina**

## EDP Notes Martin Medina

Bavi-ben lives with her husband on a modest –yet impeccably clean– home on an alley that borders a Muslim cemetery in Ahmedabad. Bavi-ben and her husband do not have children. Brett and Martin’s EDP started at their home in the morning of January 18<sup>th</sup>, and ended the morning of the 19<sup>th</sup>.

We started our EDP by talking about our respective backgrounds in India, Canada, and Mexico. We then conducted an in-depth interview with Bavi-ben that lasted a few hours, telling us about her life, her problems, and the impact of SEWA on her life. Afterwards, we visited two cafeterias at the State Superior Court, served by the catering cooperative to which Bavi-ben belongs.

Bavi-ben’s experience with SEWA is remarkable. She confessed that, before joining SEWA, she was extremely shy, to such a degree that she hesitated to go out of her home. She also had problems communicating with strangers, particularly people in positions of authority. She felt intimidated by the world at large.

Bavi-ben joined SEWA and this literally changed her life. It was not an easy process. She admits that being a member of a coop, she had to participate in discussions on the management of the coop, and had to learn to speak out. She says that the training courses she took at the SEWA Academy were invaluable in improving her communication skills. Her communication skills improved enough for her to become member of the catering coop’s management board. Bavi-ben is now self-confident, and communicates routinely with the administration of the State Superior Court on matters related to the catering coop’s contract to run two cafeterias at the court. In fact, the communication between the Superior Court and Bavi-ben is not unlike any business that has a contract with the court. In fact, she is now a manager responsible for the general operation of the catering activities at the cafeterias.

Bavi-ben’s husband was laid off from his job, and has been unable to find other employment. Bavi-ben is now the breadwinner of the family. Thus, Bavi-ben’s work as a member of the catering coop saved her family from complete destitution. SEWA has transformed her life and had a positive impact on her and her family.

Despite Bavi-ben’s responsibilities with the coop and being the breadwinner for her family, she is still, according to observations during EDP, mostly responsible for doing the domestic chores at her home. During our EDP, Bavi-ben prepared every single meal, washed the dishes, and cleaned the house. Her husband offered limited assistance.

SEWA helped the coop by negotiating the catering contract with the Superior Court. SEWA also assisted in providing training courses for the coop members, and by providing credit. This combination of SEWA’s assistance in difficult matters, but leaving

day-to-day decisions and management for the catering coop seems to be quite appropriate and balanced. It has certainly resulted in success for the coop.

The catering coop has been successful in running the two cafeterias at the Superior Court. However, their main challenge is to adapt to changing tastes in food. The Superior Court and their employees have requested the coop to expand the menu by offering, in addition to Indian food, fast food, such as hamburgers, and pizzas. In order to satisfy this demand, the coop needs additional equipment, such as an oven for the pizzas. They have already applied for a loan to SEWA Bank. If they obtain the loan, their customers at the Superior Court will be happier, and their sales could even go up.

Signing a contract with the Superior Court was a wise business decision. In this way, the coop enjoys stability, gets paid in cash every day, and has a steady income. Based on this experience they are looking into expanding by bidding for other catering contracts elsewhere.

I would like to comment on the social dynamics in the alley where Bavi-ben and her husband live. No foreigners had ever stayed overnight at the alley. Brett and Martin's presence at the alley was an event completely out of the ordinary for the alley's residents. Most of the residents, both children and adults, came by to take a look at the foreigners. Interestingly, Bavi-ben and her husband could not turn their neighbors away. The physical closeness of the alley has encouraged close relationship and a sense of community among neighbors. There is an unwritten agreement of sharing with the other alley residents. If Bavi-ben and her husband closed their home's doors, their neighbors would perceive this as a snub and arrogance.

The most important lessons learned from my EDP are: i) how SEWA has transformed Bavi-ben's life for the better, and ii) MBOPs often need external assistance in order to be successful.

**Ramilaben Natvarbhai Senma—Joe Devine**

## **Between affirmation and transformation – practices of everyday life**

### **Introduction – Meeting Ramela-ben**

Ramela-ben (I was unsure whether or not to use her actual name until she told me I had to!) is 35 years of age, married with one son and two daughters, the eldest of which works locally to contribute to the household economy. She is a member of a SEWA cooperative that secured the lease of 10 acres of cultivable land from the local Panchayat. In total 14 members work on the land carrying out two main activities: an orchard of lemon trees and a nursery. Ramela-ben has been a member of the cooperative since 1997. Her husband is employed as a night watchman of the land.

After a number of years of uncertainty and hard work, the cooperative seems to be making some sort of profit. The land cultivated by the women is immaculately ordered and tidy, and there is a sense that not only do the members work the land, they also care for it. Ramela-ben is proud of her efforts and is very much at home explaining how to best care for lemon trees and how to produce good quality fertilizer. She is also quick to point to the many new skills she has learnt since joining the cooperative including: operating the irrigation pump, using various agricultural machines, knowing which types of soil are better suited to which types of crop. The cooperative is clearly very important in her life. Not only does it give her an opportunity to earn much needed income, but she also feels part of a community that is there for her, and through which she solves many of the problems she encounters in her life.

When visiting the orchard, we interrupted a meeting of some SEWA members and officials from the local administration. These had come to investigate claims that the women had not properly declared earnings from the land, and had not offered a share of these earnings to the Panchayat. In principle, this seemed to contravene the terms of the lease and so potentially the women could lose the land. The members had come to the meeting well-prepared and offered the officials detailed accounts of all the incomes and expenditures incurred since taking on the lease. They also pointed an accusing finger at the local *sarpanch* (village head) claiming that they had given him the money as stipulated under the lease, but that he had not passed this on to the Panchayat. His refusal to give the members a receipt for the money led them to believe that the money had been misappropriated. For reasons that were unknown, the *sarpanch* then mobilised other groups in the community to lodge a formal complaint against the cooperative. During their discussions with the local administrators, SEWA members astutely used our presence to press their case. It seemed to work for the administrators acknowledged in our presence that the women were of course correct, and that the matter would be resolved in their favour.

Ramela-ben lives in a village called Ganeshpura. She came here after she was married at the age of 17. She lives in a very small house consisting of one living room, another incomplete room and an open veranda at the front of the house. She has very few possessions, and claims to know exactly how many plates, pans, spoons and clothes she

has in the house. Immediately around her house live kinfolk related to her husband. When we arrive, everyone is busy to ensure we are treated well. Ramela-ben directs operations but is unsure how to do this 'properly'. The initial nervousness however disappears as she goes about making us as comfortable as possible. Friends and neighbours gather to greet us, Ramela-ben seems quietly happy at this attention. Others from the same village look at us from a safe distance. They are well-dressed and have the aura of being important in the village. Ramela-ben is less enthusiastic about their attentions for they belong to the upper castes and Ramela-ben is of a lower caste. The social, cultural and economic distance between Ramela-ben and her upper caste co-villagers is immense. Without having to be announced or made explicit, it makes its presence felt and enforces its own order. Ramela-ben dare not look towards her co-villagers. She moves to a corner of her house and covers her face.

Ramela-ben was a perfect host and it seemed to me that the responsibility of having to look after two 'foreigners' (a massive burden on an otherwise busy day) was converted by Ramela-ben into a warm moment of friendship and hospitality. As the day came to an end, we were sitting in the veranda. It was dark and Ramela-ben was busy cooking. Staff from SEWA joined the team preparing the meal and the atmosphere was very relaxed. By this time, the 'exposure questions' had finished and my sense was that we were now 'inside Ramela-ben's home' (despite being an open veranda). People started joking and Ramela-ben was happy to play host, to ask about our families and lives. It was also a cold night. The husband had gathered some wood and burnt it in large cooking utensil that had been converted into a stove. Everyone cuddled around the fire, trying to keep warm. The conversation kept people in a good mood, and people were laughing out loud. For me this was the nicest part of the whole trip to India – it was un-orchestrated and yet very intimate. We ate together and talked some more, interrupted by neighbours coming to 'steal' a quick heat from our makeshift stove and wish us a goodnight.

### **Reflections on the meeting**

The question we were asked to explore during our visit concerned key events or occasions in the life of SEWA members. In other words, what event/occasion had been most significant in the lives of the hosts. At one level this is an important question since SEWA has a particularly rich history, replete with many interesting 'significant events'. I don't know the local language but observing Ramela-ben responding to Ravi Kanbur's (my EPD colleague) questions, my impression was that the questions were difficult for her to answer. The truth of course is that the big and significant events that concerned Ramela-ben were the routine issues she had to deal with everyday. These may not be of any great political, economical or sociological significance, but they are the things that go on in her life day in and day out. This may seem parochial to many but my time with Ramela-ben reminded me that it is the seemingly trivial, almost 'private' spheres of people's lives that offer the richest insights into the way they struggle to survive. As a result of my time with Ramela-ben, three key issues came to my mind.

First of all, Ramela-ben is dependent on her cooperative because it enables her to gradually take control over more aspects of her life. In other words it allows her to have



greater autonomy in her life, greater opportunity to secure the kind of well-being she values. The fact that she has a source of income from her own activity must not be understated, and SEWA's ability to facilitate this must not be overlooked. Employment is still the cornerstone to achieving a sustainable livelihood and it is the one means through which people like Ramela-ben can build their lives with dignity, retaining a sense of pride and achievement. There are numerous organisations working with or for the poor in South Asia (and beyond) who struggle to make any serious impact in the labour market. To its credit, SEWA is a forerunner in this regard and the attention it places on employment remains an exemplar for those academics and practitioners committed to eradicating poverty. Ramela-ben is rightly proud of the fact that she earns through hard work. She feels her life has changed positively since starting work in the orchard.

However in meeting Ramela-ben, my attention was also captured by two other aspects that were almost ignored, left in silence during my visit

The first related to her life within the household and specifically to her life with her husband. We spoke to Ramela-ben twice about her husband and twice she cried – a sign of pain and vulnerability. For years she has harboured the view that her husband may have a second wife and that he has been using the household income to sustain this mysterious other. She has also taken various loans over the years and the money inevitably ends up in her husband's hands, leaving her with the debt. More immediately, both she and her husband have a four year sub-lease on the lemon-tree orchard of the cooperative. The husband is responsible for selling the produce but has never told anyone the price he secured for the produce, nor shared the profits with Ramela-ben. This is a real cause of concern for Ramela-ben, and it contrasts strongly with her sense of achievement in working with the cooperative. Other SEWA members know that the husband is selling the produce of the land and keeping the money to himself, yet feel there is nothing they can do.

The second issue relates to issues of power in the community and specifically to questions related to caste. Ramela-ben's life is structured around a set of 'irrational rules' that have long roots in South Asia. These feed into and legitimise relationships that are exclusionary, dominant and oppressive. The story of the *sarpanch* and the apparent ease with which he can appropriate money that is not his, is a timely reminder of how these wider relationships exert an 'ever-present' influence on the way people go about their daily activities. Again, other SEWA members are deeply aware of the nature of the deep rooted problem of caste but my impression is that it is not explicitly addressed.

My experience with Ramela-ben and her colleagues was a very enriching one. So why do I want to raise these 'negative' issues in my reflection? The answer is simple enough – because these are the everyday concerns that Ramela-ben carries around with her. These are the thoughts that keep her awake at night. These are the discussions that make her cry. It is a paradox then that these are also the areas where SEWA seems to be quite silent and powerless.

I do not admire SEWA and its members any less for this. Indeed I am full of admiration for the organisation and its commitment. What I observed and reflected upon reminds me of Nancy Fraser's important distinction between affirmative remedies and transformative remedies for injustice. The key difference between the remedies is that the latter seeks to change the processes that generate inequitable outcomes while the former focuses on correcting outcomes without engaging with the underlying processes. Although it is impossible to make any sensible comment after such a short exposure visit, I feel that Fraser's distinction points to a pivotal and defining future challenge for SEWA and its members: how to nurture deeper transformative change? For an academic like myself, the relationship between affirmative and transformative initiatives is a fascinating research agenda. Where are the boundaries between the two remedies? Are they fixed and stable? How does one affect the other? For Ramela-ben the significance of these questions however lies not in their intellectual or academic value, but in how they are played out - often in silence - each and every day of her life.

Joe Devine  
January 2005

**Ramilaben Natvarbhai Senma—Ravi Kanbur**

## **I don't think I want to go to that temple any more.**

I of course consider myself to be an old hand at all this. EDP, I've done it before. Our host lady Ramilaben lives in Ganeshpura. I've been there before. We are being exposed to her role as a member of the Executive Committee of the Vanlaxmi Cooperative in Ganeshpura. I've visited them before. Three times, I think. On two of the past visits I have tried to get into an inviting looking temple at the entrance to Ganeshpura, but always found the iron gates locked.

Ramilaben's house is just along from the temple, it turns out, in a clutch of houses belonging to the Senma community. Joe Devine (my EDP companion) and I arrive and sit down for the customary greetings and talk at Ramilaben's house. We are accompanied by two formidable SEWA workers. Labuben and Indhiraben, and a SEWA trainee, Manjriben (SEWA uses these EDPs to give exposure to its new recruits to its own members). Labuben runs the SEWA cooperative shop in Ahmedabad, which sells the agricultural output of SEWA members, including that of the Vanlakshmi Cooperative. Indhiraben is the organizer for Mehsana district. I know them both from previous visits to SEWA and to Ganeshpura.

As the pleasantries get going I ask about the temple and whether I could visit it (last time I came it was with my wife, I say, and it would be nice to tell her that I managed to visit the temple we both saw from the outside). Ramilaben and her husband look at each other. He says we can try and go to it later.

But later never comes. The program is busy. We go to the Vanlakshmi cooperative and get a walk on part in a dispute between the cooperative and the Ganeshpura Panchayat. The Panchayat, controlled of course by the upper castes, gave the land to the cooperative some years ago, when it was wilderness. Now that it has been transformed into an income earning opportunity by the women's hard work (growing fruits and selling plants from nurseries), the Panchayat is asserting rights over the income. (So what's new?). It all turns, it turns out, on arcane issues about the nature of the agreement and the nature of the income (how the women's labor is counted in the cost, for example). The matter is to be resolved by the relevant Gujarat government officials, and they are at the cooperative, going over the books. Labuben and Indhiraben are making their case, having name dropped us into the conversation. We were told later that the responses of the officials improved somewhat. Guessing on our roles, Joe and I played the part well. This turned out alright, but the fundamental village inequalities are of course a constant threat to any gains that SEWA may make, although organization of the poor, particularly of poor women, has payoff in the large and in the small, as we saw.

I ask again about the temple. Later. But later never comes. The program is busy, and enjoyable. After dinner with the family Joe and I sit discussing with Labuben and Indhiraben. In my obsessive analytical way I press them both to tell me the three most important events that they can recall that led to SEWA's strength as an organization. After a while it becomes clear to me that the question does not make sense to them. Sure, they mention SEWA's response during the riots or during droughts and floods. But to

them it is all much more seamless. The Panchayat problem was resolved today, but there will be another one tomorrow. It's SEWA's steady presence that matters, it seems to me they are saying. An ongoing struggle. I listen and learn.

But I am already chastened. As we finished dinner I asked about the temple again. This time I ask Ramilaben's husband, as he is leading me out to the toilet facilities. He says yes the temple is open now. Oh good, I think, we can go there on the way back. But he is still talking and what he says stops my heart. So obvious, so stupid of me not to realize. Me with all my exposures and all my dialogues and all my reading. And my three visits to Ganeshpura. The temple is not open to him, to Ramilaben, the Senmas or any of the lower castes. But, he says, I am sure you can go there, no problem. I'll speak to them if you like. They'll let you in, but I can't go in. That's OK, I say, we'll do it another time, lets get back to Labuben, Indhiraben and the others in the house.

SEWA itself is an oasis where caste is seen as an obstacle to be overcome actively and purposively. The Gandhian prayers with which each SEWA meeting starts assert this. On previous exposures I have seen the effects in Hindu-Moslem cooperation within SEWA. But SEWA lives in the real village world. The realities of caste are seared into my mind this time. That is also what exposure does. Through small incidents and large, these small and seemingly superficial visits affix the knowledge that we all acquire through books and reports, affix it firmly by putting a face and a place to it.

I tell my wife about the temple we both saw at the entrance to Ganeshpura. I tell her, I don't think I want to go that temple any more.

**Ravi Kanbur**

**Laxmiben Gafurbhai Raval—Themrise Khan**

## **Under the Shadow of the Monolith**

### **Themrise Khan**

India has always been both a fascination and an anomaly for most of the world. Now more than ever, India is very much “in”, particularly in the eyes of the Western world. The economy seems to be booming. Politics has taken a truly democratic turn with the ousting of the BJP in the latest general elections and Bollywood is, well Bollywood! If there is anywhere someone wants to be for the next New Year, its either in the Rajasthani desert, or on the beach in Goa. The country has truly a lot to be proud of.

But is this the “real” India? That was the question I was hoping to find an answer for on my first trip to the country to attend the MBOP Conference in Ahmedabad. My case I feel, is particularly complex. India has always been and will remain to be the “one that got away” for most Pakistani’s. We remain to be two warring nations, whose past, present and future coincide with each other constantly. Relations with our mammoth neighbor dictates our politics, our cultural norms and most recently, our airwaves. We cry about the cruelty in Kashmir, yet we dance to the tunes of Devdas at our weddings. We rage about cross-border terrorism, yet our high society crosses the border regularly to refurbish their wardrobe. We complain about relaxing visa rules and encouraging trade, yet we are both probably the only nations in the world who issue permission to enter cities, not countries. A topsy-turvy anomaly if ever there was one.

Coming from a development background, my academic and professional life has also been overshadowed by the presence of India. Poverty in India and success stories of Kerala and the like are the examples quoted in texts, lectures and in our “best practice” examples. “Look at India”, is what we development professionals in Pakistan love to point towards.

So armed with this emotional and professional baggage, I headed off to “look at India”. At first glance, there is nothing I could place that was different from Pakistan. Except that the women wore sari’s and the food was all vegetarian. And of course, the presence of temples and Gandhiji. It felt strange being in a country so similar to my own, yet one that I couldn’t call my own.

The experience of spending time with out host Laxmiben and her family, was also strangely reminiscent. Again, she wore a sari and spoke Gujrati, but her story was so similar to the ones I constantly came across in my own country. Her struggles and her efforts to make ends meet for her family brought back memories of women I had worked with in the slums of Karachi and the villages of Pakistan. One a widow, one whose husband had left her, the stories of Laxmiben and all the other women we met during the course of our day with her, were familiar and known.

But gradually as the day wore on, the differences began to emerge. Laxmiben and the women who surrounded her, were women with very distinct personalities. Not that women in Pakistan don’t have similar personalities, but these were women who were

what they were because they had had an opportunity to change their lives. They had all had their share of burden and worry and still did, but the most striking quality was that none of them had to depend on anyone for their survival. They had been given the opportunity to take charge and that is exactly what they did.

Another striking difference, was the acceptance of women into everyday society. It would be very rare that one could see women interacting with men and each other with such confidence and freedom in Pakistan. Not to mention undertaking a task as strenuous as head loading, something you would not find in Pakistan, where such manual labour is mostly found in the rural areas in agriculture or home-based industries. It was fascinating to see the manly (pardon the gender biased expression!) gusto emanating from the women as they glided barefoot up and down the stairs and over the bumpy tracks, carrying their back-breaking loads.

What was most fascinating for me was the network of trust that had developed around the simple act of credit and savings. Seated on a cramped doorstep, in a crowded and narrow alley way at the entrance of the wholesale market, Laxmiben was a bank teller in action. Collecting thousands of rupees being handed to her by her clients, she expertly maintained her records and so matter-of-factly stuffed the wad of notes into her blouse. I was more terrified than she was when under open air, the wad of notes would periodically emerge to be counted and recorded! The environment of trust and confidence was remarkable.

The irony in this network also extended to the speed by which information changed hands. Obviously everyone was curious to see who this American (my group partner Ed) and familiar looking woman (I suppose I blended in somewhat in my shalwar kameez and eastern features) with Laxmiben were. But the most amusing and somewhat disturbing thing was that while walking down one of the main roads of Ahmedabad some distance away from the wholesale market itself, I overheard a group of men exclaim “*yeh Pakistan say aiiyen hain*” (she has come from Pakistan), as I passed them by. Freaky coincidence, fast track information dissemination or was it just that obvious? I’ll never know.

The most ironic aspect of our day with Laxmiben was actually late at night when we finally arrived back to her clean and simple home after a hard day’s work – and observation! The whole family gathered around the little colour TV to watch the latest episode of the hottest soap opera’s. Now here was something even I could identify with – the goings-on on the Virani family in *Kunki Saas Bhi Kabhi Bahu Thi*, thanks to global cable TV! Apparently Laxmiben and her family would not go to bed without watching the latest installment of the saga.

Ultimately however, there was much to relate to and much to learn from. Even though the time was too short in which to be able to understand this immense country, it was still enough to be able to draw some parallels. Unlike the massive media projection of the country through out the world, which undoubtedly rings true in many cases, there is still a great deal that India has to achieve. There is still rampant poverty, unequal distribution of



wealth and state apathy in many areas. The India we see in the media, is still not the India that exists as a whole. Despite that, there is an awesome energy and a sense of pride that pervades its streets and market places. And this is the energy that drives initiatives such as SEWA and its beneficiaries like Laxmiben forward. But as far as what the “real” India is all about – well that will need at least another trip or attending the next MBOP Conference, whichever comes first!

### **Some Observations on the EDP methodology**

It is difficult to comment on a methodology as hands on as EDP. Simply put, the idea has great promise in theory. In practice however, it takes on a different turn. Again, coming from a developing country, the idea of ‘participating in’ the lives of the poor in order to understand their problems, seems a tad condescending. One is reminded of the fly-by-night visits of foreign donors on project monitoring where “beneficiaries” are selected to illustrate success stories, so that everyone goes home happy to know that things are well.

The time frame in this particular case was totally understandable, where a day was barely enough to catch a fleeting glimpse of life on the other side of the tracks. However, is this the right approach to sensitize practitioners and thinkers to the lives of the poor? In all fairness, it is never possible for those who are lesser privileged to host, even temporarily, those who have never had to sleep outdoors a day in their lives and yet, show their true selves. The flurry is on to make the guests feel comfortable, to make sure that they leave with favourable impressions and to be as hospitable as possible, even if it means indulging in activities they would not normally pursue (e.g bathing with hot water in the mornings). Most of all however, it is the knowledge that these guests will probably never see them again and will never be able to do anything to change their lives, even in the short-term, that makes the experience all the more forced.

As an outsider looking in, there is a great deal of awkwardness in being part of such an exchange. More so as being someone who also belongs to a poor country, with similar levels of poverty and social insecurity. It would probably be more appropriate to have a camera following the subject for a documentary, rather than some stationary individuals who feel uneasy as their host heaves a load of supplies on her head as you watch on helplessly, trying to get out of her way. Yes, as participants following the EDP philosophy, we too should have attempted to heave a similar load on our heads, so as to understand the nature of the effort. But how would that help us understand the nature of poverty? More importantly, how would it help to alleviate the problems of our host? Especially if we ourselves will probably never attempt to carry such a load again!

These simplistic assumptions aside, the point to be made is that the nature of poverty cannot be understood by being exposed to poverty in such a manner. Once again, the time involved in this particular undertaking helps to put things into perspective and one cannot judge it likewise. However, as a methodology, EDP lacks the subtleties that are required to understand the needs of the poor which extend beyond providing them with a social safety net. This issue is even more prominently juxtaposed, whereby a group of strangers from economically and socially advantaged countries, land on the doorstep of a family to

“understand” their needs and concerns. For SEWA, such a methodology would prove useful, as being implementers and practitioners, they would constantly learn how to make improvements in their programs by spending more and more time with those they work. In fact, such a methodology would be extremely useful for policy makers of the host nation, for it is they who need to know the most how the poor live and what their needs are.

All in all, the EDP methodology is an important learning tool, but for the long run. Anthropological and ethnographic research would benefit greatly from such a tool, especially over long periods of time. However, immersion was never a day’s work, rather an on-going process.

**Laxmiben Gafurbhai Raval—Edward Bresnyan**

## Reflections on the EDP

The little more than twenty-four hours we spent with Laxmiben provided a short, yet sharp, glimpse of a woman whose struggle, while ongoing, has already yielded a substantial improvement in her life and that of her family. As the four of us (Themrise, Anu, Khrishna and I) descended upon Laxmiben's neighborhood, I was pleasantly struck by the level of wealth she had already attained, as evident in the corner lot house she now occupies with her daughter, son, daughter-in-law, and two grandchildren. From being thrown onto the street with her children after her marriage broke up more than a decade ago, this third house in succession offers several amenities – tile floors, kitchen with gas stove, water tank, toilet and shower, not to mention a television to take in the evening soap operas! Our time with Laxmiben was spent across three principal activities: (i) accompanying her on the morning purchases and helping to prepare the morning meal, (ii) observing her role as “Bank Sedi” in the Ahmedabad wholesale market, and (iii) shadowing her and her family in their daily work as head loaders in the market. Laxmiben multi-tasked with a high degree of self-confidence and her family and peers in SEWA clearly look up to her with much respect. She carries the responsibility for many people on her shoulders, and does so with great humility.

Before sharing more about the time we spent with Laxmiben, I think one issue must first be discussed, that being the conflict I sense between (i) the intimacy of the conversations we had with her and (ii) their public disclosure after-the-fact as part of the overall EDP. This I find to be one of the particularly uncomfortable aspects of the EDP, since it seems to predispose us (i.e., the visitors to Laxmiben's world) to share publicly what was learned privately, in the home of our host and her family. To put it bluntly, this seems to vulgarize – in the true sense of the word – the potentially intensely personal nature of the sharing that occurs when individuals make the choice to get to know each other – despite language, social, cultural and economic barriers thrown in their midst. This I see as a central paradox of the EDP (at least as it is now designed), in that while one is making new friends, forging relationships, and asking probing and intimate questions about someone's (i.e., Laxmiben's) personal struggle to survive and prosper, there also exists an onus to “report back” and otherwise assess the experience for the rest of the EDP participants. It seems we need to keep in mind that, while we are indeed taking part in this cross-cultural exchange, the instrument of our own learning is in fact the life of another human being, who has offered herself as an instrument of instruction. In short, that which is gained through private conversation should remain as such.

There is obviously a limit to the intimacy of such conversation when it takes place among one host, two EDP participants and their two facilitators/translators. Yet perhaps when we open up to each other, letting our cultural guards down and allowing ourselves to truly get a glimpse of the other's life, the mutual understanding that this creates among us is actually the best payoff, and something that, if truly to be valued, should be kept among us alone.

What did I learn from my time with Laxmiben and her family? First, the importance of family itself was evident: as we arrived that day in the wholesale market (after the

morning meal at home), four generations of her family sat on the side of the alleyway preparing for the day's activities. Laxmiben's mother, her siblings, children and grandchildren all play a role in making the family business work. Throughout, it was abundantly clear that the goodwill that Laxmiben had cultivated over her years, working in the market as a head loader and SEWA labor organizer, had won her the respect not only of her peers, but also of the shop owners who contracted her family's labor.

And what labor it is! I can scarcely imagine the fortitude it takes to balance hundreds of pounds of merchandise on one's head for hours at a time, or the stamina required to pull a fully-loaded handcart across town on bare feet. This I saw done by both Laxmiben's daughter and son over the course of the day. This one example also highlighted for me the double-ended nature of technological change. We spoke with Laxmiben about the possibility of someday purchasing a small tractor or some other sort of mechanization to "improve" her ability to deliver shipments across town. Yet such capitalization would likely permanently displace the unskilled labor now deployed in this task, unless new skills can be acquired.

Perhaps the most striking aspect of the day was volume of banking activity that Laxmiben conducted in the midst of the very same wholesale market. A seemingly uninterrupted line of women and men queued up to make deposits, loan payments, and other inquiries, all there in full view of all passersby – a truly public transaction! Deposits were recorded, passbooks registered, and a significant amount of cash was amassed over the course of the day, yet there appeared to exist an informal code, nonetheless quite strong and enforceable, that made the banking transactions – as well as the money – safe. Indeed, Laxmiben has been known to leave the cash from such transactions with one of the shopkeepers in the wholesale market for safekeeping from time to time, with never a problem.

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There is nothing like spending the night in someone's home if you want to understand their life. As we all – eight of us to be exact – got ready to bed down for the evening, it seemed that we'd compressed a good bit of learning into those few short hours. We'd made a run to the local produce market, helped to prepare the meal on the family's living room floor, and later shared the meal in the same place, observed a typical work day, and finished out with another evening meal, some tea, a bit of relaxation around the television set, and then to sleep.

In closing, what I observed with such admiration and respect for Laxmiben, she herself matter-of-factly takes just part of her duty and, in fact, nothing particularly noteworthy. This hit home to me the importance of perspective, especially when viewing the life of another through the filter of my own cultural and socio-economic filters.

## Technical Note on the MBOP Workshop

The two days we spent in Manipur proved to be an enriching and constructive dialogue, particularly in the ease with which differing disciplines and mindsets were able to move forward on a collective level and grapple with how the poor organize to make their lives better. Having SEWA as a backdrop to these discussions provided a useful point of reference, as well as a working hypothesis to hold up for scrutiny. Yet the workshop brought together a disparate set of alternative examples worldwide, some of which impacted me more than others, and it is those to which I will refer in the next few paragraphs.

Joe Devine's paper highlighted the risks that the poor face in assessing the risks and returns in "switching alliances". My sense is that there is often a romanticized notion of the benefits of collective action by the poor that totally ignores patronage relationships that they have built up over time in order to cement their own safety net and, in our own parlance, maximize the long-run returns to these relationships. The trade-off Joe discusses between agency and clientelism is also intriguing, as it also challenges the notion of pristine associations "of the poor, by the poor, and for the poor". Note even that SEWA, at its creation, drew on the non-poor for management and outreach, and indeed today still relies heavily on them (as was evident over the course of the workshop). The question then arises as to whether the agency function embodied by these non-poor on behalf of the poor remains consistent. The classic "principal-agent" dilemma would indicate otherwise: there may be a tendency to move toward individual maximization, and away from more altruistic behavior.

Market forces – in particular, globalization, in the context of the case presented by Pun Ngai and the migrant women workers in China – also hit home that all boats do not rise as a result of liberalization. In reading Pun Ngai's paper, access to information (e.g., about working and living conditions) is both asymmetrical and incomplete on the part of the rural women making the move into the urban factories. Furthermore, the status of these rural workers – in that they are neither accepted as urban resident or permitted to reside officially in the city – has led to the dormitory regime and the subsequent outcome of a "shadow working class". It's not clear that the albeit constructive and progressive efforts being made by the Chinese Working Women Network will be successful in their attempt to improve working and living conditions, especially in the midst of a political regime that does not encourage (to say the least) collective action as such.

We also need to keep in mind that the rural/urban dimension has and likely will continue to stimulate the creation of differing types of MBOPs. Worldwide, some 70% of the poor live in rural areas; therefore, to the extent that MBOPs are established, they will have rural demands and challenges at the forefront of their agenda. In India, for example, where 70% of the total population and 80% of the poor are rural, MBOPs can be formed in pursuit of expanding opportunities for basic service provision – particularly to potable water – and collectively advocate for greater access to the necessary productive assets (e.g., land, financial resources) to increase household incomes. Future MBOP events

may want to specifically address issues surrounding access to land, especially through innovative market-based approaches already underway in Brazil, India, Mexico and other countries, that draw on the collective action of producer associations to identify, negotiate and purchase land for the part of the currently landless or those with insufficient land even for subsistence. As the case in Brazil highlights, rural-based MBOPs have been quite effective in mobilizing to gain access to both land and to basic services which would typically be provided by the public sector. Furthermore, these same MBOPs are progressively branching into advocacy for other public goods, such as health care provision, education and literacy, environmental awareness, all with the intent of raising the quality of life and perhaps contributing to a reduction in the steady stream of rural-urban migration which has changed the urban landscape worldwide over the past several decades.

Yet MBOPs play only a partial role in improving rural livelihoods. Persistent focus must be kept on building and strengthening market linkages – obviously in regard to agricultural production but also looking toward stimulating possibilities for non-agricultural production and services. Access to information will be a key component of forging these linkages and advancement in cellular technology and other wireless communication has already vastly improved such access. Such technology can also help to facilitate private investment flows into rural areas, as the availability of these and other services, which initially spurred urban migration, increasingly draw households and their capital “back home”.

Finally, there is a constituency-building element to the MBOPs which should not be underestimated. Given that they are advocacy-based at the core, MBOPs magnify the voice of the poor in the public sphere, thereby increasing the likelihood that they will be heard. But who will listen to them? It’s quite possible that the historical bias against the poor remains sufficiently strong to cancel out the counterweight of their collective voice via the MBOP. Only the naïve would think otherwise. Breaking the historical power structures carries substantial downside risks, as noted earlier in Joe’s paper on Bangladesh. Furthermore, the struggle for power is ultimately a tug-of-war for access to and control over assets. As such, to the extent that MBOPs deepen their social capital, they must also seek ways, both collectively and individually, to broaden their productive capital accumulation – whether physical or financial.

**Edward Bresnayan, World Bank**

## **Karl Osner: MBOP EDP and Workshop January 2005 - Personal and Technical Note**

The one-and-a-half-day-long exposure to Hansaben Rashkibhai Dantani, the host lady of our exposure group, provided us with the opportunity to see – and to better understand – how, in the case of the Jadibanagar Slum Upgrading Project, called the Parivartan (transformation) Project, the state-society linkages are constructed.

Equally as important, the members of the group saw how the institutional linkages are maintained through the effort and dedication of individual people: The Mahila Housing SEWA Mandal of 11 representatives of the slum dwellers formed one part of the linkage between the people of Jadibanagar and the city government of Ahmedabad. Its responsibility was to raise money from the residents to help fund the project and oversee the construction work. The Mahila Housing Trust (MHT) formed the second component of the state-society linkage. MHT provides technical services, assists the residents with opening savings accounts to deposit their contributions and ensures the good functioning of the project.

The immersion experience thus served as a learning process both for the technical elements of the Parivartan project and for the human factors that made it happen. In terms of the expected outcomes from the MBOP Workshop three learning experiences can be emphasised: they relate to the leadership of an MBOP, the structures that characterise an MOBP and the success factors in terms of methods for an immersion process.\*

### **Leadership**

The exposure group experienced leadership in two ways: in the person of Hansaben, the exposure group's host lady, and in the person of Urvashiben, one of the two facilitators and resource persons who accompanied the group. Hansaben's role in the transformation of the slum had been to organise and lead the mandal. Urvashi's work as an MHT fieldworker provided an insight into the experience of a technical advisor and facilitator between people and city government.

The challenge facing the two ground-level SEWA organisers and leaders, Hansaben and Urvashiben, is illustrated in Hansaben's memorable recollection that it took twelve months until, thanks to the untiring campaigning of Urvashiben, she came to understand

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\* This short Note highlighting three of the author's contributions in terms of major learning experiences to the exposure group's Joint Report is based on the detailed presentation of the exposure group's learning experiences (with quotes especially from Part IV Conclusions), which can be found in the afore mentioned Joint Report entitled: "Life has educated me: Building Interpersonal Networks through the Jadbanagar Slum Upgrading Project". The Joint Report has contributions from Sally Roever, Karl Osner, Hansa Dantani, Ishira Mehta and Urvashi Trivedi. The conceptual quality and power of expression in this note owe much to the main author of the Report, Sally Roever, who did a remarkable job of voicing the thoughts of all the participants in the exposure group, whilst remaining faithful to the original tone of each person's contribution.



the Parivartan Project and her task as the organiser of a mandal and her task as the leader of the mandal.

In the reflection on her experience, Hansaben mentions some critical factors regarding how to be a good leader:

- Should be a working woman
- Should be very trustworthy, honest and not corrupt
- Should be well-respected and a woman of her word
- Should be intelligent
- Should be able to talk properly to the members as well as to people from outside

Hansaben's experience and reflection awakens memories of a similar list of points that Paniben, a bidi worker, ground-level organiser and later member of SEWA's national trade union board in 1992 drew up in an earlier exposure: "What makes a good leader?":

- She goes from door to door
- She knows the women
- She does something for them
- She is therefore trustworthy
- She is patient and persevering
- She stands up for them.

The three most important learning experiences that Urvashiben would like to pass on to other fieldworkers who, like Urvashiben herself, want to start slum transformation programmes, can be seen, because of their accuracy and absoluteness, as general "*practical guidelines*":

- "According to me the most important lesson I have learnt is to do 100% collection of the beneficiary contribution. If a particular household doesn't pay the entire amount they shouldn't be given connection to the water and drainage pipes.
- Secondly, all map related issues, such as breakages of houses that come in the way of pipelines to be laid etc., should be solved before the work begins so that the concerned homes know what they are getting into.
- Finally, my biggest advice is not to give up and to be persistent."

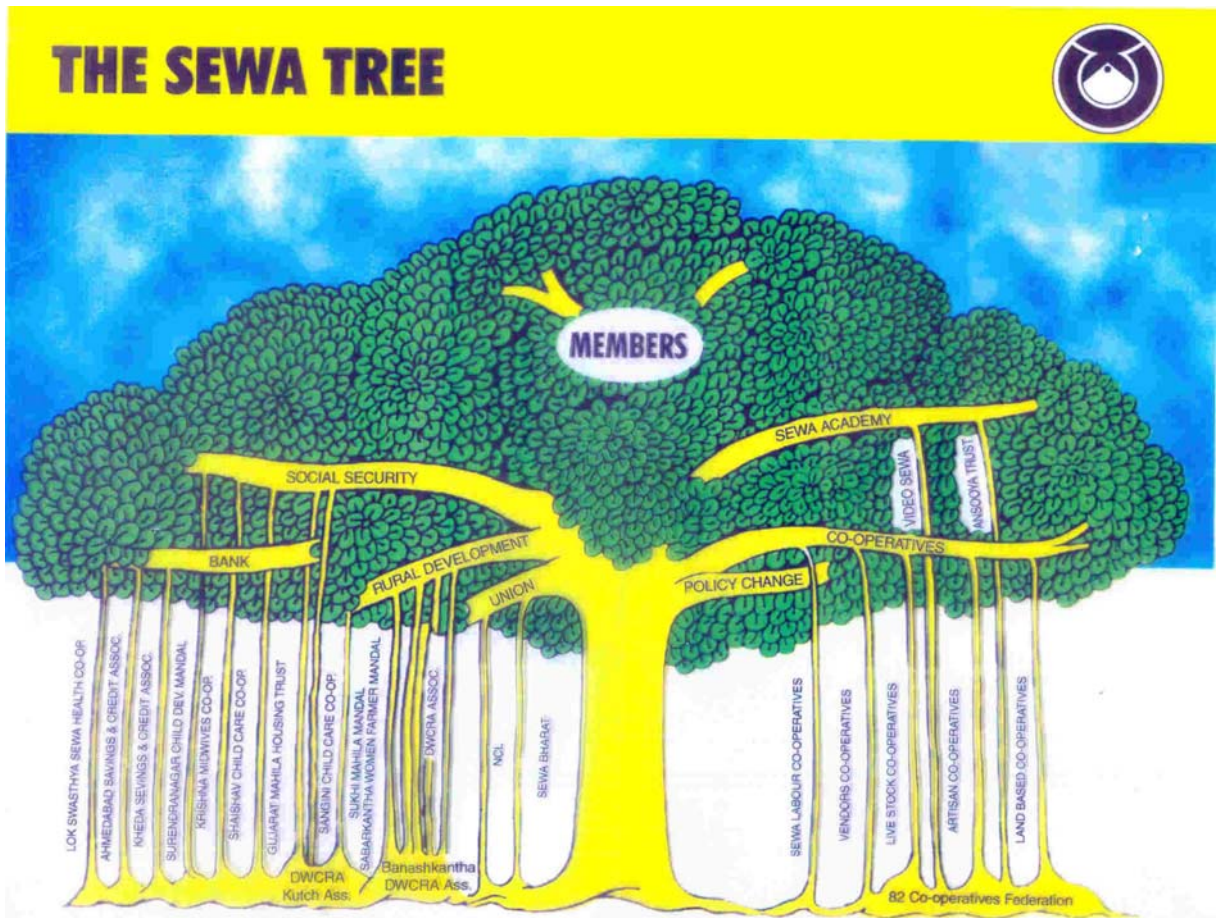
### **SEWA – a *living structure***

A second important learning relates to another major issue of the MBOP EDP and Workshop, which is to get a deeper understanding of the nature of member-based organisations of the poor and the characteristics of their structures.

In the search for answers we asked ourselves during the reflection on our exposure experience how SEWA portrays the nature of the SEWA movement itself. – the SEWA Banyan Tree helped the exposure group to find some answers and gave food for further thoughts. Instead of using the usual kind of organisational diagram to explain the nature of an organisation – defining administrative levels and competences in a classical top-down approach – the 'SEWA Tree', as SEWA calls the banyan tree, reflects a different way of perceiving the institutional culture of a people-centered organisation. This

institutional culture, based on the banyan tree, might be referred to as a 'living structure'. It is the human element of the organisation that makes this structure a living one.

The banyan tree develops roots from its branches, which eventually reach the soil and form further tree trunks. SEWA's understanding of itself as an organisation is based on this Indian tree: there is the original movement, the union of women workers, forming the central trunk, which gives and channels strength. The movement's strength nourishes the members, represented by the leaves, and the branches of activities. It pushes for a change in the members' living conditions and for the growth of SEWA.\*



First, looking at the SEWA Banyan Tree helped the exposure group to understand the Parivartan Project as one of SEWA's major urban activities. The group could visualise where to put the MHT in the overall context of SEWA's services, as something that is

\* See 'Tana Vana': Warp and Weft of Life, SEWA Academy (2002); and Martha Chen, *The spreading Banyan Tree: The Philosophy, Structure, and Strategies of SEWA* (forthcoming, December 2005)

linked to other branches of SEWA: the SEWA union, SEWA Bank, VimoSEWA (insurance), and the new tree trunk formed through the development of the mandal.

Second, the commitment of SEWA's leaders to this perception of the movement as a banyan tree, which has many trunks that nourish its growth, was revealing. SEWA's leaders view dedication to the movement's original mission as a personal commitment. The leaders' personal commitment influences the way in which they carry out that mission on a day-to-day basis. This is, what could be understood by a '*living structure*' as Sally Roever pointed out: "the totality of institutions, services and individual practices that influence the organisation's evolution. In the case of SEWA it is an organisation made up of individuals who *live* their movement's mission."

Third, the SEWA Banyan Tree sheds light on the notion of roots, of being rooted in poor people's lives, needs aspirations, and strength. Roots link the organisation to the reality of its members' lives. Being rooted may be considered a key condition of a member-based movement's sustainability.

This idea of rootedness and the notion of having an organisational structure that is built from the bottom up are related to one of the key questions of the workshop: what 'membership' really means: "In the case of SEWA, the members are the 'owners' of the organisation: Its leaders, who come from the membership, demonstrate a discernable commitment to developing strategies for building participation and maintaining democratic norms inside the organisation." (Sally Roever).

### **Methodological findings: Adequate composition of the exposure group according to the EDP topic**

One important experience has to do with the good functioning of the individual exposure group. This is especially important for short immersions and exposure activities, which focus on certain issues or specific operational goals.

In our exposure group experience, we saw a parallel between the institutional state-society linkage between the Parivartan Slum Upgrading Project (SEWA Mandal and MHT), the members of the exposure group (host lady, facilitators), and the focus of the overall MBOP programme EDP and workshop. In addition, we saw:

- a personal link (working relations) between members of the exposure group, on the part of the host lady and facilitators; and
- complementary backgrounds and experience related to the EDP topic, on the part of the external participants.

### ***The host lady as the focal person of the immersion process***

Our exposure experience reconfirmed the critical importance of the host lady for the development of the exposure group into a core cell in the process of networking – Tana Vana – among the members of the exposure group and their orientation towards a common goal. The process of Tana Vana becomes a reality and gets its inner strength and authenticity because it is led by a person, the host lady, whose life story is exemplary for the struggle out of poverty and who has given proof of her leadership in the movement (SEWA).

### ***The external participants as potential pro-poor actors***

The two external participants are interested in the specific topic of the EDP and workshop. They have made the commitment to participate actively in the process of joint learning from the reality of the lives of struggling women workers, and to contribute their specific topic-related professional competence and, potentially, their decision-making power with the aim of strengthening pro-poor policy strategies.

### ***Facilitators as resource persons***

The active role of the two facilitators as resource persons goes beyond interpreting and helping to smooth the communication between host and external participants, depending on their skills and experience. The result of their work is to help increase the competence of the exposure group in relation to a specific field of experience (in our case, the slum transformation programme). The facilitators have a vital function in the Tana Vana process of linking the host lady with the external participants and vice versa.

### ***The process of Tana Vana as a means of mutual empowerment***

The occasions are the Guru of mankind: The adequate composition of our exposure group according to the EDP and workshop topic was fortuitous, not planned.

Also, it was only during the course of the immersion process and the reflection on it that it became clear that the host lady and the facilitators are able to contribute – in ways that go beyond their specific roles, which are necessary for the successful *encounter* in the reality of poverty – to forming *alliances of solidarity* in a sustainable concerted effort with the external participants.

**Karl Osner**

**Hansaben Rashkibhai Dantani—Sally Roever**

## **I. Personal Reflections: ‘The World Underneath’**

### **Welcome to Jadibanagar**

Our mid-morning arrival in the Jadibanagar slum in western Ahmedabad didn't attract a lot of attention at first. Our host lady, Hansaben, proudly showed us her immaculate two-room concrete-block house, complete with its own water tap, toilet, and drain. We were invited to sit down on the single bed in the front room, which doubles as a small storefront from which Hansaben sells grains and snacks to her neighbors in the morning and early afternoon. We smiled politely at each other. Maybe we did so out of a need to reassure our host that we were comfortable and happy to be there; maybe she thought that we weren't. In short time she invited us to move out to the narrow alleyway outside her front door where she had set up lawn chairs to serve us tea. There, with the help of facilitators Ishiraben and Urvashiben, we launched a discussion of Hansaben and the Slum Upgrading Project that had made her home so pleasant.

### **The Parivartan Project**

About forty percent of Ahmedabad's five million inhabitants live in slums. The city government, called the Ahmedabad Municipal Corporation (AMC), has set out to deliver a package of seven services to those slums that it deems legal and therefore eligible for permanent renovations. The project is called Parivartan, meaning 'Transformation.' It is an integrated slum development project with a partnership approach, the partners being the community, the AMC, an NGO, and the private sector. By installing a package of services all at once, goes the logic, slum dwellers will be healthier and more productive; if they are more productive, they will earn more income and help themselves out of poverty. Under the project, each household in participating slums is to receive a toilet, water tap, and drain. To complement the household services, the city will sponsor the installation of street paving, solid waste management services, street lighting, landscaping, and storm water drainage. Parivartan is administered through an NGO. In the case of Jadibanagar, the NGO in charge is the Gujarat Mahila Housing SEWA Trust (MHT). MHT, a SEWA NGO, played the critical role of helping mobilize the slum residents and encouraging them to save the 2,100 rupees necessary to get the services. The infrastructure facilities of Parivartan are supplemented by other services like health, micro-finance, childcare, education and skill building, with the help of NGOs.

### **The Story of Hansaben**

Our conversation over tea that morning intrigued me and Karlbhai. We were sitting in the middle of a functioning anti-poverty project that had been initiated three years earlier. We wanted to know more. For example, what was Hansaben's role? We knew our host was a leader, and we knew she could not read or write; that much she had told us the evening before, when we first met her. But how did she become a leader? And what did she have to do to make Parivartan work in her community? It did not take much prodding before Hansaben spoke candidly about her experience, even though she had known us for only a few hours. She motioned for us to leave our lawn chairs and follow her down the alley to the edge of the slum. Next to a patch of grass that served as

a community storage area was a small lot demarcated only by a short brick wall and a makeshift roof consisting of tarp and rope. A goat stood inside, in the shade. Hansaben untied the goat and let it roam the neighborhood.

Six years ago, Hansaben, her husband Rasikbhai, and their three children lived on that lot, in a house they had built themselves. They had bought the lot from a middleman several years earlier, but he hadn't given them a receipt or official document transferring ownership. One day six years ago, the government came and tore their house down. The house was not legal, said the officials; they did not especially need that lot for anything, but the government was the owner, and so the family couldn't live there. Hansaben's brother-in-law had just died. She and her husband were working as street vendors; they couldn't afford to buy a new house. Hansaben could either give up, or she could fight back. Her response was to fight. For the next three years, she knocked on government office doors, made appeals, and demanded answers while her now-homeless family slept outside in the open.

Those were her worst years. But her life, she told us, had educated her, made her more intelligent. She learned to stand up for herself. Now, she is not afraid of anything, or anyone. So it was natural that she should become the leader of the community-based organization that would manage the implementation of Parivartan three years later. When the MHT's representative for the area, Urvashiben, had arrived looking for someone from the community to take on the challenge, Hansaben was the obvious choice. Together they went around to the 84 households in Jadibanagar, educated the residents about the project, mobilized support, and encouraged everyone to open savings accounts. It was only because of Hansaben's leadership in her community that the project could be implemented. Her story showed us the human element that made the project work.

### **At the Market**

Like poor women all over the developing world, Hansaben combines a few different income-generating activities to make ends meet. She gets up at five in the morning to start the washing and cooking. Once her children have been bathed, dressed and fed, she sends them off to school and turns to other household chores. Neighbors stop by to make small purchases from her store during the morning and early afternoon. This earns Hansaben about 150 rupees a day, of which 50 (about US\$1.25) are profit. Then, from four to eight in the evening, she sells jewelry at a nearby street market. We followed her there after a tasty lunch and short period of rest, walking through the streets in a sort of small procession that weaved in and out of the cars, bicycles, auto-rickshaws, stray dogs, goats and cows that fill Ahmedabad's streets.

At the market we watched Hansaben set up her small tray on the ground, where she neatly arranged several dozen necklaces, anklets, and earrings. We spent a few hours there, observing the market activity. Hansaben made 80 rupees from her sales that evening. She had been selling vegetables for several years, but she figured out that selling jewelry would be more lucrative because necklaces and bracelets didn't go bad the way produce did, so she didn't suffer losses when sales were slow. Her entrepreneurship would generate an extra dollar a day that could be invested in her kids.

### **‘The World Underneath’**

The next morning, we rose early and watched the slum wake up. Karlbhai and I sat in our lawn chairs and reflected on the previous day, while Hansaben served us tea and biscuits and got the children ready for school. Urvashiben and Ishiraben showed us a photo album documenting the groundbreaking for the project a year earlier. A neighbor came by and asked us to come to her house for tea; Ishiraben gently suggested that we were busy viewing the photos, so the neighbor brought the tea to us. We then decided to go on a walking tour of the rest of the slum, before we had to depart for the academic conference at SEWA Academy.

The walking tour revealed what the sociologist Alejandro Portes once called ‘the world underneath’: a world scarcely touched by government, a world in which poor people must constantly improvise because they lack the sort of rules and security that define life in developed countries. We encountered a small fruit processing factory that employed a few dozen Jadibanagar inhabitants. We discovered a spinach farm on a lot adjacent to the slum, where some of the vegetable vendors from the neighborhood could buy directly from the farmer, cutting out the middleman and saving a few rupees. We were shown a house whose residents had built a second story, including a balcony overlooking the spinach field. All along the way, we were invited into people’s homes for tea. Hansaben had said that her prestige in the community would rise because of our visit, and it appeared that others wanted in on the action. But what struck us the most was the social fabric that tied people together in Jadibanagar. Its residents were poor in terms of physical capital, but rich in social capital. It was not hard to imagine that this little world underneath would someday rise up over the surface and become a middle-class neighborhood.

We ended our visit to Jadibanagar next to the old lot where Hansaben’s house had been torn down years ago. We expressed to Hansaben our gratitude for her hospitality and guidance. Our visit had come full circle: at this site the beginning of Hansaben’s life as a leader had begun, and at this site was born the beginning of our understanding of her struggle against poverty.

## **II. Technical Notes**

Our day-and-a-half long immersion into the Jadibanagar slum sent thoughts about the informal economy and membership-based organizations of the poor swirling through my jet-lagged mind. For now I will highlight a few points about the informal economy, and then discuss briefly each of the terms in the title of our workshop: ‘membership’, ‘organizations,’ and ‘the poor.’

### **The Informal Economy**

The prevailing approach to the informal economy at present is that informal firms operate “beyond the reach of the law,” and that in order to make them more productive, it is necessary to reduce bureaucratic barriers that prevent them from formalizing.

Embedded in this approach are a series of assumptions:

- Policy interventions should create less government involvement, not more
- Owners of informal firms or units choose informality to avoid paying certain costs, with tax as the predominant example



- Formalization is mostly a matter of ‘getting the incentives right.’

Our exposure to the Parivartan project – a seemingly successful formalization project – suggested an alternative way of looking at policy interventions designed to ‘formalize’ the informal sector.

First, Parivartan is a multi-dimensional government intervention that *created* government, community, and private sector involvement in the informal housing sector, rather than reducing or eliminating such involvement. The experience of Parivartan suggests that it is not the quantity of policy interventions, but rather the quality of those interventions, that determine the success of a project. The logic behind Parivartan – that only by delivering a package of services can slum dwellers become healthier and more productive – seems to have generated a series of positive effects. Not only did the residents of Jadibanagar get the services they wanted, but they also perceived a commitment on the part of the AMC to improve their neighborhood on the basis of that comprehensive package of services. Of course, gaining the trust of duly skeptical residents required tremendous effort on the part of MHT representatives, but the residents saw that the commitment was real once the services began to appear in their neighborhood.

This lesson could be usefully applied in the case of street vendors. In Lima, Peru (where I conducted field research on street commerce) both street vendors and government officials equate ‘formalization’ with ‘getting vendors off the streets.’ Local governments issue ordinance after ordinance commanding that vendors become ‘formalized’ by clearing out of the streets, sometimes even offering them empty lots from which to vend. These uni-dimensional policy interventions universally fail. Only those that combine a package of services – training, assistance with marketing, social insurance funds, etc. – provide enough support for informal workers to make the transition to formality.

Second, the residents of Jadibanagar *wanted* to pay for the services they received. Only by paying for the services would they become stakeholders in the project, legitimate partners of the AMC. Paying for the services they received also protected them against the arbitrary withdrawal of those services. Again, a parallel with street vending is appropriate here. Many street vendors also want to pay – indeed, demand to pay – a daily tax in exchange for their right to use the streets for private commercial gain. Only by paying the tax can they defend themselves against arbitrary harassment by police and local officials. These preferences among informal workers and informal slum dwellers to become stakeholders by absorbing costs runs counter to the prevailing wisdom that their decisions are uniformly based on a calculus to avoid bearing the costs of formalization. Moreover, they demonstrate the fundamental point that remaining “informal” also imposes its own costs, in the form of government harassment and insecurity, for example. These costs of insecurity were clearly illustrated in the case of Hansaben and the loss of her home. “Informality” should not be taken as a synonym for avoiding costs.

Third, the success of the Parivartan project was dependent on the social relationships developed between the MHT representative who spearheaded the project in

Jadibanagar and the residents of the slum, as well as the relationship between Hansaben – who played the role of community organizer – and the other slumdweller. Jadibanagar might be thought of as a neighborhood rich in ‘community capital’: that is, a neighborhood in which residents have tightly knit social relationships and in which the community operates as an interdependent unit. This sort of ‘community capital’ is different from social capital, which is more often conceptualized as a trait of individual people rather than communities. Parivartan became a reality only when the members of the community each played their part to make the project happen. It was much more than a set of incentives imposed from the top down to change individual or household behavior. Policy interventions may be improved by allowing for the development, mobilization, or support of such community capital behind specific formalization projects.

### **‘Membership-Based Organizations of the Poor’**

Membership. The immersion process at Jadibanagar exposed us to the complicated nature of ‘membership’ in poor people’s organizations. Hansaben became a member of SEWA at the encouragement of Urvashiben, who came to the slum to find someone capable of leading the community-based organization that would oversee the collection of funds and the oversight of construction for Parivartan. Her membership in SEWA probably resembles conventional understandings of ‘membership’ in organizations: she pays regular dues, she is a regular participant in SEWA activities, and she is committed and dedicated to the organization’s smooth functioning and survival. That is, Hansaben is a clear stakeholder in an organization whose internal governance structures ensure democratic accountability. By contrast, the mandal – the community-based organization that Hansaben formed to implement Parivartan – consists of a dozen or so women that Hansaben selected to be the members. Hansaben was not elected, but appointed to the position by Urvashiben. The women on the mandal do not pay dues, and the community trusts them to manage Parivartan funds appropriately – and apparently without any mechanisms to ensure accountability. Yet the mandal has been critical to the success of Parivartan. Thus, if we exclude organizations that lack democratic accountability to members and beneficiaries (like the mandal in Jadibanagar) from our definition of MBOPs, then we may miss some positive contributions that such organizations make to the improvement of poor people’s lives. Whether membership-based organizations of the poor are accountable to their members should be taken as an empirical question.

Organizations. Again, the contrast between SEWA and the mandal in Jadibanagar illustrate the challenge of defining ‘organizations’ in a way that captures their reality on the ground. While it is important to consider the form of organization that we have in mind when we use the label MBOP, it is also critical to consider the degree of organization. In other words, how organized are our organizations? SEWA seems to lie at one end of the extreme: it has well developed internal governance structures, its various committees hold regular meetings, it has clear objectives and functions smoothly and regularly. The mandal is probably closer to the middle: it lacks highly developed internal governance structures (its leadership was appointed and there are no plans for

elections, for example), it does not seem to call regular meetings, and its operation is linked to a single, narrowly-defined goal (getting the Parivartan services implemented and keeping them maintained). At the other end of the extreme are other types of informal sector organizations, which are hardly 'organized' at all; they are more like networks of people with a loose common identity who mobilize episodically for short-term purposes. Yet again, organizations across this spectrum can play an important role in advancing the lives of poor people. An inclusive definition of 'organizations' could allow for some interesting comparisons.

The Poor. Who are 'the poor' in membership-based organizations of the poor? When we asked the slum dwellers of Jadibanagar what they wanted next and how they envisioned their neighborhood in ten years, they responded that the next step was to construct permanent roofs on their homes, and that would make them a "normal middle-class neighborhood." These residents are poor by Western standards, but the standard of living in the slum had clearly risen substantially with the Parivartan upgrades. Moreover, the neighborhood *felt* like a middle class community; the children went to school, the neighbors coexisted peacefully, and the slum was clean, orderly, and busy. A brief trip to a neighboring slum in which Parivartan had not been implemented revealed a scene of relative squalor.

What the residents of Jadibanagar have in common with other poor people who form organizations is the goal of overcoming exclusion. Poverty necessarily implies exclusion of some sort: economic, social, and otherwise. Robert Putnam's bowling leagues and bird-watching societies were not formed to overcome exclusion. That is the difference between MBOPs and MBOs. Of course, MBOPs will vary in terms of how poor their members are and what percentage of their members are truly poor; but all belong in the same category if they share the goal of overcoming exclusion.

**Sally Roever**

**Madhuben Maganbhai Makvana—Marty Chen**

**Madhu-ben Magan-bhai:**  
**Construction Worker and SEWA Leader**  
Note by Marty Chen

For the past two decades, I have carried out several studies on SEWA and its members in both Ahmedabad City and rural Gujarat. As part of an early rural study, I lived for four months in a village where SEWA works. As part of a more-recent urban study, I have made repeated visits over the past five years to the homes and work places of 12 urban members of SEWA. But none of these studies involved living in the home of a SEWA member or taking part in her daily round of work. Last year, as part of another Exposure-Dialogue Programme, I spent two days and two nights with a tobacco picker-cum-SEWA leader in a village in Kheda District, Gujarat together with Ravi Kanbur of Cornell University and two SEWA facilitators. This year I had the opportunity to spend a day and a night with a construction worker-cum-SEWA leader in Ahmedabad City together with Arjan de Haan of DFID and two SEWA facilitators, Ramila-ben and Darshita-ben. Both exposures revealed details of the woman's life, work, family, and community that I would not have captured in a field study. And both exposures forged a bond – a sense of our common humanity – between the SEWA leader and those of us who spent time with her (and her family) that would not otherwise have been forged.

My reflections on the January 05 exposure revolve around three of the multiple identities that Madhu-ben, our host, has to juggle each day: construction worker, member of an extended family, and leader of SEWA.

**Construction Worker –**

Madhu-ben grew up in a village in Ahmedabad District. Her parents were agricultural labourers, who would migrate for several months each year to neighboring Junagadh District to harvest peanuts. When Madhu-ben turned 10, she began working alongside her parents. At 13, she was engaged to Magan-bhai: a man from her own caste who lived with his family in Ahmedabad City. A year later they were married. For some years after their marriage, Madhu-ben and Magan-bhai lived with his parents and brothers. For the first two years of their marriage, Madhu-ben was not allowed to work outside the home but was kept busy doing most of the household chores. After some time, she began working as a construction worker. She would wake at 5:00 a.m. each day to make lunch for the extended family (9 persons at the time) before going for construction work: she said that she would make flat breads (*rotis*) from five kilos of millet (*bajra*) each morning .

At construction sites, most women are involved in lifting and carrying cement, bricks, sand, and other materials. When Madhu-ben first began working in construction, she did not know how to pick up and lift the tin basins (*tagara*) of materials without spilling them. She suffered skin abrasions when cement spilled on her. When we visited the site where a large private house was being built, Madhu-ben and her fellow workers enjoyed watching Arjan and I struggle to fill a *tagara* with sand and cement using a shovel, lift the filled *tagara*, and hand it to a male mason standing on a seven-foot high bamboo

scaffolding. At larger construction sites, particularly for high-rise buildings, women have to walk up rickety bamboo scaffolding balancing heavy loads or stacks of bricks on their heads. Accidents are quite common. For six or so hours of heavy work, Madhu-ben will earn 60-80 rupees (one of the higher daily wages among the SEWA membership). The work is often hazardous leading to chronic aches and pains, injuries of varying severity, and even death. Most construction workers learn their skills ‘on the job’. However, gender stereotyping prevents women from being assigned to and, therefore, being trained in higher-skilled tasks, such as masonry. So, recently, SEWA started a training programme for female construction workers to teach them how to do masonry work, including tile work.

From Madhu-ben’s perspective, and that of her fellow workers, the main problem is that they are not likely to get work every day. Most construction workers in Ahmedabad City are hired on a daily basis. Finding work is a daily struggle. Each day, in the early morning hours, construction workers gather at designated street corners – called *kadiya nakas* – across the city to wait to be signed up by the building contractors. We visited two of these recruitment corners late morning on the second day of our exposure visit.

At both of the recruitment corners, there were countless workers milling around with little prospect of getting work that day. The assembled workers had spilled over onto the street. At one corner, Ramila-ben, the SEWA facilitator, was deliberately pushed to the side by the driver of a passing motorized-rickshaw: as she explains, the construction workers and the vehicle drivers jostle each day for space on the road. When I asked the women who gathered round how many days they had gotten work in the last week and last month, the uniform answer was 1-2 days the last week and 4-5 days the last month. When I then asked whether they would find alternative work when they returned home from the recruitment corner, most of them said “no”. A couple of them, whose husbands were sick and unable to work, said they would ask better-off neighbours whether there were any domestic chores that they could do for pay in order to make ends meet.

Turning to the larger crowd of workers that had gathered, both men and women, I asked why they were not able to get work that day. They all had a ready set of common answers: there has been a ‘slump’ in the industry since the 2001 earthquake, due in part to the sharp rise in the price of cement and bricks as well as stricter government regulations; many of the jobs in the construction industry are being mechanized (notably, cement mixing, digging, and lifting); and there is increased competition for available jobs from migrant workers from the tribal districts of Gujarat.

Just after we left the second recruitment corner, we came across a vivid scene of mechanization in the construction industry: a large water or sewage pump was being laid into a deep and long trench alongside a major road. A big digger was being used to dig the trench, lift and lower the pipe sections, and fill the trench with dirt after the pipe was laid. In addition to the driver of the digger, there were only three construction workers – two women and a man – at the site. When we arrived, the three workers were scrambling up a steep slippery slope of dirt with empty tin basins (*tagaras*) in their hands. Soon thereafter, they were sliding down the slope of dirt with filled basins on their heads. I

asked Madhu-ben what they were doing: it turned out that their job was to seal the connecting sections between the pipes with a mix of sand and cement. Instead of scores of workers digging the trench and filling the trench, there were scores of on-lookers: watching the big digger in amazement or dismay. As one of the SEWA facilitators commented to me: “The machine does in five minutes what it takes 10 workers to do in a day”. When we turned off the main road, I saw two bob-cats parked on a side street. This was the first time that I had seen machines, other than tar and cement mixers, at a construction site in Ahmedabad City.

This scene graphically captures a development dilemma. India desperately needs better roads and infrastructure – and I recognize that roads laid and paved by machines are of better quality than those laid and paved without machines. Yet Madhu-ben and her fellow workers desperately need work – and I know that alternative jobs are not readily available even though the eastern part of Ahmedabad City where Madhu-ben lives is an industrial zone with diamond-polishing, ceramic, and other factories. But these industries are also in a ‘slump’ due, we are told, to a general economic recession. Several of the streets that we passed were lined by two-storied factory buildings in front of which were countless hundreds of parked bicycles: these are the diamond factories, the bicycles belong to the workers. One of the SEWA facilitators used her cell phone to call a factory manager that she knows to inquire whether we might be able to visit one of the factories, but the manager said he was busy.

### **Member of an Extended Family –**

Madhu-ben’s husband, Magan-bhai is the eldest of several brothers. When they were first married, Madhu-ben and Magan-bhai lived with his parents and brothers. Madhu-ben recalled that, when her husband went to work in a leather factory near her in-law’s home, she would watch him at work through a pair of binoculars. “We were very much in love,” she added. But, according to Madhu-ben, life with her in-laws was not very happy. The family squabbled about her proper role as daughter-in-law: her father-in-law wanted her to work outside the home; her husband did not want her to work outside the home; and her mother-in-law wanted her to do all of the housework. When Magan-bhai bought her a sari, her father-in-law said that she should give it to her sister-in-law. When her father and brother came to see her, her father-in-law prevented them from entering the house. When she became pregnant, she had to work as hard as before. To avoid the quarrels, Magan-bhai began to stay away from home and started drinking.

After the birth of their third child, Madhu-ben and Magan-bhai moved into a separate house across the street from her in-laws. According to Madhu-ben, all they took with them was 3 beds, 1 cooking pot, 1 cooking spoon, and their clothing. Even after they established a separate residence, she was expected to do chores for her in-laws. When her father-in-law fell ill and was hospitalized, they moved back in with her in-laws for two years. Magan-bhai, as the eldest son, had to run his parent’s household. Later, when the father-in-law fell and broke his hip, the in-laws shifted to the home of one of Magan-bhai’s brothers.

Madhu-ben told us the unhappy saga of life with her in-laws in the presence of her husband, who did not seem to take offence. Later in the jeep, as we were nearing SEWA's rural training campus in Manipur, she revealed a more private and painful side of the story: that her husband had had an affair with another woman and had drawn down all of their savings and gone into heavy debt to buy gifts for the woman. In my research and travels across India, I have often been told painful private stories by women I have just met. I never know quite what to make of the fact that they decide to confide in me, a stranger. In this case, the private story was told to both Arjan and myself. Since we have been asked to reflect on our exposure, both of us, with some hesitation, have mentioned this part of Madhu-ben's story.

Despite the sadness in her past, Madhu-ben appears resilient and reasonably happy now. Her father-in-law has died. Her mother-in-law and brothers-in-law live nearby and dropped in several times during our 24-hour visit. Her husband has broken off the affair and given up drink. If Madhu-ben hadn't told us her sad tale, we would not have suspected that relations with her husband and his family were - or had been - so strained. The younger of Madhu-ben's two married daughters was visiting her parents when we stayed in their home, together with her one-year old daughter. As a grandmother, I enjoyed watching Madhu-ben play with her granddaughter. As someone who grew up in India, I watched the easy flow of people into and out of Madhu-ben's home with nostalgia and longing: the busy pace of life in the USA precludes such frequent and spontaneous social interactions.

### **Leader of SEWA –**

About 16 years ago, a neighbour of Madhu-ben's – named Jasu-ben – told her about SEWA. Jasu-ben had come to know about SEWA through a SEWA leader (*agewan*), named Kanku-ben, who lived down the lane. With encouragement from Jasu-ben and Kanku-ben, Madhu-ben opened a savings account at the SEWA Bank. For six months, she didn't tell Magan-bhai about the account. When he came to know that she had an account at the SEWA Bank, he asked "what is SEWA?" After she described SEWA to him, he seemed satisfied and, indeed, has encouraged her participation in SEWA. Meanwhile, Kanku-ben had invited her to SEWA meetings: at that time, to mobilize members and leaders in that area, Ramila-ben (one of the two SEWA facilitators in our exposure) used to hold meetings in the area four times a month.

After four years of being an active SEWA member, and having participated in two or three SEWA training courses (on SEWA as a movement, on the legal rights of workers), Madhu-ben was chosen to become a SEWA leader (*agewan*). As a local leader, her primary responsibility is to recruit other women to become members of SEWA. Magan-bhai helps her carry out this responsibility by taking her around to various neighbourhoods on his bicycle. Madhu-ben claims that she is able to recruit as many as 100 members per month. As a leader, Madhu-ben has had opportunities for travel and exposure: she travelled to a city in a neighbouring state to see a slum upgrading project; and she went to Delhi with a delegation of construction workers to hold a rally and



submit a Memorandum to the Government of India demanding that the Government of Gujarat be forced to implement the national policy on construction workers.

During our time with Madhu-ben, we accompanied her to a meeting of the Construction Workers Trade Committee (Samity) at the SEWA Union head office. At that meeting, attended by about 50 construction worker leaders like Madhu-ben, we learned about SEWA's efforts with and on behalf of construction workers. SEWA first started organizing construction workers in 1998 and soon found that construction is a difficult industry to organize in, for several reasons. To begin with, it is an industry in which both men and women work. Since they began their organizing efforts at the recruitment corners where both men and women assemble, SEWA initially tried organizing both men and women construction workers. But the men soon began to dominate the meetings. So SEWA stopped its organizing efforts for two months and, when they resumed, began organizing only women workers. Secondly, it is an industry with long hours of work so that meetings have to be held at night. Thirdly, it is a capital-intensive industry in which, to leverage the amount of capital required and to secure lucrative bids, the building contractors often collude with city and state politicians.

Despite these constraints, SEWA has been able to organize 20,000 women construction workers since 1998 and to introduce some significant interventions – and policy changes – in support of construction workers. Most notably, SEWA has played a lead role in successfully lobbying for a state policy in Gujarat modelled on a national policy negotiated by other trade unions: the state policy includes a pension scheme for construction workers above 60 years of age, and a welfare scheme for construction workers and their families (financed by a 1% cess or tax on building schemes worth 1 million rupees or more per annum). In addition, SEWA has introduced a scheme whereby construction workers are given 'diaries' to record their days and hours of work: the diaries, which the workers not their employers hold only, represent the only means the workers have to prove that they are eligible to be considered as construction workers (the legal criterion is 190 days of work per year). The building contractors do not maintain such records: they simply tear up the worksheets of individual workers after the workers have been paid. Like other SEWA members, many construction workers have subscribed to the SEWA insurance scheme: which helps cover the costs of treatment if they are injured at their work. Finally, as noted earlier, SEWA has helped some women construction workers upgrade their skills by teaching them masonry and tile-work: trained women construction workers are able to earn as much as 100 rupees per month (compared to 60-80 rupees earned by less skilled workers).

The organizing of construction workers, and other trades in the SEWA membership, involves several layers of leaders and organizers. Madhu-ben is an unpaid local leader. Ramila-ben, who helped facilitate our exposure, heads up the section of the SEWA Union that organizes those members who sell their manual labour or provide services (one of the three main categories of SEWA members). Between Ramila-ben and local leaders like Madhu-ben, there are about 30 full-time paid organizers who organize eight different trades, totalling about 40,000 members, in the Labour and Services section of the SEWA Union.

During the exposure, it was hard to get a sense of the division of labour between these different layers of leaders and organizers. But it was easy to sense that each of the individual leaders gives strength to the organization and derives strength from it: there was a palpable feeling of sisterhood among the organizers, leaders, and the members. At one point during our exposure, when Ramila-ben described how she had come to know Madhu-ben, we all laughed as she traced the chain of connections from one 'ben' (sister) in another part of Ahmedabad City to a second 'ben' in Madhu-ben's area of the city to Madhu-ben herself. Later, when Madhu-ben described the kind of support that she received from Ramila-ben during her private crisis, we all reflected on how the individual and collective strength that are nurtured through these personal connections reinforce each other.

### **Membership-based Organizations of the Poor: Cross-Cutting Themes from the Conference**

Note by Marty Chen

In his opening statement at the conference, Ravi Kanbur stated the underlying premise of the organizers of the conference: namely, that membership-based organizations of the poor help the poor mediate the process of economic development, globalization, and technological change. Our question was: how? At the conference, a wide range of membership-based organizations were discussed, including:

- Trade unions
- Cooperatives of various kinds: production, service, marketing, credit, bank
- Worker committees
- Savings-and-credit groups/self-help groups
- Community-based finance institutions
- Funeral associations
- Informal insurance institutions
- Producer groups
- Village or slum associations
- Community based organizations, some of which represent traditional social groupings (based on kinship, caste, patron-client relationships)
- Clubs: youth, recreational

In addition to this range of primary groups, the conference participants also discussed various ways in which primary groups link to each other: through federations and through issue-based coalitions or networks, both secular and religious.

Given this diversity, how well does the underlying premise hold up: namely, that membership-based organizations of the poor help the poor mediate wider structural forces? In what follows, I pull together what I thought were some of the cross-cutting themes of the conference: keeping this central question in mind.

#### 1. Membership-Based Organization and Non-Governmental Organizations

Another underlying premise of the conference organizers was that membership-based organizations are different from other non-governmental organizations. Membership-based organizations are assumed to operate on democratic principles that hold the elected officers accountable to the general membership. This is seen to provide both *internal accountability* (leaders are elected) and *external legitimacy* (leaders represent their constituency), characteristics not shared by other non-governmental organizations.

## 2. Membership-Based Organizations of the Poor and Other Membership-Based Organizations

Renana Jhabvala of SEWA explained that the organizers of the conference discussed several alternative terms – including, membership-based organizations of workers – to try to capture what we had in mind: namely, that the working poor need to be organized, need to be recognized, and need to have a “seat at the (policy) table”. None of the terms we could think of were adequate so we settled on “membership-based organizations of the poor”: putting an emphasis on *of* (not for) and *the poor* (not the non-poor). There was a fair amount of discussion during the conference regarding the fact that some membership-based organizations of the poor, like SEWA itself, include non-poor members. But, according to SEWA and some outside observers (like myself), this does not make SEWA a membership-based organization *for* the poor because the management and governance structures of the organization are predominantly comprised of working poor women. There was a general consensus that membership-based organizations of the poor are membership-based organizations in which the majority of members are poor and the organization is accountable to the poor.

## 3. Membership-Based Organizations of Workers and Other Membership-Based Organizations of the Poor

Given that SEWA was the host and focus of the conference, there was an implicit bias in the discussion towards membership-based organizations of (the poor as) *workers*: that is, membership-based organizations that organize the poor around their identity as workers, not as poor people or a vulnerable group. As Renana Jhabvala explained in her opening remarks, organizing the poor around their identity as workers has several advantages: it helps focus policy attention on the poor as economic agents – as contributors to the national economy; it also helps minimize other identities – which are often used by politicians to divide people - such as caste or religion; and it helps bring together people around two common basic needs – the need to earn a living and the need for a sense of dignity.

## 4. Roles Played by Membership-Based Organizations of the Poor

As Edward Walker stated in his comments during the reporting-out session after the Exposure, SEWA seems to be playing three distinct roles in an effectively synergistic manner:

- Service provision
- Policy reform

- Member engagement

The organizers of the conference, myself included, would add a fourth role to this list: mediation between the macro-environment and the micro-reality of the lives and work of SEWA members.

Not all Membership-Based Organizations of the Poor seek to – or would be able to – play all of these roles. The funeral associations, described by Joachim de Werdt, play two of these important roles: member engagement and service provision. Although they fill a gap in the coverage of the formal insurance industry, the funeral associations do not seek to change the formal insurance industry.

One way to classify membership-based organizations of the poor, that captures some of this diversity, is as follows:

| GENESIS/<br>DRIVING FORCE | ROLES AND ACTIVITIES |                      |                  |                          |
|---------------------------|----------------------|----------------------|------------------|--------------------------|
|                           | INTERNAL             |                      | EXTERNAL         |                          |
|                           | Member<br>Engagement | Service<br>Provision | Policy<br>Reform | Environment<br>Mediation |

Poor Members

Non-Poor Members

Outsiders

Mix

## 5. Trade Unions and Other Membership-Based Organizations of Workers

Another cross-cutting theme of the conference was that trade unions are only one form of membership-based organizations of workers. The other main legal form discussed at the conference was cooperatives. Other forms, not always legally recognized, included producer groups of various kinds, worker committees (as in the case of the migrant women workers in south China described by Pun Ngai), and coalitions of worker organizations such as StreetNet (the international coalition of street vendor associations) and HomeNet South Asia and South East Asia (regional coalitions of home-based worker associations). Other themes related to the issue of trade unions and other membership-based organizations of workers that emerged included the fact that a) trade unions of formal workers have only just begun to reach out to organize informal workers; b) organizing in the informal economy requires different strategies and approaches than organizing workers in a large formal factory or firm; and c) trade unions of informal workers often take an integrated approach that goes beyond just collective bargaining. For instance, SEWA takes an integrated approach that involves the joint action of trade unions and cooperatives or, as SEWA puts it, the combined strategies of ‘struggle’ and ‘development’: SEWA is a registered Union but many of its sister institutions such as the SEWA Bank are cooperatives.

## 6. Non-Governmental Organizations and Membership-Based Organizations of the Poor

In addition to distinguishing between these two types of organizations, the conference participants spent some time discussing the relationship between the two. Many membership-based organizations of the poor enter strategic partnerships with non-governmental organizations that provide services, join in advocacy efforts, and/or otherwise help mediate the external environment. The notable example presented at the conference by Celine d’Cruz was the joint action of SPARC in Mumbai with other national and international organizations, some of which are membership-based organizations.

## 7. Role of Non-Poor in Membership-Based Organizations of the Poor

A related theme was the role of non-poor in membership-based organizations of the poor. The non-poor in membership-based organizations of the poor are seen to play two broad types of roles: internal and external. In terms of internal roles, some membership-based organizations are self-started while others are started by non-poor outsiders while still others, like SEWA, are started by the poor with the help of a sympathetic non-poor person already known to them. Also, some membership-based organizations remain small and internally-focused and devise their own self-government and self-management structures. While others, especially those that grow in scope and size, often rely on non-poor members to provide technical and managerial support. In terms of external roles, non-poor members of membership based organizations of the poor help raise external funds, frame issues, leverage policy reform, and otherwise mediate the external environment. As Joe Devine mentioned at the conference, the poor are often poor in people (that they can turn to or rely on) not just in power and other resources: in such cases, sympathetic non-poor members can help leverage contacts, power, and influence. The challenge is to ensure that the non-poor members do not dominate the poor members or control the organization as a whole.

## 8. SEWA as a Membership-Based Organization of the Poor

As noted earlier, SEWA is a membership-based organization of the poor in that working poor women represent the vast majority of its members and the majority of its governance and management structures. Clearly, non-poor members have played key roles in the formation, growth, and overall effectiveness of the organization. Equally clearly, SEWA has worked systematically from its formation 33 years ago to build a whole set of membership-based organizations that can assume over time the governance and management of its many institutions and activities. Working poor women represent the majority of members in the executive committees and the governing bodies of the SEWA Union and its sister membership-based organizations – such as the SEWA Bank, the various cooperatives, and the cooperative federation. Working poor women represent the vast majority of the decentralized management teams that implement and oversee its integrated activities on the ground.

Given SEWA's rapid growth in members in recent years, and its plans for expansion, the conference participants rightly raised – and SEWA recognizes - the challenge of keeping the governance and management structures both as effective and democratic as they were before SEWA began its recent expansion. This challenge has at least two major dimensions: keeping the leaders and elected representatives of the organization fully accountable to the general members; and keeping the governance and management structures fully accountable to the leaders and elected representatives. The foundation or cornerstone of the whole organization is the general members who need to be familiar with, share the values of, and have trust in the leaders and the organization as a whole. As SEWA expands, this will require building up the capacity for and commitment to membership training and meetings of all kinds on a regular planned basis to reinforce this knowledge, shared values, and trust.

In closing, I would like to put forward a set of propositions as an alternative formulation of the underlying premise of the conference organizers (myself included):

- # 1 - Without their own MBOs, the poor will not be able to mediate the wider environment and hold it accountable
- # 2 – Without MBOPs to put pressure and make demands, more powerful interests in the wider environment will not be responsive or held responsible
- # 3 – But not all MBOPs seek to mediate the wider environment
- # 4 – And not all MBOPs are able to mediate the wider environment
- # 5 - Most MBOPs will need sympathetic non-poor members or non-poor outsiders to help them mediate the wider environment

And I would like to second the notion, put forward by Renana Jhabvala, that organizing the poor around their identity as workers has several advantages as it helps a) focus attention on the poor as economic agents; b) minimize other identities (such as caste and religion) which are often used to divide people; and c) it helps bring people together around their common basic needs of livelihood and dignity.

**Madhuben Maganbhai Makvana—Arjan de Haan**

## **The SEWA Exposure and Dialogue Programme, January 2005**

Notes by Arjan de Haan

As many of the other conference participants, for me this was not the first exposure to the lives of poor people in South Asia. Our visit to Madhuben and her family was nevertheless extraordinarily instructive, and it certainly made the subsequent conference on organisations of the poor one of the most interesting conferences I ever attended. The small group with which I spent the two days in Ahmedabad made the experience even more special, as both the conference participant Marty and the SEWA workers and facilitators Ramilaben and Darshitaben added a great deal of personal experience and motivation to the programme.

Many, many impressions, of course, entered my consciousness during the two days, many of which no doubt already evaporated. If there was one that appeared most important immediately after the visit, that gave me most food for thought, was in the intersection of personal lives and the outside world, of both work experience and the amazing organisation of which Madhuben is a member – SEWA as an over-arching organisation, and at the core of our visit the organisation of construction labourers that now counts 20,000 workers, in very difficult circumstances providing workers information about legislation, assisting them to be recognised as workers, providing a health insurance scheme, and skills upgrading, and most recently having registered a cooperative.

Our host lady narrated to us an amazing life story, of relative fortune and upward mobility at some point in her family history, and subsequent crisis and enhanced vulnerability, caused by external events as well as the actions of members of her household particularly her husband, Maganbhai. It might be worth reflecting further on the way such personal experiences are translated and reported through an exposure and dialogue programme like this: on the one hand enormously enriching for us outsiders (and hopefully helpful for SEWA members), but at the same time, as a conference participant pointed out, one wonders about the borders of privacy – probably very few of us conference participants would like to be exposed in a similar vein (and, possibly, relationships of power and inequality are reproduced in the one-sided way in which information during our exposure was elicited or volunteered).

Our host is a construction worker, living in a small colony with many people from the same rural areas from which they had migrated. Her work involves presenting herself at local ‘labour markets’ – ie the groups of working men and women that are visible on many crossings in a city like Ahmedabad - each morning hoping to find an employer that will take her on, which is by its nature very insecure and recently had become even more difficult. I do not recall when Madhuben started working as construction worker, but it became clear that previously they had known better fortunes. Her husband had been engaged in various activities in supplying parts of cars – a large pile of devices that had gone out of use with introduction of new technologies still present in their home. At some point they had been able to improve their housing, now a pukka construction of two rooms plus storage space.



How exactly the crisis in the family's economic situation started may be difficult to trace. Also, the extent of crisis also would not have been immediately visible - it was only from stories told by Madhuben in the car on the way to the conference venue that we realised the extent of her debt and monthly repayment obligations, and that she even may have had to borrow money for the meal of our visit (the story also greatly surprised us, as her husband had appeared as very supportive, as for example he had accompanied Madhuben while she was recruiting women for the organisation). But in any case, Madhuben and her family have experienced several years of severe crisis, which was caused by her husband's drinking habits and an affair that he started with another woman, and had spent much of their wealth and savings on, which had spiralled downwards into serious indebtedness.

Madhuben's close association with SEWA, and with Romilaben in particular but the SEWA sisters more generally as well, while based on her identity as a construction worker, had been closely linked with this personal crisis. Romilaben had continuously supported Madhuben in her struggles – in Madhuben's words helping her to carry on. This support was partly of an economic nature, related to SEWA's core mandate, but at least as important appears to have been the moral and practical support, not least in pleading with the husband to change his patterns of life, probably playing a key role to keep the marriage together for example. There is no doubt that such support may seem to be conservative, but in the environment of poor working women there is practically no alternative, and women said that they were rather beaten by their husband than be without them – single women are almost certainly more vulnerable than those suffering from violence within the family.

In any case, it became clear from Madhuben's personal story that much of her current personal strength and self-esteem derived from her association with SEWA. Conversely, Madhuben story illustrates how SEWA's strength as an organisation thrives on the personal connections, an impression reinforced during our meeting at the SEWA headquarters with a group of grassroots organisers. Madhuben's commitment to the organisation appeared to be very much a response to the support she had received, and continued to receive, from women like Romilaben.

The personal interconnections that were highlighted during our visit are remarkable within such a large organisation. As much as one cannot be certain – in a strict scientific sense – how much SEWA has contributed to the well-being of Madhuben, one can also only guess how the nature of the organisation will change while it is expanding. Nevertheless, in the current form of over 400,000 organised women workers in Gujarat it appears well possible, at least on the basis of our discussions, to maintain the very personal nature of the organisation, with poor working women deriving self-esteem from the engagement with and support by SEWA's grassroots organisers, and SEWA in turn depending for the extremely difficult task of organising on many committed women. When the organisation grows, its democratic and representative nature inevitable changes, and has changed – but any assessment of the structure should not be restricted to

its formal aspects but also includes the informal interactions and the links that contribute so much to the dignity of working women as we experienced during our visit.

Finally, some thoughts on the experience and organisation of the exposure and dialogue itself. The way the visit was set up greatly contributed to the learning. The small groups, carefully chosen with an eye on particular interests of visitors, and the skillful mediation by the facilitators, all made the experience extremely rich. As I said above, this was not my first close interaction with poor people in India, and the programme has not radically altered my view of the world, as a social scientist or in a personal sense - though it perhaps did change my view in understanding the rationale of an organisation like SEWA, as highlighted above. For me personally, and as the only man in our small group, it was particularly interesting to continue to focus on the views and experiences of women – otherwise it is almost inevitable that discussions become dominated by men, as indeed SEWA organisers themselves experienced when trying to organise women in public space.

I believe that it is important to continue to emphasise how small the glimpse – no doubt biased by the nature of our visit – is that one observes through such a visit, and would observe even if it was 2 or 3 days longer (in my own field research in Calcutta I was amazed by the continued confusion about the ‘exact’ life history of even the person I had known best for 9 months). The way our host’s personal story was narrated at the end of our visit showed how much the visitor’s view of reality is determined by particular circumstances, and chance. I also found one of the comments by SEWA participants during the feedback session very instructive: they found the visitors’ repeated questions regarding the ‘key event’ in the history of the organisation and the lessons learnt from that very difficult to answer, suggesting that the complexity and diversity of experiences cannot be easily captured in a short space of time. Therefore, it may be important to keep the programme of dialogue and exposure as flexible and informal as possible: while it is good – and extremely helpful for us – to organise the visit well, for me the key value lies in the opportunity to spend an extended amount of time with a few people that we do not associate with on a daily basis, not to understand ‘the reality’ of ‘poor people’, but to hear some life stories, in a way in which they prefer to narrate them to outsiders like us.

## **SEWA in the context of economic change – some thoughts on people’s organisation**

Arjan de Haan

The starting point of the conference as articulated by Ravi Kanbur I thought was a useful and important one: the question on how people’s organisations mediate processes of economic development, of globalisation and technological development.<sup>3</sup> For free-market economists, organisation may appear as anomalies, as market distortions; but for working people they form key links in which they experience the vagaries of economic processes – in the experience of SEWA leader Madhuben the personal contacts that the organisation provided, in her own words stopped her from committing suicide, and quite clearly had contributed greatly to her personal dignity.

SEWA forms a – possibly – unique example of organisation of people working in the informal sector. Its uniqueness may be more in the fact that it organises people primarily on the basis of their identity as labourers rather than as *poor* people (women) – this may be a core distinction that may have been implicit within our discussion but may have warranted more explicit discussion. It differentiates itself from regular trade unions by the fact that it operates only within the informal sector, focusing on and led by women, implying a wide range of occupations from self employed small activities to contract labourers in construction (with a very impressive 20,000 female construction workers as members) – in fact, its basis for organisation may be seen to be the parts of the labour force that has been neglected by trade unions, in India as elsewhere in the world (typically forming 90 per cent of the labour force in urban and rural areas in poor countries). While SEWA’s history of difficult relationship with Ahmedabad’s main trade union (the Textile Labour Association) is unique, in a way it illustrates a much more common problem, of neglect – academic and political – of the majority of workers. In this short note I’d like to highlight – in speculative mode – on the origins and reasons for this neglect, and how these may affect the potentials of organisation.

The neglect of what is commonly known as the informal or unorganised can be ascribed to many factors, in ideological, political and academic spheres. First, the informal sector for many people has been the antipode of modernisation – in fact the modern-traditional distinction has been almost synonymous and has preceded the formal-informal distinction (Boeke’s dual economy), and the very fact that the informal sector has been defined as ‘that-which-is-not-formal’ (and debates around formalising the informal sector) despite being numerically far dominant illustrates the modernisation paradigm. For decades, thus, the predominant ideology has predicted, or wished, the gradual disappearance of ‘informal’ activities; I believe that even in the face of (now decade or more long) *expansion* of informal sector in many countries this ideology has continued to predominate. This ideology sets an unfavourable scene for the possibility of organisation, possibly quite different from the oft-celebrated organisation of workers in ‘modern’ factories (though the opposition against entrepreneurs, and the ways in which workers’

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<sup>3</sup> In an on-going joint-donor research programme on Pro-Poor Growth, it appeared to be difficult to capture the impact of civil society organisation: while the impact of institutions generally is now well-captured in development discourse, this is not the case for people’s organisations.

organisation can be threatened by employment of migrants, remain the same, at least in the case of construction labourers).

Second, and closely related to the first, political and policy frameworks have implicitly if not explicitly discriminated against informal activities.<sup>4</sup> Many of SEWA's activities are a reflection of this: for example, its efforts to create awareness of existing legislation are a conscious reaction to the policy failure to realise existing rights; the provision of diaries for recording numbers of days worked is meant to be recognised as workers similar to employees in the formal sector; and the introduction of the insurance scheme a reaction to the exclusion of informal workers from mainstream insurance and social protection policies. The way in which this discrimination affects the potentials for organisation has two sides: on the one hand it starts from the adversarial position of at best neglect and at worst repression (as in the case of removal of street vendors, slum clearance, etc.); on the other hand it also provides the practical entry point of organisation, responses to practical needs illustrated for example by the medical insurance scheme.

Third, while it is not difficult to provide an economic rationale for the expansion of the informal sector – as Hernando de Soto has done from a neo-liberal and Jan Breman and others from a critical/labour perspective – it is not that evident why the trade unions have – on the whole, despite perennial calls from within to address the issue – continued to neglect the well-being of workers outside the formal sector. While on the one hand it is evident that unions have continued to focus on workers in large enterprises; on the other hand it is not clear why they have not been able – or at least tried - to expand their membership in the face of fairly rapid reduction of employment in the large factories such as the textile industry in Ahmedabad, or the jute industry in Calcutta on which my own paper focused. While the reasons for the neglect might be worth further study, it is clear that such neglect has existed, and that in many cases this neglect has had a gender bias. SEWA's growth *in opposition to* trade unions, thus, provides an example of a more general phenomenon related to the possibility of organisation by workers.

While the three issues raised above to me appear worth further investigation, a fourth set of questions relates to the academic disciplines of development studies and similar itself. To start with, it may be worth reflecting whether, simply put, *labour* and *employment* have been on the agenda: in my experience in development agencies at least there is only a marginal interest in labour as subject of study and policy approaches, even in the narrow sense of labour markets.<sup>5</sup> And beyond that, much enquiry related to labour has

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<sup>4</sup> Policy frameworks of international organisations also might usefully be subjected to further scrutiny; for example, while the World Development Report 2005 on investment climate explicitly discusses the informal sector, it remains a question whether it does justice to the sets of activities that typically form the largest proportion of economic produce, and by far the largest proportion of the working population.

<sup>5</sup> As mentioned by Martha Chen, the absence of a Millennium Development Goal related to employment seems illustrative of a wider problem. The only reference to work, if I'm not mistaken, is in the rather unhelpful gender-related indicator of proportion of women in non-agricultural wage employment (formal and informal) – while very clearly even gender disparities within wage employment (formal, informal, agricultural) might be far more relevant. The lack of development discourse's attention to employment is probably linked to the fact that interventions are thought to be distortionary – which the SEWA experience suggests is not necessarily the case.

continued to be based in a modernisation paradigm as referred to earlier, including: the definition of informal work as, essentially, non-modern and as to be integrated in a presumably modern sector; assumptions that protective measures (eg social protection, with the ILO providing some but perhaps marginal exceptions) could not be extended to smaller enterprises and independent workers; lack of data and efforts to collect them that allow meaningful analyses of informal work (again, ILO providing an exception); historians' continued emphasis on aspects of labour in large-scale enterprises; perhaps even the lack of investigation of organisation around issues and identity of work despite huge amounts of research into the phenomenon of NGOs including in micro-finance; etc. The point here is not that there has been no work that has gone beyond this narrow focus – far from it – the question worth exploring in my mind is why this has not entered the core of the development debates. For this to happen, I think it is essential that the debates move from seeing the informal sector as residual, to one that sees it as constituting the core of the economy in probably all poor countries, but also that the existence of the informal sector does not occur in a vacuum, but is constituted through economic and other policy frameworks.

Finally, from my perspective within a development agency, perhaps the key lesson from the workshop and exposure programme has been to highlight the importance of labour/work, as both an academic and practical (organisational) category. The development debates over the last decade and a half has had a strong focus on poverty; rightly so, but this has perhaps neglected: a) one of the key ways in which poverty is caused (ie labour markets), and b) the question whether 'poor people' (or even 'poor women') is the relevant category along which people are likely to organise and collectively aim to improve their well-being.

**Rafkutben Fatemohammad Mansuri—Jan Theron**

## **A NOTE ON MY STAY WITH A HOMEWORKER IN URBAN AHMEDABAD**

**Jan Theron**

I have approached the writing of this report with some trepidation. That is because, although I have unquestionably been enriched by my stay at the home of one of SEWA's members, on 18 and 19 January this year, I do not feel entirely free to reflect critically on the experience. Partly that is because I do not want to seem ungrateful. Partly it is because there is a degree of hype about both the Exposure and Dialogue Programme (EDP) and SEWA that I was not altogether comfortable with. But mostly it is because the period of exposure was short, and we were reliant on translation. So inevitably one risks being superficial, if not getting the wrong end of the stick altogether.

I tried to verify and check certain observations during the remainder of my stay in Ahmedabad. I have therefore included in this report things I observed or found out up until the day of my departure. Even so, I am left with more questions than answers. In particular I am left with questions about the nature of SEWA, and its significance for trade union organisation, and the organisation of workers in the informal economy. This of course relates to the theme of the conference I was in Ahmedabad to address.

One set of questions relates to the nature of SEWA as a hybrid organisation. In what follows I consider the different aspects of SEWA I encountered, which are by no means the entirety of the organisation. But the overriding question is one I had in my mind on my arrival. It is as follows: to what extent are the achievements of SEWA bound up with Indian particularities? Or with the particularities of Gujarat state, where the overwhelming bulk of its members are located?

Our first organised activity was a visit to the Gandhi ashram. This, for me, under-scored the validity of this overriding question. Clearly Gandhi is held in particular esteem in Gujarat, his home state. Gandhi was also closely associated with a particular tradition of trade union organisation, in the textile mills of Ahmedabad. The roots of SEWA, we later learned, can be traced back to the organisation of self-employed women into a branch of the Textile Workers Association, and the closure of the textile mills in the 1980s. Moreover the significance of Gandhian philosophy for SEWA was also emphasized at various points, during this visit and subsequently. Certain features of this philosophy and this tradition of trade union organisation must be noted at the outset. One is an apparent reluctance to adopt militant or confrontational strategies vis a vis employers. Another is an extremely cautious attitude towards politics, and political organisation.

From the ashram we went to Banascraft shop. This, we were told, was a retail outlet for products (mainly garments) made by SEWA members. The labels on the items confirmed this. "Sells products made by women artisans from earthquake affected region of Banaskantha region...SEWA organises craftwomen and helps them towards economic self-reliance..." it says on one side of the label. Clearly, therefore, these are products targeted at the buyer with a social consciousness. The statement on the other side of the

label emphasizes this: “65 percent of your money directly goes to women artisans.” I shall consider certain implications of this statement below.

That evening we were received in the plush environs of the Cama Park Hotel, where we were each introduced to the members who were to be our hosts, and the SEWU members who were to accompany us. My host was Rafikunissa Fateh Mohammed Mansuri (Rafikunben). She was described by SEWA as a garment worker, making ready-made garments. I would categorise her as a homemaker. By homework, I refer to work undertaken at a person’s home on contract, either for an employer putting out work to the homemaker directly, or more usually via an intermediary.

Clearly careful thought had gone into the allocation of delegates to hosts. The delegate who was to accompany me, Pun from Hong Kong, had written about workers in China working in garment factories, amongst others. I had been part of a research project on homework in the garment industry in South Africa, although I doubt whether the organisers can have known this. Our research project showed that these homeworkers are almost entirely female, and in many cases produce garments for the big retailers, via one or more intermediary. They were also not unionised. One of the questions we had sought to raise through our research is the possibility of their being organised, with SEWA as an example. Needless to say I was delighted, therefore, to have firsthand contact with SEWA’s organisation of homeworkers.

My discomfort at the EDP process concerned the assumption on which it seems to be premised. This, bluntly put, seemed to be that the delegates were there to learn from SEWA how the poor are organised. It also seemed to be that this was the delegates first exposure to conditions of the poor, and was bound to be a life-changing experience. Certainly I learnt a great deal from and about SEWA from my stay with Rafikunben. At the same time it was not the first time I have stayed in a poor household, and it was probably not the poorest household I have stayed in. The same is true of some other delegates I spoke to, informally. What was valuable about it was as a ‘crash course’ in the particular experience of being poor in India, and perhaps in Gujarat.

I would therefore have liked to see a greater emphasis on an exchange of different experiences that the delegates brought with them to Ahmedabad, and the light their experience throws on the particular experience in India. On the other hand this report is an opportunity to engage in such a process, which I shall now attempt to utilise.

### **The home is Rafikunben’s workplace**

Rafikunben stays in a predominantly Muslim district of Ahmedabad (Noorbhai Dhobi Ni Chali). It is a traditionally working class district. There is a derelict textile mill located nearby.

On approaching the block of houses where Rafikunben’s house is located one immediately hears the chattering of sewing machines. In a room that is open to the street there are five men working at sewing machines, embroidering garments. Round the



corner is the entrance to Rafikinben's house. Her machine is in a second floor room that opens onto the roof top of the house. Across the alley, a metre and a half wide, there is the noise of a sewing machine from the first floor. The sound of machines is to be heard on and off late into the night. We were told that many of the workers working from home were formerly employed in the mills.

We observed Rafikinben making a child's pair of shorts. These sell for 10 rupees. Rafikinben is paid 1 rupee for each pair she produces, which is 10 percent of the sale price<sup>6</sup>She estimated that she could earn about 50 rupees a day working in this fashion. It does not seem that Rafikinben has any concept of a workweek. Every day is a workday. But assuming a six day work week, this would represent 300 rupees a week. The men embroidering in the street below, by contrast, earn about 150 rupees a day. Embroidery is relatively more skilled, and also requires specialised machinery. So in this instance, as is so often the case, more skilled work is the preserve of men.

It seems Rafikinben is paid by an intermediary, or agent, who in turn delivers the garments to a retailer. One such intermediary sells cloth bags made from scraps, and lives across the alleyway from Rafikinben. He showed us a room in his house, filled to the ceiling by stacks of cloth. These, it transpired, were bundles of bags made up by the women to whom he puts out work. He regularly 'employs' about 5 women, and pays them per bundle of bags produced. However there is no contact between the retailer who buys the bundle from him and the workers.

Rafikinben also did not know the destination of the garments she used to make until she was organised into the union. Through SEWA, she and other workers have been able to trace and identify the retailer for whom they work. Rafikinben refers to these retailers as 'the employers'. Although they, no doubt, deny the existence of an employment relationship, SEWA has managed to persuade them to raise the rates that they pay the women. Rafikinben also told us about what seems to have been a defining struggle for the organisation of these homeworkers, when Kanhaiya, an important employer, refused to give certain SEWA members work.

SEWA, we were told on various occasions, adheres to Gandhian principles of non-violence. The struggle with Kanhaiya was resolved after a confrontation with the homeworkers, in which he denied any relationship with them. The homeworkers responded by producing a pile of clothing they had made for him. When they asked him to whom the clothing belonged, he maintained he did not know. The workers then said that if the clothing did not belong to anyone, they would burn it. They proceeded to do so. This resort to 'violent' action was perceived as a breach with Gandhian principles. It was nevertheless necessary, and ultimately effective. There is no longer a problem of SEWA members being victimised.

### **SEWA as a trade union**

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<sup>6</sup> That is comparable with what homeworkers we had interviewed in Cape Town and Durban are paid.

The context in which trade unions became industrial unions was a Fordist system of mass manufacture. In this system, the relationship between the employer and workers, and between the workers themselves, is readily apparent. To this extent, trade unionism is a natural response to this form of production. Even so, trade unions are tasked with responding to aspects of the relationship between workers and the employer that are not obvious. It may be that the owner of the enterprise is not the person with whom the workers are used to deal. It may be a question as to how their enterprise relates to others within the same group of companies, or the same industry or sector (however these terms are defined). Similarly, trade unions are tasked with responding to questions relating to the relationship between workers in the production process, such as between workers with different levels of skills, or between those in supervisory positions, who perhaps aspire to be managers, and the relatively unskilled.

Historically, trade unions have responded to these issues in a great variety of ways. To evaluate their response in each instance, it is necessary to understand the production process in which their organisational activity is located. It is in relation to this that one can understand a union's membership constituency: that is, apart from the actual members, the potential membership or the constituency the union targets to organise. It is also through defining a trade union's constituency that its effectiveness can be gauged.

SEWA, as I understand it, defines its broad constituency as self-employed women.<sup>7</sup> However within this broad constituency there are industrial sectors, or trades (as SEWA refers to them). Garment manufacture is one. In South Africa, garment manufacture is still taking place in Fordist workplaces, with the workforce in the main urban centres covered by a negotiated agreement<sup>8</sup>, and workforce in peripheral areas earning far lower wages. However alongside the formal industry the informal economy in the urban centres is burgeoning. The formal industry is thus under pressure from within. At the same time it is under pressure from without, in the form of cheap imports primarily from China.

The principal difference between the situation of homeworkers manufacturing garments in South Africa and India therefore seems to be that in South Africa it is entirely a clandestine phenomenon, taking place illegally alongside a formal industry, whereas in India the formal clothing industry is either non-existent, or non-existent in Ahmedabad. We were told that the only place production in the formal economy was taking place was in textiles, in Surat. It was unclear why textile mills had been able to survive in Surat (which is also in Gujarat) and not in Ahmedabad.

If there is thus a conflict of interest between the homeworker in the informal economy and workers in the formal economy, it is certainly not of the same magnitude it is in South Africa. Moreover in the context of an economy in which employment is overwhelmingly in the informal economy, the significance of homework seems to be not so much that it is clandestine, as that the relationship between the person putting out work and the person doing the work is mystified.

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<sup>7</sup> I would have liked to see, and omitted to ask for, a copy of SEWA's constitution.

<sup>8</sup> Primarily Cape Town and Durban.

We have seen how SEWA has fulfilled the role of a trade union in de-mystifying this relationship. How then has it responded to questions regarding the relationship between skilled and unskilled, and between supervisory workers and those at the bottom of the production chain? We were given some insight into this at a meeting of the trade committee on the afternoon of 18 January, at the SEWA reception centre. This was a meeting of representatives of the retail garment workers, which takes place monthly, where problems concerning the workers are raised and addressed.

The attendance at the meeting was impressive. There were between 50 and 60 women present, besides officials of the union. Each of these represents a membership in the district of the city she has come from. Most women who got up to speak claimed to represent between 200 and 300 workers. We were obviously not in a position to verify this, and it would be understandable if some had exaggerated the numbers. It is nevertheless clear that SEWA has achieved an impressive level of organisation. It was also clear that through meetings such as this, the women had achieved a consciousness of their common situation such as could only be achieved through trade union organisation.

Representatives at the meeting were asked to report on the problems their members had raised. One raised the cost of electricity. That was also a problem Rafikinben had raised with us that morning. In Ahmedabad electricity is supplied by a private company. Commercial users pay at a higher rate than domestic users, and as soon as the company is aware there is a sewing machine in the house, it imposes a commercial rate. This struck us as iniquitous, and we suggested SEWA might campaign against this practice. Other problems raised concerned misconceptions about the provision of identity cards to the workers. The provision of such cards relates to a campaign by SEWA to increase the visibility and recognition accorded homeworkers. Yet another problem, discussed in more detail below, related to their inability to undertake better paid work without certain skills, and the need for training to improve the workers levels of skills.

But the last two problems concerned longstanding issues, which had obviously been discussed at numerous meetings before this one. In fact there was no real point to the discussion. It was not structured in such a way as to arrive at a conclusion or decision, and there did not seem to be any agenda. On the matter of identity cards, for example, one might have expected someone to give a report, to be followed by a structured discussion of the issue. I formed the impression that much of the discussion was for the benefit of the visitors, and that (kneeling in front, facing the representatives) we were too much the centre of attention. Had we been absent a very different kind of discussion might have taken place. It also crossed my mind that the attendance might not have been as good. Be that as it may, the quality of the proceedings was not as impressive as the attendance.

After spending the night at Rafikinben's house we had the opportunity to observe another aspect of SEWA, which provided some insight into how it was addressing the relationship between homeworkers making clothing and those in other sectors of the informal economy. This was on a walk from Rafikinben's home to a nearby district (Haji Gafoor ni Chali) to collect trade union subscriptions from a member there. On the way

we chanced to meet three sets of SEWA members. The first was a woman making bangles. The second was a group of construction workers laying the foundation for a house. The third was a group of paper pickers. We spoke to the leader of this group, a charismatic woman whose enthusiasm for the union was palpable. Clearly SEWA has achieved a high level presence in urban Ahmedabad.

The collection of subscriptions is clearly a vital element in cementing the relationship between SEWA and its members. However the amount of the subscription is 5 rupees a year. This can clearly not cover the costs of running the union. One percent of wages is a rough standard for trade union subscriptions, once advocated in South Africa. It may be this standard is inappropriate in the Indian context, but it was certainly possible for a trade union to be financially autonomous at this level of subscription. One percent of wages at Rafukinben's level of earnings would be 3 rupees a week, or some 150 rupees a year. Of course many members will be less well off, and there are definite benefits in having one cash subscription for all members. This nevertheless suggests that the union is very far from being self-sufficient. This in turn raise questions as to whether it is primarily a union at all.

One of the questions Pun regularly asked workers was why they belonged to SEWA. There was never a very clear answer. This does not mean there are not good reasons for belonging to SEWA, but perhaps that the reasons are manifold, and do not only or primarily relate to the services SEWA provides as a union. In fact access to loans from SEWA bank seemed to be a stronger factor than any trade union services provided. On the other hand there are many intangibles to membership of an organisation that are not easily expressed. These include the sense of security it provides, and a sense of belonging.

### **SEWA as women's organisation**

A sense of belonging to a larger organisation with credibility and influence is also tied up with issues of gender, and the particular role of women in relation to work. In South Africa as elsewhere one is used to women being allocated unskilled work. At the same time there is a notion of 'women's work' that clearly does not have the same meaning as in the Indian context. Thus one would not expect to see women employed in heavy physical work, such as the construction workers we encountered, least of all in an urban context. There are also men doing what would be regarded as typically 'women's work' in a South African context, such as embroidery.

The men engaged in embroidery raised, for me, a question as to whether the gender composition of SEWA could be reconciled with its trade union function. For if, as I have suggested, a trade union is tasked with responding to differences between workers, how is it able to do so without engaging with men who are employed in the same sector as it? These are not only men with higher skills, as in the case of embroidery. The intermediaries who give the women work are often men, as in the case of the man who had bags made from scraps of clothing. Structurally they occupy the same position in the production chain of the informal economy as a supervisor in the formal economy. They

are therefore susceptible to organisation. It is difficult to see how SEWA could ever be effective as a union without at least the parallel organisation of men such as these.

At the same time I found little indication that SEWA was challenging the gendered nature of work, other than by improving its members' skills. Rafukinben's grand-daughter, for example, was a young teenager. However she was not attending school. The expectation seemed to be that she would marry young, as her grandmother had done, and also take up her grand-mother's occupation. As a women's organisation one might expect some interrogation of culturally determined expectations such as these.

On the other hand SEWA was clearly having an impact on some cultural expectations. To the non-Indian, the caste-system is obscure. It was nevertheless clear that Rafukinben was from the lower caste. The mere fact that she occupied a leadership position within SEWA was thus significant. SEWA had evidently also played a critical role in dissipating tensions between Muslims and Hindus following the 2002 riots in Gujarat, that had left deep scars on Rafukinben's community.

### **SEWA as an enterprise**

SEWA's response to the need expressed by its members for training to improve their skills has been twofold. Firstly, it has entered into an agreement with the National Institute for Fashion Technology (NIFT). This is a government training body based at Gandhinagar, about 50 kilometres from Ahmedabad. In terms of this agreement, SEWA members and members of their family are placed for a period of six months as trainees at the NIFT centre.

In the afternoon of 18 January we observed about fifty of these trainees, who were apparently being bussed from Ahmedabad on a daily basis. The trainees were engaged in the manufacture of garments in what was in effect a small to medium sized factory. Rafukinben would never have been exposed to some of the operations they were performing, such as cutting, and embroidery using specialised machinery. But the problem is that without access to this specialised machinery, the trainees would have no opportunity to utilise the skills acquired.

The second element of SEWA's response has thus been to acquire the specialised machinery that will enable its members to utilise these skills. This in turn has necessitated establishing its own production facility, or training centre, in urban Ahmedabad. On 19 January we visited this centre, in Sharpur. It is apparently close to where many homeworkers are based. The idea is that workers will visit the centre to utilise the equipment, at a nominal cost. In so doing they will be able to meet orders they would otherwise not be able to take on. However the centre was not yet operational, and it is clearly too soon to know how it will work in practice. Machinery recently ordered from Japan was still in boxes and unpacked.

The product the trainees were making at the NIFT training centre were the very same items that Banascraft shop was selling. From their warehouse it was also clear that there

was a significant volume of goods produced. However the women we observed producing them were clearly not the artisans who got 65 percent of what the buyer is paid. The contribution of the women artisans was the beadwork and embroidery on the items. This had obviously been put on at a stage prior to the process we had observed. The question this gave rise to is how the trainees are remunerated for their work, and whether that remuneration is fair.

The SEWA officials accompanying us were not able to answer questions in this regard. They did not understand the process, and there was no-one else at the training centre we could speak to. It was only after a specially arranged visit to SEWA's Trade Facilitation Centre on 22 January that I learned that the trainees received a stipend. It is an open question as to whether that stipend represents fair remuneration. I also learned that SEWA had recently set up a non-profit company (in terms of section 25 of the Indian companies legislation) to promote the interest of the women doing the embroidery and beadwork. There were about 15 000 of these women in the rural villages. Currently only about 3,500 are shareholders in the company.

The Trade Facilitation Centre explained the production process in its entirety. Products would be designed by what is referred to as a 'design cell', which might include designers of NIFT. The Centre would procure the requisite materials, which would then be cut into kits. These kits would include thread and a sample of the finished product, which would be sent to the appropriate villages. After workers in the villages have added value by putting on the beadwork or the like, the goods would be returned to Ahmedabad for finishing. The finishing is the process we observed at the NIFT centre.

It is not in any way a reflection on the SEWA officials who very competently and willingly explained the process, if I say that there is much about the economics of this process that is not transparent. It would be inconceivable, to illustrate the point, that an enterprise operating according to commercial principles would pay the women artisans 65 percent of the purchase price (as per the label). For that would leave a mere thirty five percent of the purchase price to cover the costs of the conception and design of the garment, purchase of raw materials, transport to and from the villages, and labour at the NIFT centre, plus the retail market up. It follows that these other costs are subsidised, and heavily so. I would not expect transparency from an ordinary enterprise, operating according to commercial principles. The fact is it is not.

The question for which I have been no clear answer is how one reconciles the activities of a trade union with owning and operating an enterprise, and all the potential contradictions this gives rise to. To my mind this is an altogether different question than the activities of SEWA's co-operatives give rise to. For a co-operative should be capable of existing autonomously from SEWA, and in any event operate in terms of their own federal structure. However unless the non-profit company is financially autonomous, it is not capable of operating autonomously.

The intention is that this company should be financially autonomous, and it was even suggested that the company should aspire to be listed as public company. However this

idea has clearly not been thought through. By listing as a public company it would be exposed to threat of take over. Moreover to do so would seem to entail jettisoning the niche market the company currently caters to, to the buyer with a social consciousness.

### **SEWA the NGO**

Should we regard SEWA as a model of a membership based organisation of the poor (MBOP), to be distinguished from an NGO? This of course depends on how an MBOP is defined. However the more I observed of its modus operandi, and the extent of its reliance on donor funding, the more I was inclined to view it as an NGO. This is not to say that there is not participation by its members. However this participation must be seen as a doubtless sincere endeavour to achieve accountability. It seems to me to fall short of genuine membership control.

But these are only impressions, based on a glimpse at a large and complex organisation. By the same token, as regards what I termed the overriding question, my impression is that the form of organisation SEWA represents cannot be replicated, and it is in fact a product of a particular constellation of circumstances.

**Rafkutben Fatemohammad Mansuri—Pun Ngai**



## Exposure Note by Pun Ngai

My first time to India was brought by MBOP meeting and EDP in the beginning of 2005. I was excited to explore the Indian society, especially in Ahmedabad, a small city where Gandhi devoted his whole life to revolutionary causes. Full of curiosity and with a mind of learning, Jan and I were arranged to stay with a family of a SEWA's leader in a Muslim community on 17<sup>th</sup> and 18<sup>th</sup> of January, 2005. Entering the community at the evening of 17th, the village was still bustling; residents were working with their machines at home, and sounds of sewing machines were here and there. This was a typical working class community with ethnic background, I was told by a SEWA organizer.

During the night, Jan and me were surrounded by a crowd of people who were from the neighborhood of the community. Conversations centered on the daily life, work and how SEWA was able to organize the residents as the members of the organization. For a few times, the conversation would naturally flow on riots attacking the community life a few years ago. Houses were burned, property was destroyed and animals were stolen by the rioters coming from the rural India. There were still painful memories of the residents who were eager to share their life experience.

On the second morning, we walked around the community and saw both men and women were using sewing machines to produce simple products. On the way to do household visit for collecting membership dues, we met a group of construction workers, again both men and women, in the street; "We are all SEWA's members", said one of the construction workers. SEWA's organizing power was undoubted when we further met a group of rubbish collectors who were picking up wastes in another corner of the street. "We are all SEWA's members! Any questions you would like to ask?" A middle aged woman actively approached us.

In the afternoon, we attended a regular garment industry's meeting held by the members' representatives who were from different regions. During the meeting, many representatives raised their problems and shared their difficulties. Some women representatives even suggested ways that SEWA could further consider to help them. Many of them complained that their sewing machines were old mold and could not produce sophisticated fabrics. More than one hundred women representatives came to the meeting and each of them represented a few hundred from their own community.

Membership is the base of SEWA just as Gandhi's spirit is the philosophy of both SEWA and WIEGO. I learned at heart from this EDP which is the highlight of the trip to India.

**Pushpaben Jamesbhai Parmar—Edward Walker**

## Reflections on the Cornell-SEWA-WIEGO Exposure-Dialogue Program

### Personal Reflections

It is just before noon as we complete our journey from Ahmedabad to Chikhodra, a small village in the Anand district about two hours south. The block we are staying on is bookended by large Christian church on one side and a residential tent area on the other. We are welcomed into Pushpaben's house, where we are offered tea and sit on cots in the front room. We meet her daughter-in-law and her cherubic granddaughter. This part of the visit allows me and my co-visitor Carolben to become acquainted with our hosts: Pushpaben, Smitaben, and Leenaben. It was in this room that I would remain for the majority of my visit, as I understood that uninvited visits to the kitchen area could quickly transform me from a welcome guest into a *persona non grata*.

Our interlocutors told us about their lives, work in the informal sector, and SEWA. I was offered such an unfailingly positive impression of SEWA's work that I began to wonder how much of it was could possibly be true; most of those impressions were confirmed as our visit progressed. We learn about Pushpaben's biography: five children, married daughters, the balance of work and family. Her personal narrative is intertwined with SEWA in her community: for her children's upbringing, SEWA's childcare cooperatives helped her manage the time pressures between the fields and the home; for her children's education, SEWA provided loans, without which their enrollment would not have been possible; for her own empowerment, SEWA gave her the strength to cultivate her life beyond the confines of domestic responsibility. The latter point I found especially noteworthy, in that the organization has provided her not just with the standard rewards that go along with membership in many organizations (the 'selective incentives' described by Mancur Olson in *The Logic of Collective Action*), but a true sense of liberation and self-empowerment. The effects of membership in the organization go well beyond 'getting the goods' and offer possibilities for personal transformation.

Once we were acquainted, we were brought to a meeting of the trustees of the savings and credit group. The group provides loans for assistance with business, home renovations, sickness protection, and education expenses. What surprised me the most about this encounter was the fact that the trustees personally reviewed each case submitted to them; could it be that those participating in this program are not only promoting the improvement of their community, but avoiding bureaucratic models for accomplishing this?

We spent the afternoon visiting a local milk cooperative and witnessing the tobacco harvesting of Pushpaben and Smitaben. I tried my hand briefly at the work in the fields; my hands became exceptionally sticky from the plant. Pushpa's hands at the end of her shift were covered in dark plant sap and had an almost adhesive quality to them. I learned that were she to work a full day's shift, she would earn around 45 Rs for the day. Pushpaben told us about the various initiatives SEWA has undertaken to raise wages, which have lead to marked improvements in wages and rights for workers. SEWA also

assisted workers who were displaced by last year's heavy monsoon season. It is becoming clear that smaller tobacco farmers are being increasingly displaced by large-scale agribusiness and free trade regulation, and this seems likely to have an impact on the Chikhodra farmers in the upcoming years. As well, with public health concerns on the rise, public demands for the bidis produced here may be on the decline. Tobacco workers' unions are put in an awkward position when public health concerns come into conflict with job security.

We spent the evening having pleasant conversation about Pushpaben's life and work. The following morning we prepared to depart and were met by Pushpaben's neighbors; I was informed later that having visitors from distant areas tends to boost the status of the host in the community. Just before we left, we were introduced to Pushpa's son, who had been working in a factory all night long. Happy to return home to his mother, wife, and baby child, he made the transition back from work to family life.

**Edward Walker**

### **Technical Reflections**

#### *Communal Violence*

Pushpaben's village of Chikhodra was rocked by the communal violence which took place throughout Gujarat in 2002. It seemed to me suggestive of how intense the conflicts were when our hosts described to us the structure of the community, which is segregated both by religion and by caste. I researched this a bit further, and came upon one account of the communal violence which shows that the Anand region (which includes Chikhodra) had almost the same number of violent incidents reported as Ahmedabad,<sup>9</sup> even though the Ahmedabad district is almost three times larger in area and has more than triple the population. The violence in this region was both broader in scope and more concentrated in magnitude. I wondered to what extent these rather contentious issues have shaped the development of SEWA; it seemed to beg the question of the tightrope that broad-based organizations must walk in managing the issue of difference in their organization. In my own research, I have found evidence that broad-based organizations tend to take on less contentious issues having widespread community support, and this may weaken their effectiveness in mobilizing members.<sup>10</sup>

#### *The Role of NGOs in Development and Women's Empowerment*

The growth of non-governmental organizations in international development work has, of course, been explosive in recent times. Gustavo Marquez notes how "informal entrepreneurs" have become the "new champion of people-powered development, postulated as a hero from opposing angles of the political spectrum. These include right-wing romantics, conservatives eager to break the influence of labor, and leftist

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<sup>9</sup> <http://www.sabrang.com/cc/archive/2002/marapril/rdestruction.htm>

<sup>10</sup> John D. McCarthy and Edward T. Walker. 2004. "Alternative Organizational Repertoires of Poor People's Social Movement Organizations." *Nonprofit and Voluntary Sector Quarterly*, Supplement to 33(3): 97S-119S.

proponents of the ‘little guy.’”<sup>11</sup> During our visit, we witnessed the many functions that SEWA plays for its members: as trade union, community and cultural organization, and micro-finance provider, *inter alia*. Although SEWA remains member-based and democratic, that this is untrue of many other such NGOs cannot be gainsaid. SEWA’s model presents the advantage over organizations modeled as mere service providers in that it is more accountable to its members than to the organizations providing it resources.

*“Social Capital” and the Reconfigured State*

States are abdicating their role as service providers to citizens, and the voluntary associations of civil society are increasingly picking up the slack left behind. Along with this has come the increasing focus of analysts and practitioners focusing on the development of “social capital,” typically understood as the positive effects following from the interconnections between individuals and organizations. Clearly, the work of SEWA’s micro-finance and cooperative programs promotes a sense of trust and community for their members, as well as providing a necessary service to members. As well, it offers non-members an incentive to join the organization in order to receive such benefits. However, for voluntary organizations to provide the services once provided by the state shifts accountability away from the state. Often, such organizations are undemocratic and therefore responsive neither to their constituency nor to non-members who are subject to their decisions. I began to wonder: how could social policy be crafted in order to favor voluntary organizations, like SEWA, that are more democratic in structure?

**Edward Walker**

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<sup>11</sup> Gustavo Marquez. 1994. “Inside Informal Sector Policies in Latin America: An Economist’s View,” in Cathy A. Rakowski (ed.), *Contrapunto: The Informal Sector Debate in Latin America*. Albany, NY: State University of New York Press, p.164.

**Pushpaben Jamesbhai Parmar—Carol Richards**

## Reflections on Membership Based Organizations of the Poor through the experience of Pushpaben

Learning about SEWA from my host lady, Pushpaben, turns out to have been a rich introduction to the question of what makes a successful MBOP. The visit raised a number of themes that illuminated, for me, the research topics of the meetings that followed.

Pushpaben is a founding member of SEWA in Anand District, population 130,000, located 65 kilometers from Ahmedabad, with some of the most fertile land in India. This area has traditionally grown 80% of India's tobacco, but with national laws limiting tobacco crops, the fields now rotate among tobacco, wheat, rice and millet. Pushpaben lives in Chikhodra Village, which is surrounded by fields and a diminishing number of factories where tobacco leaves are briefly cured and made into bidi's (a type of cigar). Picking tobacco (thereby becoming covered with brown sticky tar from head to foot) alternates with factory work, depending on the season. Pushpaben has been a tobacco worker in one form or another her entire life.

Twenty years ago, tobacco workers in Anand District had heard little if anything about SEWA, an organization of women workers based in Ahmedabad. Pushpaben's first encounter occurred at the factory where she worked when SEWA came in offering literacy classes. Through these classes SEWA learned about issues of most concern to the workers, which, not unexpectedly, coalesced around pay. Factories and fields were owned by the Patels, a high-caste Hindu community of traditional landowners that hired day laborers from the village, without benefits, for 2 rupees a day. In the literacy classes, workers learned that legally they were entitled to 7 rupees a day, the minimum wage, although few villagers received that rate.

Pushpaben and a handful of others decided to ask the Patels for four rupees a day. How did the workers make this leap to coordinated collective action, as SEWA was proposing? What organizing principles have enabled SEWA not only to get started in Anand District, but to grow over the years to a membership of 7,000 there? What does Pushpaben's experience tell us about creating a successful MBOP?

### Pay and job benefits improve

An obvious point underpinning SEWA's success is that SEWA delivered what the workers wanted. Collective action succeeded in raising the wage, first to 4 rupees, then to the 7 rupee official minimum, to today's rate of 40 rupees a day (approximately 91cents a day) except for weeding the crop which only fetches 30 rupees. Pushpaben told us it is important that the workers' demands are supported by the law; SEWA is asking for what the workers are entitled to, and the targets are the local enforcement officials rather than the Patels directly. The paternal system is not directly challenged.

SEWA has garnered other benefits for the tobacco workers. For example, the Patels now award competitive scholarships for advanced study to children of the workers. Pushpaben's married daughter is a current recipient, studying computers in a college nearby.

### SEWA members create institutions

For the tobacco workers, getting family members through secondary school was made possible by loans from the SEWA bank to cover school fees that were otherwise out of reach, especially for daughters who traditionally lost the competition for scarce family resources. The SEWA savings group was started by the tobacco workers. The first loan Pushpaben took out was to pay school fees.

### Informal mechanisms support cooperation

What are some informal mechanisms that support successful collective action?

Pushpaben's experience is an example of organizing individuals who communicate and interact with one another in a localized physical setting, so that they learn whom to trust, and they share norms and patterns of life. Many members live in proximity, and they share work patterns such as walking to and from fields twice a day (there is a midday break). Pushpaben says it is very hard to get new members from parts of town where women don't know one another—where traditional residence and work patterns have been eroded.

Pushpaben exemplifies the nonsectarian aspect of SEWA's organizing. She is a "Spearhead" member of SEWA, a leadership position that encompasses her election as a trustee of the SEWA credit and savings association formed in 1995. As a Christian she is a member of the smallest religious group in Chikhodra Village, where Christians live among three Hindu castes, Muslims, and immigrants from other states, predominantly "tribals." She is a well respected, elected leader despite her minority status in society. Her success is supported by the extent to which SEWA has stood behind the founding principals of Gandhi in relation to open membership and minimizing caste and religious divisions.

Of course political realities intrude on members, sometimes violently, as we learned at the village milk co-op where we were introduced to a SEWA member whose husband died when the propane gas tanks of a local mosque were detonated during the communal riots three years ago.

Another SEWA organizing principle relates to the election of representatives in a democratic "nesting" process whereby the degrees of separation between voter and candidate are few: a sort of nested Russian doll voting pattern. There is some literature to suggest that large organizations with leaders elected through the ranks have greater accountability and stronger organizations.

### Training as central

Finally, my host lady exemplifies the organizing strategy of member training and more training, from the outset and continuously, even though this approach absorbs large amounts of financial and time resources. Recall that Pushpaben began her association with SEWA in a literacy class. Over the years she has received many forms of training and capacity building. The latest is an exciting pilot project new to SEWA whereby the



loan association's trustees are receiving computer training coupled with English lessons. This is nothing less than a revolution of opportunity, if the pilot succeeds.

#### What's next

Reflecting on these reflections, I find that I have fallen into the trap of unstinting praise for SEWA. When you get to know SEWA first hand, it's easy to do. However, it is a trap in the sense that all organizational arrangements are subject to stress, weakness and failure. One of the greatest challenges facing SEWA now is how to encourage healthy questioning, to challenge the prevailing culture of extolling virtues, a culture which has served so well to deflect hostile challenges to SEWA's very existence as a women's organization of the poor. As SEWA contemplates "going to scale," examination of fragilities will be its greatest challenge.

**Carol Richards**

**Shakriben Shakraji Thakore—Eve Crowley**

## **Technical EDP Note**<sup>12</sup>

### **Insights on an Organization of the Poor**

#### **SEWA and the Raipur Women's Milk Cooperative Limited**

Cooperatives in Gandhinagar District generally range in size from 50 to 2000 members, although most comprise about 200 members. The Raipur Women's Milk Cooperative has 213 members of which 140 are active and come to every meeting. On an average day, members sell approximately 1000 litres to the coop. Milk with a 10% fat content earns 18 rupees/litre, whereas that of 5% fat content earns half that. The milk they produce is taken by truck to Madhur Dairy in Gandhinagar town. The profit that the cooperative earns is redistributed to members as a bonus, amounting to about 40,000 rupees per month for the 400-500,000 rupees of milk sold. The government audits all dairy cooperatives once every three months, ranking them as A (sophisticated/well run), B (good, but administered by few people and insufficient member participation) and C (problems in management, poorly trained staff, new cooperative).

As per the Cooperative Act, all members must be over 18 years of age, have no legal case against them, be actively employed in the profession around which the cooperative is organized, and pay 10 rupees to become a share holder. The Executive board may ask a member to leave if she starts her own private milk business on the side, willfully harms the cooperative in word or in deed, or uses the cooperative's name for her own personal benefit (to earn money, to make contacts using cooperative stationery, etc.).

The Executive board consists of 12 members all of whom claim to be literate, although literacy is not a requirement. Board members must be active members of the cooperative. Executive board members are chosen by consensus, maintaining a weighted balance proportionate to the castes of members, and supposedly rotate out periodically. The board appoints a Secretary who is paid a fixed salary of 1,500 rupees/month regardless of revenues. The board meets once a month and members are paid thrice monthly for the milk. At the monthly meeting, the board reviews profits, losses, expenditures, sales, and the percent of sour milk and wastage. They also review expenses in detail, including salaries, and equipment purchase and repair. Expenses of over 5,000 rupees require approval of the executive board, whereas extremely large expenses, such as the purchase of a computer or a building, require a decision by all members. All cooperative members meet once a year at the end of March to decide what to do with the profits and how they should be distributed.

#### **Some observations**

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<sup>12</sup> My thanks to Kofi Asamoah (the Deputy Secretary General of the Ghana Trade Union Congress), Jayaben (the Senior Cooperatives Officer of SEWA), Kashmiraben (the SEWA Accountant), and Nidhiben (Gujarati-American Harvard graduate working for SEWA for over a year, and brilliant interpreter) for helping to make this such an enjoyable and enriching experience.

Despite the abundance of cooperatives, cooperatives of the truly poor are rare. The need for cooperatives to make profit in order to be viable creates conditions that favour wealthier members over poorer members, and over time results in attrition of the poorer members. Cooperatives tend to benefit stronger and better-off members, even if they are only a minority, are not usually effective in bringing about fundamental social change in favour of the poorest, and largely reproduced the pre-existing social order.<sup>13</sup>

Although the short visit is a poor basis for assessment, compared to other milk cooperatives in the district and region, the women's owned cooperative in Raipur Village appears to have been relatively successful in:

- **Maintaining a poor majority and benefiting a poorer group of milk producers** than most other cooperatives in the region. Overall, members consist of smaller scale producers and represent more disadvantaged castes. Although cooperatives are by definition profit oriented and share based, SEWA actively works to ensure that its cooperative members have more or less equal shares.
- **Enabling members to obtain greater returns** from their milk sales than was possible when they sold the milk individually to businessmen or when they obtained cows on loan from businessmen and paid back with half the milk.
- **Benefiting women**, who are the only members of the cooperative.
  - Even though the milk frequently comes from buffalo and cows that belong to member's husbands, fathers or brothers, the money is deposited in the woman's name and the proceeds are generally used for the family's benefits.
  - Compared to male run cooperatives which tend to be more political and shorter lived, and in which "everyone wants to be a leader", women run cooperatives are reportedly more focused on profit, health, and insurance and "no one wants to be a leader".
  - A SEWA woman member with leadership qualities can become the unpaid cooperative chairperson, and advance to membership in the board of the SEWA Women's Cooperative Federation and ultimately to the board of the Gandhinagar Milk Union.
- **Maintaining a relatively stable membership base**<sup>14</sup> comprised of members who generally abide by the rules of the cooperative. Reportedly only 5 members have left in the past 12 years.
- **Achieving a certain measure of financial self-reliance** through the following:
  - Good record keeping
  - Sustained production of a consistent supply of high quality milk, which can be attributed to veterinary services, discounted medicines, and the training that member's receive in animal feeding and care, hygiene and sanitation, and that board members receive in registry, accounts, running meetings, and milk pricing.

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<sup>13</sup> G. Huizer, 1997 "Participatory action research and people's participation: Introduction and case studies", <http://www.fao.org/sd/PPdirect/PPre0026.htm> ; UNRISD, 1975 "Rural Cooperatives as Agents of Change: A Research Report and a Debate", Report No. 74.3, Geneva, pp. 7, 34.

<sup>14</sup> One of the most common problems is that some 10% of active members also sell some of their higher quality milk outside of the SEWA cooperative to private businesses.

- Accessible location of the cooperative office, facilitating access by small producers and minimizing transport costs<sup>15</sup>
- Effective integration within the district and state dairy federations, which act as reliable buyers
- Legislation which restricts the numbers of cooperatives that can be established in any given area, minimizing competition. Dairy cooperative density has reached capacity in Gandhinagar and a new cooperative can only be established, now, if an existing one fails.
- **Improving member confidence in the fairness and accuracy of profit distribution and milk quality testing** through the introduction of computerized technology.
- **Achieving a certain level of managerial self-reliance**, through monthly executive board meetings in which members' representatives have a regular opportunity to monitor financial status, share information, and participate in critical decisions.

These are all characteristics of successful membership based organizations of the poor.

However, based on observations, including a somewhat heated discussion at the meeting, two factors may undermine the cooperative's sustainability and viability, as well as its effectiveness to benefit the poor if they remain unresolved. These factors are likely to characterize other SEWA dairy cooperatives and some of the other self-help groups as well. They may be summarized as follows:

1. **The Technology and Literacy Gap.** Cooperative members, even those within the executive board appear to have an unquestioning faith in the capacities and good will of the Cooperative's Secretary. She has maintained her post as Secretary since the cooperative was established in 1993, despite guidance that leadership should be rotated. She is the only paid member of the Executive Board and has responsibility for reporting, record keeping, and other functions. She is also the only fully literate member of the cooperative.

It was clear that, despite the rule that the internal rules and by-laws of the cooperative be reviewed with executive board members and cooperative members periodically, and despite occasional prompting by the President to do so, the Secretary had not read the rules aloud to the membership for some time. Similarly, she had not read the assessment report of the cooperative that the Dairy Board had prepared and which resulted in the Raipur Women's Milk Cooperative being classified as B grade. The cooperative was graded B rather than A because its membership was not growing, the by-laws had not been updated to reflect larger policies, receipts were written by hand rather than as formal invoices, and there was no "provident fund" because the business was too small. Furthermore, most executive board members neither knew

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<sup>15</sup> In the meeting, members discussed the need to identify alternative premises or land on which to build a new one, as the landlord wished to reclaim the building as a commercial property and to charge rents at commercial, rather than cooperative rates. The cooperative was paying 500 rupees/month in rent and another 1,200 rupees/month in electricity bills.

that the report had been submitted, nor understood the basis for this assessment (until our visit, that is).

Similarly, members considered the computerised milk fat testing system to be far superior in accuracy and fairness than the humanly fallible manual milk-testing machine, even though they did not understand and could not access or manage the computerized system. Furthermore, despite SEWA's ideology of leaders mentoring future leaders, the Secretary managed the computer entirely on her own, aside from the few computer lessons she had given to her son. It is important to note that training others to perform a job for which she is paid would work against the Secretary's self interest. Executive board members considered computer use to be highly skilled labour, far beyond their ken.

At the same time, members regularly emphasized that they would not want her to be replaced, since she was known, trusted and had performed her functions honourably for some time. Above all, none of them felt that they had the necessarily literacy and computer skills to replace her or even monitor her actions or crosscheck the accounts.

This example illustrates a growing literacy, skill and knowledge gap separating SEWA leaders and group members. If SEWA is to maximize the pro-poor impacts of its current investments/activities and if it is to consolidate its current membership as it expands and scales-up, the question of how to broaden the knowledge base among rural members, not just as a means for exerting improved control and oversight over current leadership, but also as a basis for expanded and future leadership, will need to be addressed seriously. Groups that rely so heavily on single individuals are highly vulnerable to their departure and risk being short-lived. SEWA leaders, at all levels, should be strongly encouraged (and assessed based on their ability?) to mentor at least two other members (or their daughters) as future leaders, including the transfer of leadership, group management, accounting and others skills.

- 2. Divisions among the poor.** SEWA's dairy cooperative appears to reach poorer cross-sections of the population than most other cooperatives. However, there are, nonetheless, significant economic and social differences among SEWA cooperative members that influence levels of literacy, comfort with public speaking, willingness to question authority, and perceived aptitude to run for leadership positions. These differences often follow caste lines and create a situation in which women of higher castes tend, disproportionately, to occupy the real decision-making and leadership positions. This also appears to be the case at higher levels of the SEWA hierarchy. There is no doubt that these divisions are a historical legacy and basically a reflection, on a smaller and weaker scale, of the larger socio-cultural milieu in which caste differences are accepted as the "natural order". However, SEWA may need to renew its efforts and apply more consistent and explicit incentives and other mechanisms to break down these barriers, if lower caste members are to benefit proportionately.

A final general observation is that the expansion of SEWA's membership from urban to rural areas has been noteworthy given the **challenges of organizing in rural areas**. Cooperative members recalled the difficulty in the early days to convince rural women in the vicinity to sell the small quantities of milk they produced to the new SEWA cooperative in order to ensure sufficient quantities of stock to make it worthwhile for the Madhur cooperative to send a truck to collect it. While organizing in the informal sector is difficult under any circumstances, some SEWA members affirm that organizing workers in rural areas is particularly difficult. First, more money and time are invested in organizing rural workers than can be obtained from dues, given rural workers low wages. Secondly, many rural workers have no previous experience with cooperatives or union organization and do not readily see the value of joining these organizations. Thirdly, the standard union problems of maintaining a high level of member participation, building up organizational and managerial capacity and developing dedicated and committed leadership are intensified in rural areas, where potential members are not just difficult to identify, but also difficult to contact and to assemble. Lack of education, physical dispersion, and the power of large landlords, businesses, and middlemen also hinder organizational efforts in rural areas.

Eve Crowley

### **Personal EDP Note**<sup>16</sup>

**on Shakriben, Raipur Village, Gandhinagar Village, Gujarat**

#### **A mother**

Shakri-ben had two daughters and so had I. They would be roughly the same age. My firstborn is taller than me and good at school. Her firstborn was buried at two months of age, stolen by disease. Our second-born daughters, my Maita-beti and her Veena-beti, play together among the buffalo and cows.

I want everything for my girls; they are everything I've ever hoped for. Shakri-ben stays up all night, crying at the altar in her room for one son, one certainty of a future, of support and protection, should her husband die first. Beautiful bright Veena-beti excels at school, but Shakri-ben is wretched. "*I have no one*", she says, using an expression beyond words, a cause of great sadness, an insult, a source of fear, a symbol of death in life that can mean the difference between death and life. She wishes for Veena-beti to become well educated through Standard 7 or 8, so that she will not be taken advantage of, so that she can travel alone. But she is afraid to hope: "*How can I dream for my daughter, when society would never let it happen?*"

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<sup>16</sup> My thanks to Kofi Asamoah (the Deputy Secretary General of the Ghana Trade Union Congress), Jayaben (the Senior Cooperatives Officer of SEWA), Kashmiraben (the SEWA Accountant), and Nidhiben (Gujarati-American Harvard graduate working for SEWA for over a year, and brilliant interpreter) for helping to make this such an enjoyable and enriching experience.

## **A home**

Shakri-ben's mother and father were textile mill workers in the city of Maniklal. She left school in Standard 2, to look after her brother when he was born. She married at 11 years of age, but only moved permanently to her husband's house in the country some three years later, as is custom among the women of the Thakore caste.

Outside of Raipur village, Shakri-ben has a fine concrete house of four rooms, a kitchen, and lavatory, with castor bean, sesame and other produce on the roof, and cattle and buffalo in the front courtyard. But this house is no match for the humble home she built with her own bare hands, of mud and sweat and dreams and hours seized from nightly slumber, after long hours labouring in the fields. That home "was not some material thing, but the place I put my heart". The new watercourse of the government-built dam swept her home away before her eyes. Her concrete house is compensation.

## **A day's work**

She rises before dawn to milk the animals. They know her and would not let others perform this intimate task. Then she goes to work for hours in the fields of wheat, millet, rice, fodder, and vegetables to plant or weed or harvest from her husband's small plot or to sharecrop the absentee-owned plots for a quarter of the harvest. After head loading the fodder home and feeding the animals, hours are needed to prepare meals, to cook finger millet chapattis and vegetables over the wood fire, to fetch water, to clean the house. In the afternoon, her daughter returns from school. At dusk, she milks the animals again.

## **A cooperative of poor women**

Her husband's family takes her milk by bicycle to the cooperative twice a day and brings the receipts home to her. At the cooperative, the computer tests the fat content of canister after canister of milk and the SEWA cooperative's secretary electronically registers the names and quantities of milk that members bring. A truck carries the canisters to the state milk cooperative in the neighbouring town of Madhur.

At the monthly meeting of the milk cooperative's executive board, twelve women sit in a circle on the floor. Shakri-ben is the one in the back row, head covered, eyes cast down, silent. She usually only attends meetings of the broader membership, not the Board. The fairer skinned among them, of the Patel caste, have finer saris and are more vocal, but in the assembly there are other Thakore women of Shakri-ben's "other backward caste", who speak up and raise questions. Jaya-ben, the organizer, says that it is "*how your mind is, and how your heart is*" that determines how active one is in a cooperative. Shakri-ben says "*I have a rough voice and live with animals. What I am is what I am and what I am is alright*". She says that she will never be a leader, but she is happy to be a member. She is happy to have some place to sell her milk that she can trust, to have learned how to care for her animals and how to produce clean, quality milk, and to have a source of



income to supplement the food they grow. And she will only ever sell to a women's cooperative, where she feels comfortable.

Jaya-ben, the Senior Cooperative Officer, wants to see this cooperative work, because its success affects SEWA's success. The skills of the members and the quality, reputation, values and philosophy of each cooperative affect the entire Federation and its capacity to expand and win support.

### **A sisterhood of suffering**

*"We do not lack employment. We do not lack a livelihood. But there is more to life than this. SEWA understands this. We need a place to share, a place where we are not alone, a place where we can be sisters in suffering." ---Jaya-ben*

**Eve Crowley**

## **Contributors**

### **Chris Bonner**

Christine Bonner is the Director of the Organization and Representation Programme of WIEGO. She has worked in and with the trade union movement in South Africa for nearly 30 years, organizing and educating workers. From 1997-2002 she worked as the founding director of the Development Institute for Training, Support and Education for Labour (DITSELA), an institute set up by the labour movement to provide union education and to support union organizational development.

### **Edward Bresnyan**

Edward Bresnyan obtained a Ph.D. in Food and Resource Economics from the University of Florida in 1996 and joined the World Bank in 1997, where his work program has focused on a series of community-based rural poverty reduction projects in Northeast Brazil. Prior to his tenure at the Bank, Mr. Bresnyan lived and worked for some five years in Honduras, both as a Peace Corps Volunteer and later, as a trainer to newly recruited Volunteers. He has also conducted numerous small business training short courses for both microentrepreneurs and grassroots practitioners throughout Central America. Previously, Mr. Bresnyan served as the Carter Center Representative to Guyana while working on President Carter's Global Development Initiative.

### **Martha Chen**

Martha Chen teaches at the Kennedy School of Government, Harvard University, and is Coordinator of Women in Informal Employment Globalizing and Organizing (WIEGO). An experienced development practitioner and scholar, her areas of specialization are gender and development, poverty alleviation, and the informal economy. She has resident experience in Bangladesh working with one of the world's largest non-governmental organizations (BRAC), and in India where she served as field representative of Oxfam America for India and Bangladesh. Since joining Harvard in 1987, she has undertaken three major field studies in India; pursued research on women's role in development; introduced four new courses on development; served as a Visiting Professor at Radcliffe College; written or edited six books and numerous articles; provided advisory services to various donor agencies and non-governmental organizations; and co-founded a research-policy network in support of workers in the informal economy called WIEGO. Dr. Chen received a Ph.D. in South Asia Regional Studies from the University of Pennsylvania.

### **Eve Crowley**

Eve Crowley is a Senior Officer with the Food and Agriculture Organization of the United Nations (FAO) and global Task Manager for Sustainable Agriculture and Rural Development (SARD), Chapter 14 of Agenda 21. Specializing in rural livelihood strategies, poverty alleviation, rural institutions and land tenure, she has served on the

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Arjan de Haan's PhD research focused on migrant labour in Calcutta, for which he carried out archive and field research, in the early 1990s. After that he worked at the Poverty Research Unit at the University of Sussex. He joined the UK Department for International Development in 1998, and was posted in India during 2001-04. He will be visiting professor at the University of Guelph, Canada, during 2005-2006, and is planning to write a book on social policy.

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Joe is a lecturer in International Development at the University of Bath (UK). He is also the Bangladesh Country Coordinator for the ESRC Well-being in Developing Countries Research Programme. Joe has over 15 years research and practitioner experience in South Asia, and his main research interests lie in civil society organisations, culture and development, and the interface between people and policy processes in developing countries.

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Joachim de Weerd lives and works in the Kagera Region of Tanzania, where he has established a research and consultancy company EDI (Economic Development Initiatives). EDI's Research Arm concentrates on micro-economic development issues. Using both quantitative and qualitative research methods EDI aims to understand poverty in all its dimensions and assist in formulating policies to fight it. Social Networks and Informal Insurance were a subject of his PhD thesis and have remained a research focus at EDI ever since.

### **Renana Jhabvala**

Renana Jhabvala graduated from Harvard and did her postgraduate studies at Yale. She has been with SEWA for over 25 years and is presently National Co-ordinator responsible for spread of SEWA to the national level. She is also Chair of SEWA Bank, President of SEWA Bharat, and a founder member of WIEGO. Her most recent book was *Informal Economy Centrestage: New Structures of Employment* (Sage Publications, 2003) Co-edited with Ratna Sudarshan and Jemol Unni.

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Themrise Khan has an MSc. in development Management from the London School of Economics. She has been working in the development sector in Pakistan for almost ten years in areas of project management and field research in the rural areas in education, NGO capacity building, and rural livelihoods. Her most recent experience has been working on devolution and decentralized local government systems with the Asian Development Bank. She is currently working as a freelance consultant based in Islamabad and writes regularly for the local press on various social and political issues.

## **Brett Matthews**

Brett Matthews is a partner at Mathwood Consulting Co., specializing in capacity-building, institutional strengthening and strategic planning for community finance institutions and their networks/movements. In 2000 he initiated the community finance program at Oxfam America, and before that managed product development for a mid-sized Toronto credit union. His most recent paper, *Towards Safety & Self Reliance (CCA, 2005)* is an exploration of the challenges facing village women in Cambodia as they struggle to build institutions that can reliably serve their needs. Brett has an MBA (finance) from Toronto's Schulich School of Business and an MA in development studies from the University of Toronto.

## **Martin Medina**

Martin Medina holds a Ph.D. in Environmental Studies from Yale, an MS in Ecology from the University of North Carolina, and a BA in Community Development. For nearly 15 years, he has worked on community-based water supply, sanitation, wastewater treatment, and solid waste management. For his work in these areas, he has received several awards, including four from the Global Development Network, and finalist awards from the Bremen Partnership Award and the Dubai Best Practices Awards. He has conducted research and served as a consultant in Africa, Asia, and Latin America. Martin has published widely on poverty alleviation and environmental protection, including a forthcoming book on scavenging and sustainable consumption and production.

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Nidhi Mirani works at SEWA Academy in the research unit. She recently graduated from the Master in Public Policy program at the Kennedy School of Government, Harvard University, where she focused on political economy and development. Prior to graduate study, she worked as a strategy consultant and earned her undergraduate degree in economics with a concentration in finance from the Wharton School at University of Pennsylvania.

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Pun Ngai teaches at the Division of Social Sciences, Hong Kong University of Science and Technology. She is the founder and the chair of the Chinese Working Women Network, an NGO working for the betterment of the Chinese migrant women workers. Her book, *Made in China, Women Factory Workers in a Global Workplace* (Duke University Press, 2005)) has just come out. She received her PhD. from SOAS, University of London.

### **Karl Osner**

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### **Carol Richards**

Carol Richards is a supporter of economic and social justice with a particular interest in women's economic development. Memberships include the RAND Health Advisory Board, Pacific Council on International Relations, and the Board of Human Rights Watch Los Angeles. She has a Ph.D. in Anthropology from UCLA .

### **Sally Roever**

Sally Roever recently completed a Ph.D. in political science at the University of California at Berkeley, where she specialized in Latin American politics, comparative politics, and research methods. Her dissertation, entitled *Negotiating Formality: Informal Sector, Market, and the State in Peru*, explores ongoing conflicts between street traders and local governments in Lima. The dissertation shows that street vendors belie the conventional dichotomous concept of formality/informality; rather, they are engaged in a constant process of negotiating the terms of their formality with the state. Roever

has served as Visiting Instructor at the College of William and Mary in Williamsburg, Virginia and a consultant to the UN Project on Human Settlements in Nairobi, Kenya. Her other current research projects include a collaborative multi-country study of the emerging association-based interest regime in Latin America, and a collaborative project on techniques for sampling mobile and marginal populations.

### **Jan Theron**

After studying law at the University of Cape Town Jan Theron became involved in the emergent trade union movement. He was for twelve years General Secretary of the Food and Canning Workers Union, which subsequently became the Food and Allied Workers Union, and a founder member of South Africa's leading trade union federation. Since 1993 he practises as a labour attorney as well as co-ordinating a research project in the Law Faculty of the University of Cape Town, focused on labour standards in a developing economy.

### **Edward T. Walker**

Edward T. Walker is a doctoral candidate at Pennsylvania State University. His collaborative work on poor people's social movement organizations (with John D. McCarthy) recently appeared in *Nonprofit and Voluntary Sector Quarterly*, and now includes a follow-up study which tracks the survival of a sample of such organizations in the United States over a fourteen-year span. His review of a study of development and democratization in Africa is forthcoming in *Contemporary Sociology*, and his dissertation research on social movement institutionalization and grassroots lobbying was recently awarded a Doctoral Dissertation Research Improvement Grant by the U.S. National Science Foundation.

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