

Interplay of Women, Money and Power**

SEWA Members' Perspective

Ela R. Bhatt*

Before I begin talking about the Self Employed Women's Association, let me first talk about who the self-employed women are, and the kind of work they are engaged in.

Here they are :

Slides

1. This is the flower market on the river bank in Ahmedabad. The women buy the flowers from the wholesale flower market, and string the garlands at home. These garlands are used at religious ceremonies, weddings, or as offerings at a temple. She uses a pushcart to sell them in streets.
2. January 14, is a major kite-flying festival in Gujarat when the entire population of the city can be found on rooftops flying kites. Here are some kite makers, preparing for the season. Glue, powdered glass and bright colored dyes are used to coat the string. This is the front verandah of her home, and it is also her workplace.
3. A fish vendor in the fish market selling dried fish. Their men go fishing in nearby villages, and the women sell fish in the retail market. There is a lot of pressure on the women from wholesalers who want more space in the retail market.
4. Here are a mother and daughter making bangles from lacquer. They decorate them with shiny stones and glass while the lacquer is still hot.
5. In India, we build our building with human labour because it is cheaper. Construction companies do use their capital to buy backhoes or cranes, but hire women like this one to haul bricks to the upper floors. Here you see a woman construction worker carrying 16 bricks, up a rickety stair. Every morning she must wait for hours at the street corner, to catch the eye of a contractor who will hire her.
6. Another construction worker at work.
7. A carpenter in the open space in front of her home. This is a traditional occupation.

** Talk given at the Conference on 'Women, Money, Power' held by Radcliffe Institute for Advanced Study, Harvard University dated 25-10-02.

* Founder, SEWA, Ahmedabad. Tel. : 0091-79-5511430-33, Fax No. : 0091-79-5506446, Email : sewamahila@wilnetonline.net

8. A junksmith buys scrap metal from a scrap dealer, and turns it into cooking pots, or water buckets, and sells them in the Sunday Market on the riverbed. Working with recycled metal and the most primitive tools, she sells her products to the poor who cannot afford to buy brass and steel to cook with. The prices she sells these products for hardly reflect the hard labour and long hours it takes to make them.
9. A bamboo worker weaves baskets and sells them in the village market. It is a traditional skill. But the price of bamboo is constantly rising and it is in short supply because eighty percent of the bamboo in her area is sold by the State to paper mills! She also has no way to store her raw material because the bamboo is long, and her house is small. So she works outside her house on the pavement, or on the road.
10. Again, a mother-daughter team working at home. They are rolling incense sticks--you can see the chip sticks, the dough, the powder, and the finished incense sticks. A middle-man contractor will buy these sticks and apply perfume on them in his own home. Women who do this work usually complain of breathing problems, back-aches and skin problems. A mother-daughter team can roll about 3000 sticks a day and they get paid at a rate of six rupees for 1000 sticks.
11. Here is a woman stitching garments in her home. Her entire family depends on her income. She works on a piecerate basis, which means that the trader gives her the fabric and the design, and he pays her according to the number of finished products she returns to him. However, the cost of the thread, the electricity, and the maintenance of her sewing machine is hers to bear. There is so little income from such work, she had incurred several debts. Her home is mortgaged.
12. Similarly, here is some more piecerate work. Piecerate work allows for employers and contractors to evade all kinds of labour laws. A woman rolling bidis--little Indian cigarettes--in her home. The Tendu leaves are lying in front of her. In the box is the ground tobacco. Today, she earns Rs. 35 for rolling 1000 bidis. With the help of her children, she can roll upto 1500 bidis a day.
13. Here is a Waste picker, picking paper from a garbage dump. There are some 30 other items in the garbage, that she can recycle for money, like, glass bottles, newspapers, torn clothes, iron and other metal scraps, certain plastics, cardboard, pieces of wood, injection syringes, bones, hair... This is hazardous work, no matter how you look at it, but from the women's point of view it is good work because it is steady work, available all year round.
14. Another garbage heap in the city.
15. A rag picker with her child at work. Very often children will wander the streets picking up paper and other recyclables and then bring them home where the family will sort the day's collection.

16. Vegetable vendors in the downtown market. A vegetable vendor in Ahmedabad borrows Rs. 50 from a private money-lender early in the morning, buys vegetables, sells for the whole day and returns Rs. 55 to the money-lender in the evening. This transaction happens day after day. The woman finds it difficult to save enough so she does not need to go to the moneylender and pay daily interest.
17. Two-thirds of SEWA's membership is rural. Here is a salt farmer cultivating salt in a pan that now belongs to her, through a SEWA cooperative. The women's feet would crack and bleed with constant exposure to the salt water, but now, she has new shoes.
18. Filling and transporting the ready salt.
19. Same
20. Loading the salt in the truck that their cooperative owns. Now, the cooperative has set up their own laboratory to improve the quality of the salt –both processed, iodized salt and industrial salt. The women received training from the Salt Marine Research Institute.
21. Another common occupation found in arid areas is picking gum from a certain prickly bush called acacia arabica. The edible gum is in high demand from the food and other industries, but because it is found in the wild, it is considered a forest product, and the state Forest Development Corporation has a monopoly over it. The state therefore buys the gum from the women at highly exploitative rates, far lower than market rates.
22. The arid desert land is hard to work on.
23. Embroidery is a traditional skill that most women in this area possess. These embroiderers are organized in one of SEWA's largest enterprises. Their beautiful products are popular in all parts of India, and now increasingly in other countries.
24. Now few quick slides of SEWA's various activities. Earlier you saw the importance of street vending in the lives of women. Modern city planning does not wish to acknowledge that a large part of the urban economy depends on the vitality of street markets. The issues surrounding street vending are fought not only in India, but in all parts of the world rich and poor alike. Here, a SEWA delegation is demonstrating before the Municipal Corporation office in Ahmedabad, demanding the issue of vending licenses. One cannot have the central vegetable market in a city that is more than two hundred years old, where the vendors have been selling in the same space for generations, but have for generations been paying bribes to the police because they have no licenses! But no licenses are issued to begin with! This rally took place before SEWA filed a petition in the Supreme Court for vending licenses.
25. 26 This is SEWA Bank which was started in 1974 with the initial capital given by 10,000 women who paid ten rupees each. Today the bank's assets are 74 crore (15 million US\$). It is unlike any other bank, because its focus is providing service only

to working class women. Here women are waiting in a queue at the cash counter to deposit or withdraw money.

26. Silver, one of the few assets a woman owns, rescued from a pawn shop, is now being deposited in SEWA Bank's safe deposit vault.
27. SEWA also has a team of videomakers who document current activities and issues that the women face. Such visual tools of communication are invaluable in a country where a large part of its population is illiterate. This encourages lateral communication among women. Here, a Video SEWA team is interviewing a tea vendor outside a public garden. The video crew are also self-employed workers.
28. Children in the slum.
29. A SEWA childcare centre for children of working mothers. Childcare facilities greatly increase the productivity of the women, but there is no state-wide system in place.
30. This is a classroom in SEWA Academy, a three-day school builds awareness among the self-employed women. We talk about the importance of their work to the nation's economy through these 3 Circles : though 75% of the world's work is done by women, only 10% of the world's income goes to women, and mere 1% of the world's assets is owned by women.! The trainers get highly charged at this information. SEWA Academy also conducts research and gathers first-hand data on the work and needs of self-employed women and their contribution to the national income.
31. This is a literacy class. Literacy was never a priority for SEWA to begin with. But due to overwhelming demand from the women, basic, functional literacy classes are held as Jeevanshala, or Lessons from Life. Many rural women have now learnt to read and write, but their enthusiasm is such that SEWA cannot hardly cope with it.

I Self Employed Women Workers

You have had a small glimpse of the working women and the kinds of trades they are engaged in.

They are workers, producers, entrepreneurs, self employed. who have started a business, who manage their money and live on their surplus. They take risks—they borrow from money-lenders, they brave the policemen, and if they fail, they pay with hunger and destitution. If they succeed, they employ others in their family to carry on the trade.

This entrepreneurship comes out of a need for survival. A woman who has no money will set herself up as a rag picker. She can pick the kind of trash that can be turned to cash at the end of the day and feed the family. The day she does not work, she does not feed her family. The equation is simple. She may have money today, but if it rains, she has none tomorrow. Their economic cycle is a daily cycle. Their savings

are miniscule and they can be wiped out in an instant. When one lives on the margin, anything can happen. Picking garbage dumps is risky business. The sharp metals and glass can injure, and the chance of catching a disease very high. So illness is a constant companion to the poor. Their vulnerability does not allow them to get ahead.

And yet, these women earn money to support their families. In fact, 94% of India's women are self-employed. They have no employer. They are scattered in trades they have devised for themselves, doing work they see needs to be done.

So what makes a woman self-employed? What makes her an entrepreneur? It is her assets. In order to understand the correlation between work, money and entrepreneurship, let us see what a poor woman views as assets.

Of the tangible assets, there may be some money—perhaps some cash savings, or silver jewellery. She may have a roof over her head, which can then be turned into a workplace. She may have a cow or a buffalo, or she may own a weaving loom given to her by her family. She may have a basket to sell wares in, or a pushcart or a sewing machine. Even a food ration card is an asset because it allows her to buy or borrow food at a fair price from a government shop. In fact, any identity card is an asset, because it asserts that she exists.

The list of intangible assets is long, but quite noteworthy. Education is an asset that few possess, but even basic literacy can be turned to good advantage. Children are an enormous asset, because the more hands that work, the more income the family has. Husbands can be assets or liabilities. A husband that does not have a drinking problem for example is an asset. In-laws that will allow her to work outside the house are an asset. The goodwill of ones' caste is an asset.

So women look to their lives and find those assets they can turn into capital. A woman with few skills and no money still has her body for an asset. She sells her labour, pulling carts, carrying loads, working at construction sites. Women with traditional skills like basketmaking or junksmithy make wares at home and sell them in the market. Some are traditional vendors like the vegetable vendors. Among the muslim women where their cultural norms do not allow for working outside the home, they turn to sewing garments and block-printing and tie-dyeing. Some make bidis at home, depending on the contractor for both work and the price they will get for it.

But money is an elusive resource. Turning their savings into capital seems almost impossible, given the realities of their lives. Saving, therefore takes many forms.

When Gauriben, a wastepaper picker, complained to a friend that since she has no money whatsoever to begin with, there is no question of savings, her friend gave her this piece of advice: Every time you knead dough to make bread, take two fistfuls of flour and put it aside. If you do it for six days in a row, on the seventh day you will have enough flour to cook that day's bread without reaching for new flour! That's how you save money without having any money! If you remember to cook your

vegetables with lots of gravy, you need less vegetables! And if you make them very spicy, you eat a lot less of it!

As you can see, food is the very first thing that women economise on. The other victim of their economizing is their sleep, so that they can increase their work hours. The few assets they see at their command, like food and water, and sleep are all treated like scarce capital. Frugality is a lesson in financial discipline that every poor woman understands.

So women know savings as a form of suffering. For without making-do and going-without, and constant self-denial, one cannot save. So they believe that to ensure a better future, suffering is a given. The greater your capacity for suffering, the better your chances of survival.

As a SEWA member put it, “One thing I know to be true--there is no money without work, but of course, there is plenty of work without money.”

When about 80 percent of India’s women are economically so active, engaged in all kinds of labour and thousands of different trades, but because they are self-employed, poor, and illiterate, they are invisible to the economic planners of the nation. One can only assume that the nation is blind to its own people. The self-employed constitute 94% of India’s workforce, but do you know that by definition they are not workers? Why? Because they do not have an employer! This narrow definition of work as an employer-employee transaction is rampant at all levels, including at the ILO. SEWA has been a pioneer in giving visibility to the work of the self-employed, getting the ILO to change its definition of work to include home-based work, and recognizing the self-employed worker as a worker so that laws can protect them. Unless they are recognized as workers, and brought into the mainstream of the economy, we cannot have an effective economic policy for a nation.

The Self-employed sector is called the ‘unorganized sector’ or the ‘informal sector’ of the economy. Well, SEWA prefers to call it the people sector. There is Public Sector and there is Private Sector, in-between is the massive people’s sector i.e. 90% of the working population of India.. The future of the people sector lies with the women who constitute a majority. But since the sector is large and so varied in its capacities and needs, organizing is critical. SEWA therefore began as a trade union in 1972 to organize the unorganized.

The Registrar of Unions was very reluctant to register SEWA as a trade union in 1972, because we did not fit into his definition of a trade union. For him, garment workers, cart pullers, rag pickers, weavers, embroiderers, midwives, were not ‘workers’. “Well, Madam, the problem is you don’t have an employer. Who are you unionizing against?” was his question. We had to explain to him that our union was precisely that--a union, a coming together of women workers for each other, not necessarily against any employer.

The purpose of the union is to seek justice for its members and also to meet the needs of the self-employed women at various levels. SEWA's role is to bridge the gaps in the lives of the women, to help them with the next step, to turn their enormous individual strengths into a collective strength through struggles and developmental constructive activities. What do SEWA members need so that, in spite of working hard and long hours, they do not remain poor? Our effort is towards an integrated approach. Let me elaborate.

First, poor women need capital formation at the household level. With access to financial services like savings, credit, insurance, they can build up and create assets of their own. They can buy land, build a house, a workshop, buy equipment, or cattle to increase productivity. Or, they just want cash in the bank. Asset ownership is the best weapon to fight the vulnerability of poverty.

Second, poor women need to build their capacity to stand firm in a competitive market. They need access to market infrastructure, access to technology, information, education, knowledge and skills like accountancy, management know-how, planning, designing, marketing.

Third, they need social security – basic healthcare, childcare, shelter and relief, to combat the chronic risks they face with their families.

And lastly, they need collective, organised strength to be able to actively participate at various levels in the planning, implementation and monitoring processes of the economic, social and political affairs of the nation.

It is important that all the four components are in place simultaneously, and in the combination that the women think is viable and manageable by them. One input without the other does not yield any results, while one after the other comes too late.

SEWA and SEWA Cooperative Bank

Today SEWA is a labour union of about 530,000 women, spread over six states in India--Gujarat, Madhya Pradesh, Uttar Pradesh, Delhi, Bihar, and Kerala.

SEWA's membership consists of three categories of workers. Home-based workers who are garment stitchers, bidi rollers, weavers, potters and the like; street vendors who sell vegetables, fruits, eggs, fish, brooms, baskets; manual labourers like rag pickers, cart pullers, headload carriers, agriculture workers, construction workers and the like.

SEWA's goals are to organize women to achieve full employment and self-reliance. Full employment includes work and income security, food security and social security – health care, child care, shelter and insurance at the household level. Self reliance is both in terms of economic viability, and in terms of women's control over management and decision-making.

One way the women come together is through trade cooperatives. Urban members, who are more literate and have more access to services, have formed registered cooperatives. SEWA Bank is one of them. SEWA Bank was formed in 1974 to provide financial services like savings, and credit, to women who had never held any bank accounts in their name. Having a bank account allowed them to keep custody of their cash for the first time. It allowed women who could neither read nor write or sign their names to conduct financial transaction with a photo ID passbook. The Bank offered credit to further the productive, economic activities of the women. The credit amounts can be as little as fifty rupees. The Bank also assisted them to rescue their jewelry from pawn brokers, and into safe deposit boxes or to recover the mortgaged land or house. And best of all, the bank came to them—they did not have to run to the bank at the end of the day to deposit their money.

SEWA Bank was instrumental in strengthening SEWA as a union. At the same time, without the union, the Bank would have found it difficult to keep poor women as its focus. The goal of the bank is not how large a loan it can make, or how quick the turnover, but how many thousands of small loans can it make and reach out to the poorest of poor. Today SEWA Bank has about 200,000 depositors and loanees, urban and rural, with a repayment rate between 94-95%.

The impact of fair-priced loans on the lives of working class women cannot be overemphasized. When a street vendor borrows money at 15% interest per month from a local money lender, and commercial banks lend to businesses at the rate of 15% per year, we have a huge discrepancy in our banking system. A marginal farmer has to mortgage her land, and all her rights to produce on it, during a lean year, because she has no access to other sources of credit. Seeds are borrowed at sowing season, to be returned with 250% interest at the time of harvest. Yet most commercial banks will not lend to the poor because they are considered high risk clients. It seems to me that if anyone is taking a risk, it is the poor themselves. All they risk are their lives!

II Relation Between Women and Money

Since most working class women live in makeshift housing, they have few places to hide their savings. More often than not, cash is stored in a tin box and tucked among the linen, or it is stored in clay piggy banks that must be broken every time one needs to take out a few rupees. Hardest is keeping those savings from your own family members who lay claims to them. A common, sad story is of a rural woman who wrapped her money in a cloth bag and hid it in the loft. The following year, for Divali celebrations, she brought out her savings, only to find that termites had eaten into the banknotes.

SEWA Bank's Daily Savings Scheme therefore is the most popular. It allows women to save very small amounts for an extended period of time without the stress of saving for monthly bulk deposits. A bank worker collects these deposits at a small sub-centre in the slums where women live, or in the market where they work. After one year, the

savers have the option of withdrawing their savings, or to transfer their savings into a fixed deposit account and applying for a loan against their savings.

The concept of saving for long periods of time was initially incomprehensible to some women. But the Bank was confident that the women were capable of saving since they were so economically active. Their only barrier was that they were stuck in the cycle of earning and spending on a daily basis.

The scheme is designed so that it demands constant and continuous contact between the Bank and the members. The bank takes interest not only in how the woman spends her loan amount, but also assists her in finding the best deal for her money, whether is it buying vending carts or sewing machines.

In an effort to help the women plan their finances, SEWA Bank holds weekly sessions in money management and accounting. On any given day you will find around thirty women to a class, including homebased workers, vendors and manual labourers. And of these 30, at least 10 women are likely to be the sole supporters of their family, and around 14 whose income will be more than 50% of the family's total income. A few will be those who have lost their work.

A sea-change comes over the women once they see money collecting in their bank accounts. Several changes occur as a result. Predominant of course, is the sense of security, and perhaps a sense of 'less worry'. Side-by side, we witness their growing self-confidence—a feeling of 'importance' a sense of power, as she begins to recognize her own contribution to the family.

Interestingly, the women complain that whereas men who have some money, suddenly find themselves surrounded by friends, when a woman begins to make money, good friends tend to distance themselves for fear of appearing needy or greedy.

For many women money spells mobility—the simple ability to step out of her house, her neighbourhood, and walk in the street or market to sell her products without criticism from family elders. Even their husbands' attitude softens when she has financial security of her own. She is not seen as a burden or an expense.

As the women become more informed, more knowledgeable, more experienced, they gather strength. When bidis rollers learn from a Workers Education Class that they are legally entitled to a minimum wage of Rs. 35 for rolling 1000 bidis, they begin to put real value to their work and demand their dues with conviction. Gomiben, a street vendor always felt that she was engaged in an 'illegal' profession until she came to the SEWA school and realized that street vending is a legitimate occupation.

As the women see it, building capital is like climbing a flight of steps. One step will take you to the next and eventually it leads you to the top, a step at a time. So capital is both an input and an output. Capital, once produced, is used to produce more--either in quantity or in quality.

The process that begins with simple savings, and leads to taking small loans, repaying them, and then taking another--slightly bigger, repaying it, all the while gathering financial strength is a process every SEWA member can recount quite vividly.

Nanuben, a used garment dealer, began her association with the bank with her first savings of seven rupees and today handles a business worth four hundred thousand rupees. She used to take in old clothes from people and give them new steel cooking pots in exchange. This kind of a barter trade is traditional in Ahmedabad. With her bank loan she bought a sewing machine, sewed and mended the old clothes till they looked like new and resold them in the used-garment market for a profit. With increasing success, she bought more machines, employed all the family members and eventually others into her expanding business.

Once, at a SEWA Bank meeting, I asked our board members if money was power. Some women categorically agreed. One woman said that money gave strength and *that* was power. But when asked who was the most powerful person in the room, the women pointed to the Managing Director of SEWA Bank. They felt she had the money power of the bank. Her power also came from the fact that she was educated, was efficient at her work and had the strong support of the women she worked for. I argued that since the money of the bank came from the women, why is it that they themselves did not feel the most powerful? They explained that savings and capital give one a sense of power to the self, but the collective strength of hundred of thousands of women gave one "big power." In short, money is power, but collective strength is bigger power.

This awareness of the collective strength is democracy in action. The process of electing trade representatives, the process of collective bargaining, are the building blocks of democracy, and the seeds of political awareness among the women. Their recognition of the collective as their major capital, comes from the fact that they see the limitations of money as power.

For them, capital erosion, can happen in an instant! A bout of ill health, riots, curfew, earthquakes, floods...can all wipe out a life time's savings in an instant. The curfew during the recent Hindu-Muslim riots in Ahmedabad caused most of the markets to close. Business was down and erratic for a period of three to four months. Raw materials were unavailable. Their stock remained unsold and food prices were rising.

In the event of a disaster, the first expenditure the poor cut down on is of course food. They pawn jewelry, mortgage land and postpone marriages. It is only money in the bank that allows them to stand up on their feet again. But what can one say to a woman who for fifteen years has been taking and repaying loans from SEWA Bank, first building her business, then buying a house. Her last housing loan repayment was made in October, and she was the proud owner of her own home. Then the earthquake hit Gujarat in January 2001. Her house, her business and half her family perished in an instant.

Given the vulnerability of the poor to all sorts of natural, man-made and medical disasters, SEWA began to realize that insurance is an essential economic component. Financial services like savings and credit encourage women to save for insurance. Insurance coverage, in turn, promotes savings and credit and long-term financial planning among poor women. It is a part of microfinance and can be integrated with asset-building programmes.

SEWA Bank has run a deposit-linked group insurance scheme for last 15 years that covers the member's life, widowhood, accidents, hospitalization and the loss of means of livelihood during drought, flood, fire and riots. 96,000 members are covered today, under one Group Insurance Policy.

The poor prefer coverage of multiple risks through an integrated insurance programme. Coverage for sickness is the top priority for women, followed by life and accident insurance. Our experience has shown that just as the poor are bankable, they are insurable. Investing in the poor, especially women, through social insurance is viable. Contributory insurance programmes for the poor must be developed and managed by them. The government can support such efforts for long-term viability by contributing equity, assisting with reinsurance, technical assistance and capacity-building.

However, the current challenges faced by VimoSEWA—SEWA's insurance unit is a statutory capital requirement of Rs. 100 crores or about US \$ 23 million to set up an insurance company / cooperative. The implications are that SEWA does not have the volume of capital required to set up an insurance company. It needs to be capitalized by workers, government and employers through equity. Alternatively, SEWA will have to press for a special policy to reduce the capital requirement in insuring the poor. This policy struggle is on. In the meantime, our challenge is to build up our technical competency and a team of persons well-versed in insuring the poor.

A small grower of tomatoes usually has to sell her produce at the village level to the traders at half the price she could get from the city. An embroiderer has to sell her exquisitely embroidered skirt to a trader at one-tenth the price it will finally fetch. The small salt producer cannot hire a railway wagon to the wholesale market and so she has to dispose of her salt at a fraction of the retail price. The handloom weaver buys scarce yarn at double the price that the weaving factory buys it for. A leather worker has to give up her trade because all raw leather in the area has been exported. In order to survive, poor women battle the most monopolistic markets and get access to the most expensive capital. Since the producers in the people's sector are poor - often women or other disadvantaged groups - they have neither the finances nor the knowledge to reach better markets.

III. Relation Between Women and Power

There is a two-way link between money and power. She needs power to access money: if she is poor and powerless in Ahmedabad city, she has no access to formal sources of credit other than Sewa Bank. And she needs power: if she is a vegetable

vendor who takes goods on credit from a wholesaler trader, she is in a better bargaining position if she can take credit from other sources.

But the mainstream is different. The terms of trade in the mainstream are heavily weighted against the poor. An artisan who makes products out of bamboo, faces a raw material problem. Bamboomarket is dominated by a monopolistic Forest Department, and the market for finished products dominated by a single trader or a cartel of traders, operating in the area. In both these markets, the terms of trade invariably put the producers at severe disadvantage.

There are several sources of money that our members can access : SEWA Bank, money lenders, and Vishi (group of 20). When they borrow from SEWA Bank, they do so from a position of power and their power is increased but when they borrow from moneylenders, they do so from a position of weakness, helplessness – he knows it- and their power falls. When they borrow from Vishi, they need friends of trust to trust, but their power is not increased.

The women's capacity to struggle and survive is great, but their ability to withstand competition in the mainstream market is poor. The women have to build such capacity at the individual and at the organizational level.

These women producers generally suffer from low productivity, in comparison to the formal sector. This is not due to any lack of hard work, but due to a lack of skills, lack of proper tools, lack of assets or lack of knowledge about new techniques.

Artisans such as block printers, handloom weavers, embroiderers, leather workers, generally, have a wealth of traditional skills that they have inherited from their family. But, since market requirements have changed, their skills need upgrading and adapting. They also need to adapt to the quality requirements of modern markets. With suitable training, SEWA revives traditional skills such as tie-dye and embroidery, weaving and blockprinting among the women. The women have formed cooperatives where they work together, and market together and share in the profits. They are able to buy better tools, upgrade their skills improve product design, and reach markets in other parts of India as well as abroad for their products.

Designers from Delhi, New York, and Paris often come to work with our artisans' organisations and federations. Using their traditional design motifs, the designers give product development inputs based on the market trend. This has resulted into Banascraft--one of SEWA's craft enterprises--forging partnership with several major stores and boutiques in India and abroad. The production base of artisans in rural areas is growing. By acquiring new skills and getting access to urban markets women in the arid desert areas of Gujarat have work where there was nothing but migration. The exploitation of these women during drought years by local money lenders and traders has ceased to a large extent due to a dramatic improvement in employment opportunities for rural artisans. Today their district association is 15,000 members strong.

Rural changes are slow but dramatic once they roll into motion. Let me give an example. 'Vanlakshmi' is an agricultural women's cooperative in Mahesana district in Gujarat. The women are landless labourers. In the 1960s and '70s they had to wage a violent caste battle to gain access to village land. Today, the members grow crops for cash as well as for domestic food needs. They plant trees for fodder and fruits. The women of the cooperative bought a power tiller, a small tractor to increase productivity and reduce drudgery. They harvest rainwater in a pond lined with a plastic sheet to stop seepage. "This cooperative has given me a chance to own land," says Shantaben to the Dean of the Gujarat Agriculture University." It is our collective property".

It is not enough for women to claim inherited land. Women must also have resources to buy land, individually and collectively. A women's right to property is a goal, not an outcome. How this can be achieved is quite interesting and unexpected. In the arid areas of Banaskantha, direct ownership of land would have led to a long struggle for the women, lasting at least a decade. But ownership came in a curious way. The scarcity of water in the area led the women to form Water Councils. They took on the task of digging and lining the dry ponds of the area, and harvesting rainwater in it. Since the women now owned the water, the control of its source and its supply, their power over the arid land was immediately apparent. This, in effect, made the women joint owners of the land. Few would have imagined that land could be owned through water. Water is an increasingly scarce resource, however, water harvesting and management is a viable occupation for women. When women control water, they are changing fundamental power equations in rural India. They are also changing, for the better, the ecological equations in their environment.

In the dry districts of Surendranagar, Mesana and Kutch, Sewa members have learnt the technique of harvesting rain water from the roofs, channeled and conserved into water tanks they construct in their homes. In the villages they have constructed plastic-lined ponds for conserving water. The women's water committees have taken over the operation and maintenance of the regional water supply. They have now become 'water technicians'. The women repair hand pumps, undertake the recharging of wells, and thereby restore water supply to the villages. All these services are provided by the Associations, for a fee.

But the tragedy is that the region is becoming drier, the water-level is sinking, and the available water is getting more saline. Besides, when there is no rain for three years in a row, what do you harvest?

In rural India, traditional midwives deliver babies for a nominal fee. By supplementing their traditional skills of childbirth with training in modern methods of childbirth, family planning and some basic clinical techniques, the midwives have now become para-medics. Midwives' co-operatives have sprung up in urban slums and in villages, because, with their increased knowledge, they are able to bring medical help where none is available, at a reasonable price. Their profession, which

had few new entrants before, now has seen an influx of young and literate women who see a future.

More modern tools, when made available to such workers enhance both employment opportunities and productivity. Although knowledge and techniques grow more and more sophisticated for the private and public sectors, this knowledge has not really reached the poor, self employed. SEWA members have tried to acquire modern techniques with some very positive and encouraging results. Computers, electric sewing machines, irrigation pumps, pneumatic tires for hand-carts, small power tillers, drip irrigation systems for dry areas, still and video cameras, tape recorders, small-scale paper recycling plants - these simple tools are only just coming into the hands of the poor.

SEWA has many growing enterprises. One of them is the Gram Haat. In order to accommodate the growing demands for markets by SEWA's various thriving cooperatives, the Gram Haat was formed as a central marketing unit, taking in the produce from 10 rural districts. They sell everything from foodstuffs, salt, gum, cumin seeds, nursery saplings, handicrafts and handloom products to both domestic and export markets.

Another thriving business within SEWA is the Vegetable Grower's Cooperative.

The Jamalpur Farmers Market in the city is open 24 hours a day. The farmers bring in their vegetables from 7.00 in the evening and through the night. The wholesale buyers come to buy at around midnight. These buyers are the commission agents or brokers, 120 in all. In essence, this is the market of big farmers and big buyers.

Vegetable growers are the members of the Market. After a long and inevitable struggle, SEWA's Cooperative Federation was admitted as a member of the market and allotted shop No. 40 in 1998. Our shop thus linked women farmers in villages with women vendors the city. The farmers were our village savings groups. Most of the savers in the group grew vegetables on the river bank or on their small farms. Since the women could not afford to go to the city to sell their produce, they had to sell it at a throw away price to a local trader, or sometimes feed it to their cattle.

An initial survey conducted by the Indian Institute of Management revealed that in a given transaction, 6% to 8% of the profit went to the farmer, 42% to 44% of the profit went to the vendor and 50% to the broker. For this, the farmer had invested four months of her time and labour, to grow the vegetables, and the vendor had invested one day to sell them, while the broker had spent five minutes making the deal!

Hence the Federation's intervention in the marketing of vegetables was crucial, if both farmer and vendor were to benefit equally from the deal. For its role as manager, the Federation charges 4% of the total turnover. The Federation first bought a truck that makes the round of villages, picking up vegetables and delivers them to Shop No. 40 in the market. Initially, the transportation cost was subsidized by the Federation

SEWA was able to bring in several resources to help set up the enterprise. The Indian Institute of Management helped the Federation put together a feasibility report. SEWA Bank lent the initial working capital to the savings groups to lend to the women farmers. SEWA's Gram Haat –the rural marketing centre supplied the farmers with good quality seeds. The Agriculture University intermittently helps the farmers with technical know-how.

In the year 2001, the annual turnover was about Rs. 2 crore or \$ 400,000. It served the needs of about 700 women farmers from 201 village savings groups. The Federation has been giving rigorous training to the groups, its members and the operational team in marketing, accounts keeping, computer use, preparing a business plan, and innovative farming methods. Such large-scale training is done through the Satcom or (Satellite Communication) in collaboration with the Government of Gujarat.

The Federation has come a long way in this joint venture of entering the mainstream market directly linking rural vegetable growers with urban vegetable vendors, eliminating middlemen, commission agents, moneylenders and contractors.

IV Conclusions

There are several types of power that our members need: in the market place to bargain for the fair treatment and prices; within the home to bargain for the fair allocation of income and resources; and in society to bargain for active participation in decisionmaking process.

SEWA women's bargaining power increased outside the home, with public policy makers in raising their minimum wages or setting national policy for homebased workers or streetvendors. Their presence is felt in the handicraft market. The wholesaler honours their word. In the caste panchayat meetings, the sewa leaders are invited to participate. In her home, she is an important person.... Well and Good. How does it happen? The process takes time.

When the women see solutions to their problems because of their collective efforts, their collective self-confidence grows. When they fail, they do not lose heart, but search for yet another way to deal with the problem. In fact, each effort makes them stronger.

Despite such successes, we seem to be no closer to a brighter future where the self-employed are in a bargaining position. Over the last twenty years, SEWA has been a constant witness to the changing fortunes of working class families. In the mid to late nineties, Ahmedabad was in the grip of an economic recession. Our urban members again spoke of great hardship with declining incomes and fewer employment opportunities.

Rural districts like Kutch have seen unspeakable misery. In the last five years, they have witnessed utter devastation—first a year of hurricane and floods, followed by three years of continuous drought, and compounded last year by the most devastating earthquake in the country’s history. In sum, the rural economies of most districts in the northern, central and western districts of Gujarat are either in severe decline or experiencing significant changes. Many are migrating to the already overcrowded urban centres like Ahmedabad and Vadodara.

In addition, the social fabric of the city has begun to change. This year has brought another calamity to the people of Gujarat. The working class of Ahmedabad has been the victim of communal violence of the most devastating proportions.

The toll on the economic lives of Ahmedabad’s poorest of workers is enormous. When you live hand to mouth, you have to work in order to eat that day. It is a fragile economic state to be in. The violence and the curfew plays havoc with the lives of the poor. While communal violence may have its origins in religious, political and economic factors, the end result is the same – destruction of life and livelihoods of the poor.

No sooner does one crisis end, another is waiting in the wings. As one woman put it, “Every time a calamity befalls, it breaks my back in two. And just as I try to sit up and recover from the pain, the next blow falls and throws me to the ground again.”

Everytime such a situation occurs, SEWA has to begin afresh--right at the very beginning. Our development work has increasingly turned into Relief and Rehabilitation work. The battle for the economic and social upliftment of the working poor, especially women, is becoming tougher every year. Also, the women are becoming tougher. They have experienced and used power in their home, bargained more power in market place, in her society has earned more respect, in politics has earned a small voice.

I have faith in the women and their entrepreneurship. Women’s entrepreneurial ability has found scope to develop within the space of self-help and democratic practice. Moreover, I have seen, women’s capacity for suffering is great, and they are the stronger for it. I believe, that having once reached out to each other, across caste, class and religions, they will once again come together, even stronger, as workers, as sisters, as the democratic leaders of a new India.

Interplay of Women, Money and Power

SEWA Members' Perspective

Ela R. Bhatt, SEWA, Ahmedabad, India. Tel. : 0091-79-5511430-33 Fax No. : 0091-79-5506446, Email : sewamahila@wilnetonline.net

Talk given at the Conference on 'Women, Money, Power' held by Radcliffe Institute for Advanced Study, Harvard University dated 25-10-02.

