Self-Employed Women:

A PROFILE OF

SEWA'S MEMBERSHIP

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Cover Photos : The four photos on the cover represent the four main occupational categories of SEWA members: hawkers and vendors; home-based producers; labourers and service providers; and rural producers.

Photos : All photos are by Martha Chen or from SEWA Archives, except one (of Gum Collectors) by William Steel.

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Tables :

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foreword

The Self-Employed Women's Association (SEWA) is a trade union registered in 1972 that organizes and provides services to women in the informal economy. Over 700,000 women from six states of India are SEWA members. Within SEWA, the SEWA Academy has been the focal point for capacity building, communications and research efforts since 1991. The Academy recently created the Eminent Visiting Professor position, an honorary post held by an eminent researcher or policy maker, sensitive to the cause of SEWA. In 2003, SEWA asked Dr. Martha Chen, in her role as Eminent Visiting Professor, to undertake a project along with researchers at the SEWA Academy designed to carry out a collection, synthesis, and analysis of existing studies on or by SEWA.

The overall purpose of this project, called the 'SEWA at Thirty' project, was to help SEWA take stock of its own experience and to communicate the lessons from its experience to the broader development community, both locally, nationally, and internationally. The specific purposes of the project, identified through consultation with senior SEWA organizers, were a) to take stock of SEWA's impact over the past thirty years, b) to compile an overview picture of SEWA's membership, and c) to provide a summary description of SEWA's philosophy, structure, and strategies. This booklet is the second of three booklets produced under this project. The other two booklets are entitled:

"Towards Economic Freedom: The Impact of SEWA"
"The Spreading Banyan Tree: The Philosophy, Structure, and Strategies of SEWA"

In addition to producing three booklets, the 'SEWA at Thirty' project collected over 300 documents on SEWA in a catalogued archive housed at the SEWA Academy.

The need for this project arose from requests of various individuals and institutions and from our own desire to conduct a comprehensive review of our work. Over these last thirty years, we initiated and led many struggles for the economic and social development of women workers in the informal economy. Some of these efforts were successful and some were not. Each provided its own lessons and some set us working in new directions. We documented these experiences as best we could and our grassroots research approach often allowed us to capture the stories of women in their own words and to evaluate our work with an in-depth knowledge of the local context. At the same time, many visitors to SEWA have also studied our work, using perspectives and frameworks from fields ranging from economics to education to women's studies.

This series of three booklets is the output of the endeavor to synthesize and analyze various studies on or by SEWA. We hope that these booklets will help disseminate the experiences of SEWA to local, national and international audiences. We also hope that others will use the booklets to understand our philosophy, achievements and challenges and to grow the movement of organizations of workers and women everywhere. These booklets are a continuing effort on SEWA's part to write 'herstory' and share it with others who are concerned about poor women's lives.

The three booklets have been possible only because of the collective efforts of a wide range of people. Special thanks are due to Marty Chen for her hard work, careful analysis, and valuable insights. As a long-time friend of SEWA, and as someone who has carried out earlier research on both SEWA's rural and urban activities, she brought a special 'insider-outsider' perspective to this initiative. SEWA Academy received invaluable strategic and financial support from the Ford Foundation, New Delhi, especially Rekha Mehra, making the Visiting Professor Programme possible. Nidhi Mirani and Mita Parikh worked tirelessly with Marty Chen on creating these booklets. Sushila Koshti and Alka Solanki greatly helped in gathering books and articles. We would also like to thank Marais Canali and Beth Graves of the WIEGO Secretariat and Sejal Rasania of the SEWA Academy for helping with the production of this booklet; and Liz Schenkel who helped with the design of the booklet. Our colleagues in SEWA Academy and SEWA also supported this project by providing their insights, materials and time. Mirai Chatterjee, Renana Jhabvala, and Reema Nanavaty provided valuable feed-back on early drafts of the booklets. Ela Bhatt and Renana Jhabvala guided and encouraged the project team over the past two and a half years.

SEWA looks forward to receiving your feed-back on our impact, membership, strategies, and experience as captured in these booklets.

Namrata Bali
General Secretary, SEWA
January 2006

Introduction

"In 1972, when we started SEWA, we had no idea how to do it, or where to start, but two things I saw clearly. In our country, most of the production of goods and services is done through the self-employed sector. Eighty-nine per cent of our labour force is self-employed. Unless they are brought into the mainstream of the labour movement, it is no movement worth its name.

Secondly, I recognized that 80 per cent of Indian women are poor, illiterate, and economically very active. It is these working class women who should be taking a leading role in the women's movement of our country. Ninety per cent of these women's time is taken up in their work. Work is their priority. If we bring these women into the movement on the basis of work, it is strategically the most effective way of organising large numbers of women according to issues which are relevant to them."

Ela Bhatt, 1988 Interview (Rose 1992: 36)

"The economic activities (of the self-employed) have been described by various names, such as unorganised, unprotected, unregistered, marginal or informal, a more recent term being the black economy. It is contradictory to describe such a vast, active workforce in terms that relegates it to a peripheral position, while in reality it is central to the economy. In my view, in order to properly characterize this work force, it should be called the "self-employed sector" or the "self-employed"…even though there is no simple definition for such a diverse working population."

Ela Bhatt 1995

In 1971, a small group of migrant women cart pullers in Ahmedabad's wholesale cloth market approached the Textile Labour Association (TLA) to ask whether the TLA might be able to help them find housing. Ela Bhatt, then head of the Women's Wing of the TLA, accompanied the women to the wholesale cloth market where she met another group of women who were working as head loaders, carrying loads of cloth to and from the wholesale market. The head loaders described their work, including their low and erratic wages. The head loaders were paid on a per trip basis by the merchants - not according to the distance traveled or weight carried. Because no records were maintained of how many trips they made, they were often not paid the full amount they were owed.

Under the auspices of the Women's Wing of the TLA, Ela Bhatt decided to organise a public meeting for the head loaders in the cloth market to discuss their problems. During the meeting, she told the women that they should organise if they wished to address their problems: the women agreed to organise themselves into a group and each paid 25 *paisa* (quarter of a rupee) as a membership fee. Following the meeting, Ela Bhatt wrote an article for a local newspaper detailing the problems of the head loaders. The cloth merchants countered with their own news article in which they denied the allegations and claimed that they treated the head loaders fairly. The TLA Women's Wing responded by reprinting the merchant's claims of fair treatment on cards which they distributed to the head loaders to use to hold the merchants accountable: thus turning the merchant's rebuttal to the head loaders' advantage (Sebstad 1982).

Word of the head loaders' moral victory spread quickly. Soon, a group of used-clothing dealers approached the TLA Women's Wing with their complaints. Again, Ela Bhatt called a public meeting to which over 100 used-garment dealers and other women came. During that meeting, a woman from the crowd suggested they form an association of their own. Thus, on an appeal from the women and at the initiative of Ela Bhatt and the TLA Women's Wing, the Self-Employed Women's Association was born on December 3, 1971. The rest, as the saying goes, is SEWA's history.

Although she was not able to negotiate housing for the cart pullers, Ela Bhatt arranged to have the TLA Women's Wing provide a 'hot meal' to the cart-pullers at the end of each day near where they worked. Supa Goba-ji, the leader of the migrant cart pullers from Maharashtra state who first approached Ela Bhatt, became one of the founding members of SEWA. [1]

By the time SEWA was founded, Ela Bhatt, a labour lawyer by training, had begun organising two other overlooked and largely-female segments of the textile industry - home-based garment makers and quilt-makers (who made patchwork quilts from textile waste called *chindi*-) as well as street vendors. By 1975, membership in the SEWA Union had grown to 2,750 women from 15 trade groups of which the largest was street vendors (400 members) followed by head loaders, garment makers, used-clothing dealers, and bidi rollers (300 members each). In 1975, SEWA also began organising agricultural labourers in several villages in Ahmedabad District. But it was only in 1989 that SEWA began to significantly expand its rural operations. By end-2004, there were nearly 470,000 SEWA members in Gujarat state from over 80 occupational groups. Despite the heterogeneity of its membership, SEWA classifies its membership into four main categories: vendors and hawkers, home-based workers, labour or service providers, and rural producers.

This booklet, the second in a series of three booklets on 'SEWA at Thirty', provides a detailed picture of SEWA's membership.[2] Part I discusses the size, composition, living standards, and economic status of the *membership as a whole*. While Part II describes the *general* work arrangements of SEWA's members, Part III describes the *specific* work arrangements of *nine of the large trade groups* in SEWA's membership, including a profile of a woman from each group. And Part IV briefly describes the *common risks* faced by SEWA members, their coping strategies, and SEWA's strategies to help its members cope with these risks. The booklet concludes with a discussion, in Part V, of how members of SEWA participate in the organisation, the *leadership* that emerges from the general membership, and the *solidarity* that is built among the members.

[1] Three of the meeting halls in the SEWA Reception Centre are named after founding members of SEWA who have died, including Supa (the cart puller), Zora (a *chindi* quilt-maker), and Kapila (a vegetable vendor).

[2] The other two booklets are *Towards Economic Freedom: The Impact of SEWA* and *The Spreading Banyan Tree: The Philosophy, Structure and, Strategies of SEWA.*

PART I

OVERVIEW OF SEWA's MEMBERSHIP

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Any self-employed woman in India who is 15 years or older is eligible to become a member of SEWA. In SEWA's use of the term, 'self-employed' refers to all economically-active women who are not in formal salaried employment.[1] Eligible women are recruited variously: by SEWA members (who encourage a relative, neighbour, or co-worker to join SEWA), by local SEWA leaders (who canvas for new members in their neighbourhoods or hold local meetings for interested women), by SEWA organisers (in the course of their routine work or through special recruitment drives) or simply by word-of-mouth. Most commonly, the recruitment channel is through a given trade group or occupation: with a SEWA member or leader speaking to other women in her particular trade.

Growth in Numbers

During the 1970s and 1980s, SEWA's membership grew slowly but steadily from just under 4,000 in 1975 to nearly 20,000 members in 1988. Although SEWA began organising rural women on a limited scale from Ahmedabad in the mid-1970s, it established a full-fledged field-based rural wing only in 1989. Since then, its membership has grown dramatically. During the 1990s, SEWA's urban membership grew nearly five-fold while its rural membership grew more than fourteen-fold. The dramatic increase in membership between 2000 and 2002 was due to a membership drive and to SEWA's relief and rehabilitation efforts in areas badly hit by the 2000 cyclone and 2001 earthquake: many of the new members came from affected households in those areas. During 2003 and 2004, SEWA's membership in Gujarat state stabilized at just under 470,000.

Between 2000 and 2003, the number and size of affiliated SEWA organisations in other states of India also grew. By 2004, SEWA's membership outside of Gujarat had stabilized around 220,000[2]:

[1] SEWA's membership includes women workers who are a) fully independent self-employed; b) semi-dependent self-employed; c) disguised wage workers; and d) casual wage workers who do not have a fixed employer dependent wage workers. Few of them can be categorized as fully dependent wage workers.

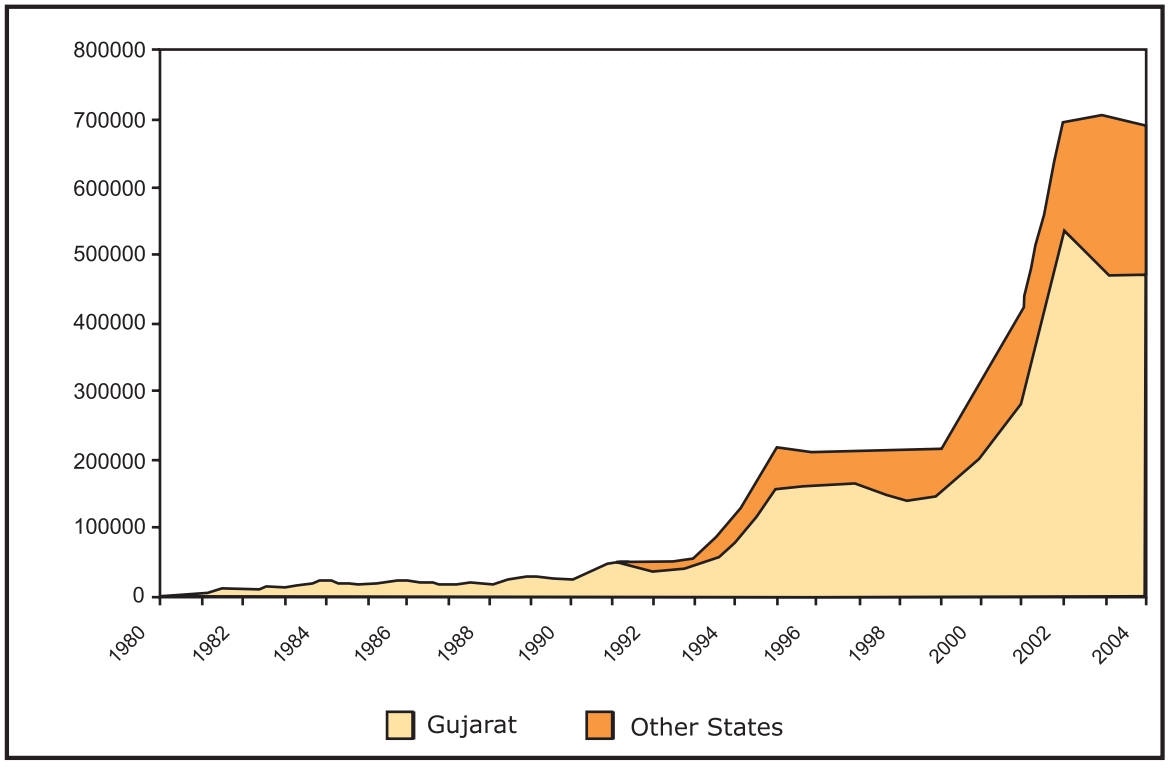
[2] SEWA Bharat is a registered federation of SEWA organisations in six states of India, including Gujarat. SEWA Bharat focuses on the development of SEWA organisations based on the experience of SEWA in Gujarat. SEWA itself is a national trade union and represents self-employed women all over India, either as direct members or through the affiliated SEWA unions. This booklet will focus on SEWA's membership within Gujarat. Thus, unless otherwise stipulated as in Table 1, all figures and other details relate to SEWA's membership within Gujarat.

Table 1
SEWA Membership in India by Decade/Year and Region

REGION	YEAR					
	1980	1990	2000	2002	2003	2004
Gujarat:	**4,934**	**25,911**	**205,985**	**535,674**	**469,306**	**468,445**
Urban	3,584	16,911	79,008	163,632	153,428	146,746
Rural	1,350	9,000	126,977	372,042	315,878	321,699
Other States:	**-**	**-**	**112,542**	**158,877**	**234,860**	**220,298**
Total	**4,934**	**25,911**	**318,527**	**694,551**	**704,741**	**688,743**

Sources: SEWA Audited Membership Lists

Figure 1
Growth of SEWA Membership in India



Changing Composition

While the founding members of SEWA were all working-class women from the commercial capital - Ahmedabad city - of Gujarat state, the typical member today is a working poor woman in a remote village in a semi-arid or desert region of north Gujarat. Reflecting this shift in the composition of SEWA's membership, the new President of the SEWA Union is Bhanuben Solanki, an agricultural worker from Kheda District.[3] In what follows, we discuss the composition of SEWA's membership by place of residence, trade group, employment status, and various demographic variables.

By Place of Residence

While SEWA started as - and is still widely thought to be - an urban trade union, SEWA is a predominantly rural trade union: only one-third of its current members are urban. The 'tipping year' when rural membership began to exceed urban membership within Gujarat was 1994.[4]

Table 2
SEWA Membership in Gujarat by Year and Region

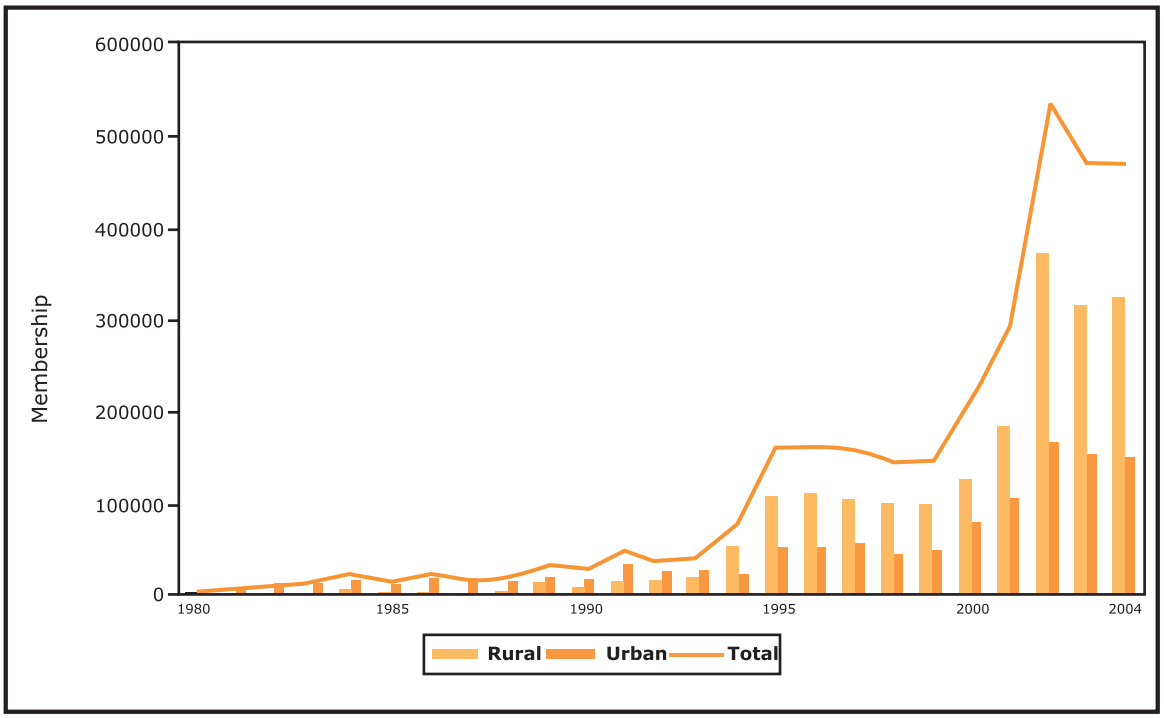
Year	Rural	Urban	Total
1973	0	320	**320**
1975	1100	2750	**3850**
1980	1350	3584	**4934**
1985	2960	12781	**15741**
1990	9000	16911	**25911**
1995	106701	51541	**158242**
2000	126977	79008	**205985**
2001	180209	104108	**284317**
2002	372042	163632	**535674**
2003	315878	153428	**469306**
2004	321,699	146,746	**468445**

Sources: SEWA Audited Membership Lists

[3] The President of SEWA is elected from the most numerous trade group in the SEWA membership. The first year a *rural* member of SEWA was elected as President by the Executive Committee of the SEWA Union was 1996. From 1996 through 1998, Shanta-ben Paul-bhai, an agricultural labourer, was President of the SEWA Union. The last President (from 1999-2005) of the SEWA Union, Ran-bai Jemalji Rauma, was an agricultural labourer as well as a seasonal gum collector.

[4] This dramatic growth in membership, and the associated shift in the composition of the membership, has been accompanied by significant changes in SEWA's strategies and structure. Most notably, in its rural areas of operations, SEWA has established a decentralized system of service delivery through local spearhead teams comprised of SEWA organisers and (primarily) local SEWA leaders who have been specially recruited and trained from the rank-and-file membership. Also, while SEWA Bank provides financial services directly to individual borrowers and savers in urban Ahmedabad it does so through savings-and-credit groups in rural areas. See companion booklets on the impact of SEWA and on SEWA's philosophy, structure, and strategies for more details.

Figure 2
Growth of SEWA Membership in Gujarat



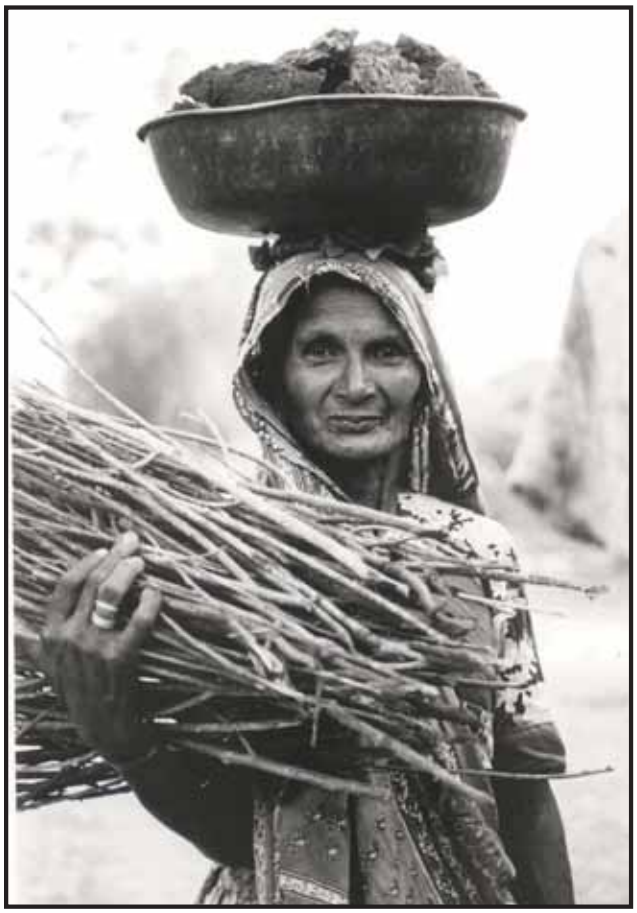
Ahmedabad City - Greater Ahmedabad, with a population of over 3.5 million, of which 1.5 million live in slums or slum-like conditions, is the seventh largest city in India and the largest city in Gujarat (Rumani et al. 2005). The Sabarmati River serves as a spatial divide between two distinct parts of the city: Old Ahmedabad (to the east) and New Ahmedabad (to the west). For much of the 20th century, due to its once-large textile industry, Ahmedabad was known as the 'Manchester of India' In the early and mid-1900s, the prospect of work in the textile mills drew immigrants to Ahmedabad City not only from rural Gujarat but also from other states of India, including: Andhra Pradesh, Madhya Pradesh, Maharashtra, Rajasthan, and Uttar Pradesh. For this reason, SEWA's urban membership is more diverse than its rural membership in terms of place of origin and mother tongue. Most mill worker families settled in the tenements built by the mill owners, where they continue to live even today: these are rows of single-storied modest dwellings (1-2 rooms) lining alleyways called *chalis* or *chawls* (literally, 'walk-throughs') (Breman and Shah 2004). As other immigrants entered the city, they were often forced to build slum settlements in barren lots or along canals, the railroad tracks, or the banks of the Sabarmati River.

Spatially, the city has more than doubled in size since the early 1970s when SEWA was founded. With the decline of the textile industry, new manufacturing industries - garments, chemicals, pharmaceuticals, and diamond-polishing - have been established in a fast-expanding far-eastern part of the city beyond Old Ahmedabad. A mix of residential, institutional, and commercial areas have been developed on the western periphery of New Ahmedabad. Recently, many Hindu families living in the old city have shifted to the western parts of the city. The relatively better off among the Muslims have also moved, but to specific Muslim-dominated areas in the west. These geographical shifts in residence have contributed to the widening social and political divide between Muslims and Hindus in the city.

Today, approximately 40 per cent of Ahmedabad city's population - and the vast majority of SEWA's urban members - lives in some 1,400 chawls and 1,000 slums (informal settlements) (UNDPWorld Bank 1998). Most of the long-time urban members of SEWA live in the older parts of Ahmedabad city on the east bank of the river: some within the old walled city itself. Some of the newer urban members of SEWA live in chawls or tenements on the eastern periphery of the city around the new industrial estates or in slum settlements scattered around the city.

Rural Gujarat - SEWA first began organising working poor women in rural areas of Gujarat state in the late 1970s and early 1980s: organising milk producers, tobacco workers, small farmers, agricultural labourers, and other working poor women in Ahmedabad, Kheda, and Mehsana districts.[5] In 1989, SEWA renewed its commitment to organising working poor women in rural areas of Gujarat and expanded its activities to other districts. SEWA now has members and activities in twelve (of the 25) districts of Gujarat state.

[5] More specifically, SEWA began organising agricultural labourers and milk producers in Ahmedabad District in 1977, tobacco processors in Kheda District in 1984, and agricultural labourers in Mehsana District in 1986.



The twelve Districts in which SEWA works are spread across three rather Distinct geographical zones of Gujarat state (see map below):

1 Northwest dry region: the remote and arid northwest corner of the state, including the semi-arid Districts of Surendranagar, Banaskantha, and Patan plus the desert District of Kutch.

2 Central and Northern plains: the central semi-arid belt, including Ahmedabad, Gandhinagar, Mehsana, and Sabarkantha Districts.

3 Southern plains: the relatively prosperous Southern zone, including Anand, Kheda, Surat, and Vadodara Districts.[6]

[6]In 2001, as part of a state-wide programme to rehabilitate women widowed during the Hindu-Muslim riots earlier that year, SEWA began working in two eastern districts - Godhara and Panchamahal. And, in 2002, the SEWA Mahila Housing Trust began a programme to upgrade selected slums in Surat City.

Gujarat State: District Map*

* SEWA works in the districts highlighted in orange.

Other than the three districts in the eastern tribal belt, where SEWA is not yet very active, Banaskantha and Patan districts are the poorest and most disadvantaged districts in the state: with a great deal of environmental stress and a high incidence of seasonal out-migration. Four of the other districts in which SEWA works are also quite poor and disadvantaged, ranking relatively low in terms of human development and gender development: Kutch, Mehsana, Sabarkantha, and Surendranagar (Hirway and Mahadevia 2003). Five are relatively prosperous but very unequal: namely, Ahmedabad, Anand, Gandhinagar, Kheda, Surat, and Vadodara. Within all of the districts where it works, SEWA members tend to be from the poorest and most disadvantaged communities. For instance, within the relatively prosperous southern zone, SEWA members are predominantly tobacco workers and other agricultural labourers in Kheda District; largely from tribal communities that were displaced by a large dam (the Sukhi dam) in Vadodara District; and (various types of) home-based workers in Surat District.

Employment opportunities in each of these zones differ in significant ways, as exemplified by the occupational groups that SEWA has organised in these areas:

- # 1 - northwest dry region: subsistence farmers, livestock rearers, salt makers, gum collectors, embroidery artisans, as well as large numbers of seasonal migrant labourers
- # 2 - central and northern plains: subsistence and commercial farmers, agricultural labourers, dairy producers, livestock rearers and because of SEWA's efforts, tree nursery growers
- # 3 - southern plains: tobacco workers, other agricultural labourers and (various types of) home-based workers

Three of the rural occupations in the northwest dry region, from which large numbers of SEWA members are drawn, are unique to that region: namely, salt making, gum collection, and several distinct styles of embroidery (see Part III for details).

Table 3
SEWA Membership in Gujarat by District (2004)

District	First Year of Operations	2004 Membership	% of 2004 Membership	Two Largest Trade Groups	
Ahmedabad City	1972	146,746	31%	Waste Picking	Fruit and Vegetable Vending
Ahmedabad District	1979	33,657	7%	Dairy Production	Agricultural Labour
Banaskantha	1988	880	0%	Embroidery	Agricultural Labour
Patan	1988	49,882	11%	Embroidery	Agricultural Labour
Gandhinagar	1983	13,131	3%	Animal Husbandry	Agricultural Labour
Kheda	1986	37,658	8%	Tobacco Work	Agricultural Labour
Anand	1986	63,890	13%	Tobacco Work	Agricultural Labour
Kutch	1993	20,066	4%	Embroidery	Agricultural Labour
Mehsana	1986	25,237	5%	Home-based Work	Agricultural Labour
Sabarkantha	1993	29,329	6%	Home-Based Work	Agricultural Labour
Surat	2004	520	0.1%	Home-Based Work	Home-Based Work
Surendranagar	1992	17,546	4%	Salt Work	Agricultural Labour
Vadodara	1990	29,883	6%	Home-Based Work	Agricultural Labour
Total		468,445	100%		

Source: SEWA Annual Reports; SEWA 2004 audited Membership List

By Trade Groups

As the size of SEWA's membership grew, the composition of its membership diversified: from 15 occupational groups in 1975 to over 83 in 2004. SEWA traditionally grouped these various trades into three main categories: vendors and hawkers, home-based workers, and labour or service providers. In recent years, because of the growth of its rural membership, SEWA has added a fourth category to this classification: namely, rural producers of various kinds.

- **hawkers and vendors,** who sell a range of products including vegetables, fruit, and used clothing from baskets, push carts, or small shops
- **home-based producers,** who stitch garments, make patch-work quilts, roll hand-made cigarettes (*bidi*) or incense sticks (*agarbati*), prepare snack foods, recycle scrap metal, process agricultural products, produce pottery, or make craft items in or around their homes
- **labourers and service providers,** who sell their labour (as cart-pullers, head-loaders, or construction workers), or who sell services such as waste picking, laundry services, or domestic services
- **rural producers** : small farmers, milk producers, shepherds and cattle rearers, salt farmers, or gum collectors

Refer to Table 4 and Figure 3 for growth of SEWA's membership classified into these four main categories.

It should be noted that, given the seasonality of many of these activities and/or the low level of earnings associated with them, many SEWA members are engaged in more than one occupation or economic activity. To illustrate this point, a recent SEWA study of small and marginal farmers in Mehsana and Sabarkantha districts found that, among economically active women, only 10 per cent are engaged in one economic activity while 50 per cent are engaged in two activities and nearly 40 per cent in three activities. Among economically active men, in contrast, nearly 30 per cent were engaged in one economic activity, over 60 per cent in two, but only 11 per cent in three activities (Shome 2004).

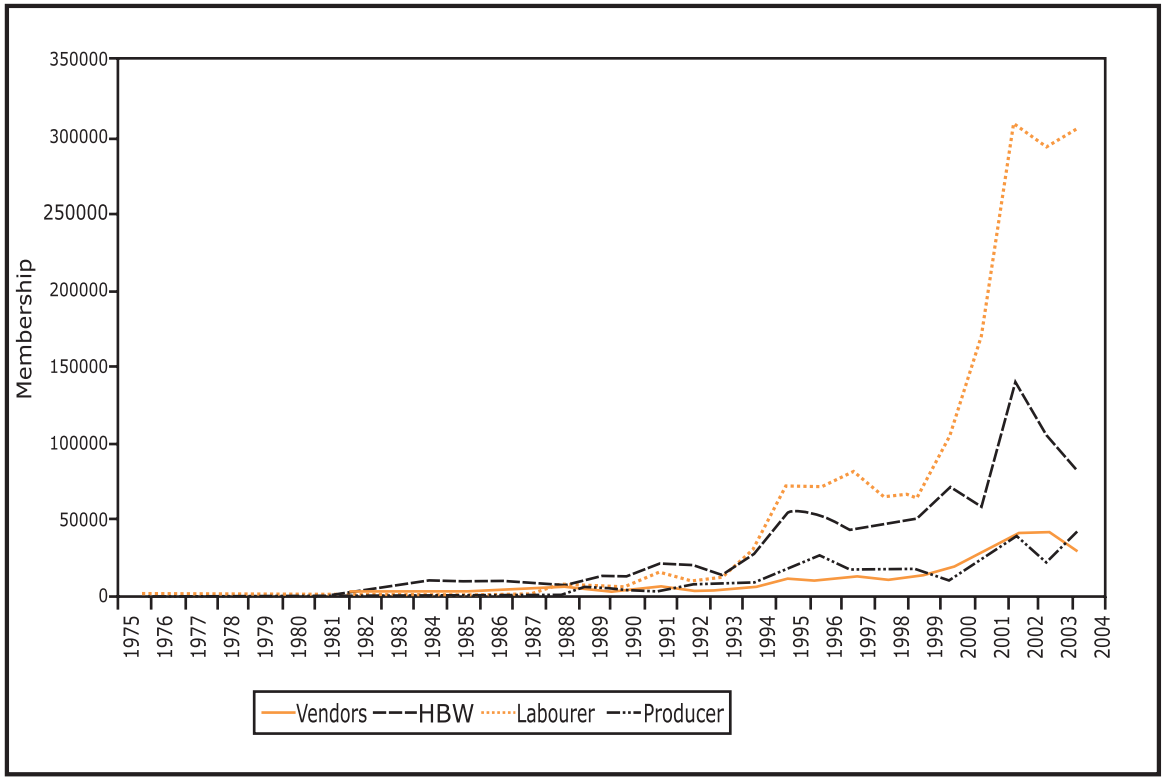
Although it classifies its membership by the primary activity or occupation reported by each member, SEWA understands that its members are often involved in multiple activities. So while each member belongs to a single trade or occupational group in the SEWA Union, she may belong to a cooperative associated with another trade or occupation and may receive support services for more than one economic activity.

Table 4
SEWA Membership in Gujarat by Year and Trade Groups

Year	Vendors		Home-based Workers		Labourers		Producers		Total
1975	825	21%	950	25%	2,075	54%	-	-	3,850
1980	950	19%	1,934	39%	2,050	42%	-	-	4,934
1985	2,472	16%	8,464	54%	4,805	31%	-	-	15,741
1990	3,230	12%	13,821	53%	6,700	26%	2,160	8%	25,911
1995	11,515	7%	55,114	35%	73,768	47%	17,755	11%	158,152
2000	18,759	9%	72,156	35%	105,811	51%	9,259	4%	205,985
2002	39,460	7%	141,458	26%	314,245	59%	40,511	8%	535,674
2003	42,745	9%	105,439	22%	298,761	64%	22,361	5%	469,306
2004	28,575	6%	85,976	18%	313,814	67%	40,080	9%	468,445

Sources: SEWA Audited Membership Lists

Figure 3
Growth Pattern of SEWA Membership in Gujarat by Trade Groups



By late 2004, membership in the SEWA Union within Gujarat totaled just under 470,000: of which roughly one-third were urban (mainly from Ahmedabad City) and two-thirds were rural (from 12 districts). This membership was drawn from some 83 different sub-trades clubbed under 24 major trades, of which agricultural labour was the largest by far (representing nearly 50% of the total membership) followed by embroidery (6%); fruit and vegetable vending, garment making, tobacco picking/processing; waste picking (4% each); bidi-rolling, dairy production and animal husbandry (3% each). See Table 5 for the composition of SEWA's membership by trade group in 2004.

Table 5
SEWA Membership in Gujarat by Occupations and Major Trade Groups (2004)

Trade Group	Numbers	% of Total Membership
Vendors and Hawkers:	**28,575**	**6%**
Fruit and vegetable vendors	21,553	5%
Utensils for old clothes	2,252	<1%
Other vendors and hawkers	4,770	1%
Home-Based Workers:	**85,976**	**18%**
Embroiderers	26,782	6%
Garment makers	20,878	4%
Bidi rollers	15,478	3%
Agarbati rollers	8,928	2%
Kite makers	2,576	1%
Other home-based workers	11,334	2%
Labourers + Service Providers:	**313,814**	**67%**
Agricultural laborers	227,345	49%
Tobacco workers	20,421	4%
Waste pickers	20,165	4%
Casual day labourers	14,732	3%
Construction workers	11,673	3%
Cleaners	6,741	1%
Contract factory workers	3,950	1%
Head loaders	3,259	1%
Other labourers/service providers	5,528	1%
Rural Producers:	**40,080**	**9%**
Milk producers	14,247	3%
Animal rearers	10,867	2%
Small farmers	9,281	2%
Gum collectors	1,425	<1%
Salt makers	3,288	1%
Other rural producers	972	<1%
Total	**468,385**	100%

Unlike many trade unions, SEWA deliberately seeks to recruit and organise workers from a wide variety of trades into a single trade union. The Trade Committees, Trade Council, and Executive Committee of the SEWA Union are comprised of elected representatives from the various trade groups. To ensure this representative structure, and to prepare for elections every three years, SEWA updates its data on membership *by trade* each year.

Data on other characteristics of SEWA's membership are less regularly or comprehensively collected. What follows is a summary of available data on selected demographic variables of the membership.

By Religion and Caste

In India as a whole, 13 per cent of the population is Muslim. In Ahmedabad City, which has a long history of Muslim rule and influence, the percentage is somewhat higher. In 2001, Hindus and Muslims comprised about 82 and 14 per cent, respectively, of the *urban* population of Gujarat state, 93 and 6 per cent of the *rural* population of Gujarat state, and 89 and 9 per cent of the *total* population of Gujarat state (Government of India, 2001 census). Among SEWA's urban members, at the end of 2004, more than one-fifth (21.3%) were Muslim (SEWA Union 2005).[7] Comparable figures for SEWA's rural membership are not available.

For India as a whole, no more than 15 per cent of the Hindu population comes from the upper castes, another 16 per cent or so belongs to the lower castes (called variously Scheduled Castes, Outcastes, Untouchables, Harijans, or Dalits), and about 8 per cent belong to tribal groups (called Scheduled Tribes) (Government of India, 2001 census). The vast middle of the Hindu population belongs to those castes collectively referred to, by the Government of India, as the Other Backward Castes. Among SEWA's Hindu members, relatively few are from the upper castes, the majority is from the middle castes, and a significant share is from the lower castes and tribal communities.

- A 1991 random-sample survey of SEWA's *urban members* found that only 3 per cent of the Hindu members were from the upper castes; 60 per cent were from the Other Backward Castes; and more than one-third were from the Scheduled Castes and Tribes (31% and 6%, respectively).

- A 1998 random-sample survey of SEWA Bank *urban clients* found that 13 per cent of the Hindu clients were from the upper castes; 46 per cent were from the Other Backward Castes; and 41 per cent were from the Scheduled Castes and Tribes (Chen and Snodgrass 2001). A more recent but smaller random-sample survey of SEWA Bank clients found that, of the Hindu clients, 15 per cent were from upper castes, 58 per cent from Other Backward Castes, and 27 per cent from Scheduled Castes and Tribes(22% and 5%, respectively)(Mirani and Shinde 2004).

- A 1998-1999 random-sample survey of SEWA *rural members* found that 6 per cent of the Hindu members were from the upper castes, 35 per cent from the Other Backward Castes, and 59 per cent were from Scheduled Castes and Tribes (53% and 6%, respectively) (Murthy 2000).

[7] Similarly, 23 per cent of the urban borrowers from the SEWA Bank during the fiscal year April 1, 04-March 31, 05 were Muslim (Jayshree Vyas, SEWA Bank, personal communication 2005). SEWA does not record the religion of its members. This estimates of the religious composition of SEWA urban borrowers was derived by looking at the names and trades of its members.

By Age and Marital Status

All self-employed women 15 years or older are eligible to become members of SEWA. In 2001, less that 15 per cent of SEWA's members were younger than 20, about two-thirds were between 20 and 40 years of age, about 20 per cent were in their 40s or 50s, and less than 1 per cent were older than 60 (SEWA 2001 Membership Profile Survey). That same year, the vast majority (84%) of SEWA members was married; 8 per cent had not married; 7 per cent were widowed; and a few were separated (ibid.).

Standard of Living

Housing

Size of House - The homes of SEWA members tend to be small: typically one or two inner rooms that serve as living room, bedroom, and kitchen with a covered or enclosed porch at the front or back. Without SEWA loans or other housing services, SEWA members are unlikely to have a private bathroom or toilet in - or adjacent to- their homes. With multiple loans from SEWA, some members have added a room to their original home or, even, built a new home for themselves.[8] In rural areas, houses tend to be larger with space for livestock or for storing grain. But rural houses are more likely to be built from temporary materials which need to be repaired or replaced every few months and are more vulnerable to seasonal disasters like floods or cyclones.

Quality of Construction - In Ahmedabad City, SEWA members tend to live in one or another of the following types of neighbourhoods each associated with different standards of housing:

- *slums*: with different grades of housing from make-shift huts constructed of bamboo, plastic sheets, and thatch roofs to semi-permanent homes made of mud-covered brick to more permanent dwellings with cement walls, mud floors, and tin roofs[9]
- *tenements* originally built for mill workers: rows of single-storied one or two-room dwellings made from brick and cement with tin or cement roofs
- *low-income housing colonies*: with dwellings similar to those in the tenements

There are over 1000 slums and 1300 tenements in Ahmedabad City (UNDP-World Bank 1999). Probably 90 per cent or more of SEWA's urban members and their families - compared to about 40 per cent of the total population - live in either slums or tenements (ibid).

In rural Gujarat, SEWA members live either in mud houses with thatch roofs or more solid but modest dwellings made from brick and cement. The style of construction differs by region: circular huts are common in the desert region of Kutch; some salt farmers live in underground caves during the salt farming season. The 2001 earthquake destroyed the homes of most SEWA members in three districts: Kutch, Patan, and Surendranagar. Since then, SEWA has helped its members construct new brick and cement houses in a traditional style.

[8] This booklet seeks to provide an overview of the status of SEWA's members in terms of standards of living, working conditions, and other dimensions. Despite the fact that its members are relatively poor and disadvantaged, as the figures and case studies presented here illustrate, SEWA has been able to improve the status of its members. For the impact of SEWA on its members - including their income and poverty levels, their housing and related infrastructure, their health and education status, and other indicators - see companion booklet entitled *Towards Economic Freedom: The Impact of SEWA.* That booklet provides figures that compare a) the status of SEWA members to comparable control groups and b) the current status of SEWA members compared to their status before joining SEWA or receiving specified SEWA services.

[9] A 1997 survey in two slums of Ahmedabad city, that were later upgraded, found that half of the houses were of temporary (*kaccha*) construction, 40 per cent were semi-permanent built of mud-plastered bricks, and only 10 per cent were built of permanent (*pucca*) construction (SEWA Academy et al 2002).

Uncertainty of Tenure - In the slums of Ahmedabad City, occupancy of both land and dwellings is often 'illegal' as the municipality has not approved many slum areas as residential areas and the buildings in slums often do not have the required permits. In such situations, the municipality can arbitrarily decide that the land should be used for a different purpose and evict those who have been living there for some time: leading to loss of property as well as major disruptions and dislocations in the lives and work of the local residents. With the closure of most of the textile mills, ownership of both land and dwellings in former mill colonies became ambiguous and contested. In these tenement areas, SEWA members often face harassment from those claiming to be their landlords. In contrast, those who own their own home enjoy relative peace and security and a sense of belonging.

In rural Gujarat, SEWA members and their families are far more likely to have clear and secure ownership rights over their homes, even if the quality of the homes and infrastructure is poorer. A 2001 urban-rural survey found that a far higher proportion of SEWA rural members (94%) than SEWA urban members (72%) owned their homes (Unni and Rani 2002a). In terms of the quality of construction, the same survey found that a far lower proportion of SEWA rural members (77%) than SEWA urban members (93%) lived in homes built of permanent materials (brick and cement) (ibid.).

The lack of adequate housing - in terms of size and quality - has multiple impacts on the lives and work of SEWA members. Home-based producers need space to work in as well as electricity and lighting to work with. Most producers, whether or not they work from their home, need a place to store their tools, raw materials, and finished products where they are safe from rain, sun, and dirt (see Part II for more details on the 'home as workplace'). Improved housing reduces the time women have to put into maintaining their homes. Houses made of mud and dung or bamboo and plastic sheeting require frequent repair and periodic reconstruction, especially after a heavy rain.

The 2001 urban-rural survey found that a higher percentage of SEWA rural members (82%) than SEWA urban members (61%) had renovated their homes (Unni and Rani 2002a). Presumably the relative security of housing tenure in rural areas enables or encourages SEWA rural members to renovate their homes. In the rural areas affected by the 2000 cyclone and the 2001 earthquake, SEWA has undertaken special housing projects targeted at SEWA rural members: over 5,000 houses have been built with SEWA's assistance (SEWA Mahila Housing Trust, personal communication 2005). Also, in other rural areas, SEWA has helped implement several government housing schemes for disadvantaged populations. In Ahmedabad City, SEWA also provides housing loans and other housing services. For instance, a collaborative project involving SEWA, the Ahmedabad Municipal Corporation, private corporations, and local slum dwellers has upgraded housing and related infrastructure in 55 slum areas of Ahmedabad City: in these areas, some 10,000 families have renovated their homes (SEWA et al. 2002, SEWA Mahila Housing Trust, personal communication 2005).

Basic Infrastructure

Until SEWA began providing housing loans and working with the municipality to provide housing and infrastructure services, most of SEWA's urban members lacked basic infrastructure, including: water supply, electricity, and drainage connections for their homes; as well as street lighting, water drains, and underground sewerage in their neighbourhoods. Most had to fetch water from a communal standpipe and use a communal toilet in their neighbourhoods. If communal toilets were not available, women would have to use near-by empty lots or other open spaces as their toilet.

Until SEWA began working with local government, most of SEWA's rural members also lacked basic infrastructure. Most had to fetch water from a communal well for drinking and other household purposes; and use the out-of-doors for their toilet. While water for irrigation is of critical important, the lack of adequate sources of drinking water is the priority concern. For rural women, including SEWA members, the lack of drinking water has particularly dire consequences: as they need to provide drinking water not only for their families but also for their cattle. As one SEWA member put it:

> "It takes so long to get water, where is the time to take up income-generation activities? Irrigation is important but first we want drinking water for ourselves and for our cattle. If we get water closer to our homes, we can undertake animal husbandry, craft work, and come to SEWA meetings. Fetching water from far, even during pregnancy, tells on our health. How can tired and weak women undertake income-generation activities?" (Kapoor 2001: 6).

Water and sanitation services are essential for basic hygiene and cleanliness; the lack thereof increases the risk of illness and disease. The lack of basic infrastructure - both water and sanitation - has particular consequences for women. It is women who have to walk long distances to fetch water - balancing water pots on their heads. And, when there are no toilets, women have to wait to use open spaces under the cover of darkness (before dawn and after dusk). The long intervals between being able to relieve themselves leads to discomfort, to hygiene problems (during menstruation), and to longer-term bowel and bladder problems (Jumani, U. 1991).

The provision of basic infrastructure to SEWA members has led to significant impacts in their lives, including: improved health, higher school enrollment, increased scope for home-based income earning opportunities, longer work hours and greater productivity.[10] Having basic infrastructure - such as water supply in one's own home - also reduces daily discomfort and humiliation, as Madhu-ben a street vendor and member of SEWA who lives in a slum in Ahmedabad City vividly testified:

> "Today we have running water in the house. I bathe everyday with soap…. Previously I would bathe once in 3-4 days. I would bathe in the open outside the house, using three rope cots (*khatlas*) as a cover. At that time it was only possible to wash my arms and legs regularly. Hence I used to change my clothes more frequently. Now I wash the clothes everyday which is a change from once in four days previously. Earlier I would wash the utensils with water filled in a medium-sized cooking vessel. Now I fill two earthen pots (*matlas*) for drinking water and store water for daily use in a water tank…
>
> I would be careful about the amount of water I used to cook the vegetables, I would put in extra oil to compensate for the lack of water to cook the vegetables. I would also knead the dough hard to save water. Because of this the kneading took a lot more energy. Sometimes I would feel like crying. It was such a hassle filling water with my head and face covered with a *sari* (observing *laaj* or modesty)…
>
> Today we are clean and you come and sit with us. Previously nobody would sit with us. Not having a bath every day creates body odour due to perspiration. Also, bathing everyday makes my body feel energetic. Previously I would feel lethargic. Disease does not come if you bathe. Or if it comes, it runs away. Now I sweep and mop the floor of my house everyday. Before, I would coat the mud floor with a layer of mud every 3-4 months. In such a situation, you can only sweep mud floors, not mop them. In fact, the sweeping led to mud-dust in the air which settled on us, our clothes and utensils."
>
> (Jumani, J. n.d.: 3).

As an active leader in SEWA's millennium water campaign, the last President of SEWA, Ran-bai, an agricultural labourer and seasonal gum collector from Patan District, was invited to participate in the fifth annual World Water Conference held in Brazil in November 2001. When asked to speak, Ran-bai reported on the impact of having a roof-top water harvesting tank on her work and earnings:

[10] See companion booklet *Towards Economic Freedom: The Impact of SEWA* for more details on the impact of SEWA on the housing and infrastructure of its members; and the impact of improved housing and infrastructure on the well-being and productivity of SEWA's members and their families.

"(W)here I come from there is no surety about water, especially in summer. So I have made a roof-top rainwater tank which I fill with water from mobile tankers sent by the government when the rains fail. During drought, I share this water with my neighbours. Thanks to the stored water in the tank, I do not have to trek long distances for water. Now I have the time to raise a nursery (of tree saplings) and earn some money. I recycle waste water for the nursery.

I also have the time to collect more gum from the desert forest and run my own little shop from home. I am a practical example of how my work opportunities have increased following water security. I can also take part in rural development activities in my region by mobilizing women to work with me. When there was no water I had no time to do anything. Whatever I spent in (constructing the) roof rainwater (system), I have recovered by working more and earning more." (Kapoor 2001: 107).

Health

The health of SEWA members and their families has been a major long-standing concern of SEWA. This is because health is so closely associated with well-being and illness often leads to disability or death. But it is also because health is so closely associated with the ability to work and the productivity of workers. For many SEWA member households, their labour power - the number of healthy earning members in the family - is a major asset, sometimes their only asset. As a head loader in one of the wholesale vegetable markets in Ahmedabad City put it: 'Those of us who live off our labour cannot afford to fall ill.". Yet illness is a frequent and costly occurrence in the lives of SEWA members and their families: see Part IV below.

SEWA has been able to improve the health status and health-seeking behaviour of some of its members, and provide health insurance to a significant number of its members (134,000 women or 28% of its members as of early 2005).[11] But the health status of its members overall remains a major concern. In many of the poorer and more remote districts where it works, infant mortality and maternal mortality rates are still very high. For instance, the infant mortality rate is nearly 84 out of 1000 live births in Kheda District and nearly 90 out of 1000 live births in Banaskantha and Mehsana Districts (Hirway and Mahadevia 2003). And epidemics of various kinds take their toll on the health and productivity of the working poor.

Education

Most SEWA members are illiterate or have only been to primary school. Therefore, SEWA runs adult literacy classes for its members.

The children of SEWA's urban members - like other children in Ahmedabad City - are more likely than their parents to have attended primary and (even) secondary school. According to a 1998 survey, among SEWA Bank clients and a comparable control group, nearly 90 per cent of the children between 5 and 10 years of age - and 70 per cent of those between 11 and 17 years of age - were enrolled in school (Chen and Snodgrass 2001). In the rural areas where SEWA works, however, school enrollment rates remain very low: particularly in the dry northwest region where the overall enrollment rates for girls and boys between 6 and 14 years of age are 45 and 63 per cent, respectively (Hirway and Mahadevia 2003). Among pre-school children, the children of SEWA members are more likely than other children to be enrolled in child care centres: thanks to SEWA's child care programme. As of end 2004, there were 213 SEWA child care centres with a combined total of 521 teachers and 8,662 enrolled students (SEWA Social Security 2005). According to the 2001 urban-rural survey cited earlier, while over 7 per cent of SEWA members reported that they left their young children with paid child care providers (presumably SEWA child care centres), none of the control households - a cross-section of low, medium, and high income households - left their children with a paid babysitter or at a child care centre (Unni and Rani 2002a).

[11] See companion booklet entitled *Towards Economic Freedom: The Impact of SEWA* for data on the impact of SEWA on the health of its members and their families.

Economic Status

To understand the economic status of SEWA's members, the average wages and earnings of different trade groups among SEWA's membership can be compared to several standards: the official minimum wage, a recommended minimal annual income, and various poverty lines (national and international).

Minimum Wages and Daily Earnings

In 1948, the year after it gained independence from the British, India adopted a Minimum Wages Act. Under this Act, minimum wages for specific occupations are to be fixed by state governments and revised periodically to adjust for inflation. By the late 1990s, minimum wages were between 75-100 rupees per day for most occupations in most states. In 1996, however, the National Centre for Labour (NCL) suggested that 125 rupees per day and a minimum employment of 250 days per year were required to ensure a minimum annual income of 30,000 rupees (Unni and Rani 2005).

Until recently, minimum wages were not fixed for most activities in the informal economy, especially those carried out exclusively or predominantly by women. One of SEWA's major achievements has been to push for a minimum wage rate - or piece-rate - for various categories of its members, including bidi rollers, incense stick rollers, and garment workers. This has involved negotiating a) the inclusion of these occupations in the state government's Minimum Wage Schedule; b) a reasonable minimum wage (or piece-rate) acceptable to both workers and employers; and c) periodic increases to adjust for inflation.

Table 6 presents the *actual* piece-rates received by different trade groups within the SEWA membership over four decades. Although the piece-rates remain low - often lower than what SEWA has negotiated - they have increased over the decades.

Table 6
Average Piece-Rates for Different Trades: Ahmedabad City (by decade)

TRADES	1970s	1980s	1990s	2000s
Bidi Rolling (per 1000 bidis)	6	7-13	28	36
Incense Stick Rolling (per 1000 sticks)	4-5	1-2	2-5	6-7
Chindi Stitching (per *kohl* or quilt cover)	4-1	1.25	5.5-9	n/a
Children's Garment Stitching (per dozen)	1-4	7-14	10-16	14-35
Women's Garment Stitching (per piece)	n/a	n/a	10-25	10-50
Kite Making	n/a	n/a	19	23

Sources: Bhatt 1975 (garments), SEWA Annual Report 1988 (bidi rollers and chindi quilt stitches), Chatterjee and Macwan 1988 (incense stick rolling), Unni 1999 (multiple trades), SEWA Academy 2000 (incense sticks), Mirani and Shinde 2004 (bidi, incense sticks, kites, garments)

Note: A 1999 survey of female home-based producers in Ahmedabad City found that, in the case of kites, sequins, and bidis, women produced each day, on average, roughly the same number of items as the number of items (unit of output) used in fixing the piece rate: earning, on average, between 20 rupees (kite makers) and 30 (bidi rollers) rupees per day. In the case of incense sticks, hair bands, ring embroidery, and paper flowers, women produced each day, on average, 1.5 to 2 times the number of items used in fixing the piece rate: earning between 6-10 rupees (ring embroiderers and paper flower makers) and 20-24 rupees (incense stick rollers and hair band makers) per day. And, in the case of garments, women produced each day, on average, 2 times or more the number of garments used in fixing the piece rate: earning between 15-25 rupees per day with the notable exception of dress makers who reportedly could earn as much as 200 rupees per day (Unni 1999). This survey also found that female home-based producers got work for anywhere from 160 days per year (hair band makers) to over 300 days per year (bidi rolling, children's dress stitching) to 350 days per year (sari blouse stitching) (ibid.).

While wages and piece-rates have increased, the average daily earnings of SEWA members remain quite low. Two surveys in the early 1990s found that:

- 60 per cent of SEWA's *urban* members earned less than the lowest official minimum wage in the state (which was 15 rupees per day or 375 rupees per month for agricultural labourers)[12]; and 88 per cent earned less than 600 rupees per month (Jhabvala and Bali 1993).

[12] At the time of the study, the lowest minimum wage in urban areas was 18 rupees per day. Comparative minimum wages were 20.80 rupees for bidi workers, 33.05 rupees for garment workers, and 28.36 rupees for cleaners (both domestic and office cleaners, including some organised by SEWA into cleaner cooperatives) (Jhabvala and Bali 1993).

- more than three-quarters (78%) of *tobacco workers* reported earning 9-12 rupees per day: far less than the minimum wage at the time for tobacco workers which was set at 30 rupees per day or 750 rupees per month (Chatterjee and Macwan 1992).

What follows is a summary of the average daily earnings of different trade groups of SEWA members reported in several studies dating from the mid-1990s on:

- in 1995, the average daily earnings of 13 different types of urban home-based workers ranged from 6 rupees per day (incense stick rollers) to 22 rupees per day (bidi-rollers) (Jhabvala 1999). Those who earned more than 15 rupees per day, on average, included bean shellers, cotton pod shellers, cement bag cleaners, flower garland makers, and papad rollers. Those who earned less than 15 rupees per day, on average, included *bindi* (decorative forehead dot) makers,[13] cardboard box makers, embroiderers, paper sorters, and garment stitchers (ibid.).

- in 1999, gum collectors in Banaskantha District earned 20 rupees per day on average while street vendors in Ahmedabad City earned 63 rupees per day on average (SEWA Academy 2000a and b).

- in 2001, women agricultural workers earned between 24 and 34 rupees per day (Kapoor 2001) while women engaged in various rural income-generating activities initiated by SEWA earned 40 rupees per day on average (IRC 2001).

Average daily earnings vary not only across different occupations but also across different employment statuses: employers, own account workers, causal day labourers, and sub-contracted piece-rate workers.[14]

Furthermore, within specific occupations or (even) employment statuses, average daily earnings tend to differ for women and men.[15] This is because men often produce or sell a *higher volume* or a *different range* of goods and services; and men are more likely to use *better tools* of the trade and to operate from *better work sites/spaces*. For instance, among street vendors, men are more likely to sell non-perishable goods while women are more likely to sell perishable goods (such as fruits and vegetables); and men are more likely to sell from push-carts or bicycles while women are more likely to sell from baskets on their heads or on the ground, or simply from a cloth spread on the ground. And, among manufacturers, women are more likely to work from their homes while men are more likely to work in premises other than their homes. This is also because men are more likely to be employers who hire others or heads of family businesses while women are more likely to work as own account operators, industrial outworkers, or unpaid contributing family members.

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[13] *Bindi* - derived from *bindu*, the Sanskrit word for 'dot' or 'drop' is the term used for the dot worn on the forehead by women and men in various Hindu communities to mark marriage (a dot of vermillion on the forehead of married women) or religious piety (a dot of ash on the foreheads of women and men). Nowadays, women of all ages and statuses wear decorative stick-on *bindi*s made from coloured felt or plastic and embellished with coloured glass, sequins, or glitter: these bindis are often made by women working from their homes under sub-contracts for a piece rate.

[14] It is not always clear, in the case of the self-employed, whether SEWA or other studies report gross or net earnings (having deducted costs of raw materials, transport, and other business expenses).

[15] A recent analysis of the 1999-2000 round of the National Sample Survey (NSS) found the following all-India variations in daily wage rates by place of work and by whether workers are hired on a regular or casual basis:

	Regular Workers		Casual Workers	
	Male	Female	Male	Female
Home-Based Units	80	27	43	25
Other Units	116	58	57	37

None of the workers in any category obtained the living wage rate of 125 rupees per day recommended by the National Centre for Labour. The highest average earnings 116 rupees per day were for regular male workers in units that are not home-based. The lowest average earnings were for female workers in home-based units: 25 rupees for female casual workers and 27 rupees for female regular workers (Unni and Rani 2004).

Table 7 presents the daily net earnings in 2000 of all economically-active men and women from a randomly-selected sample of 12 households in Ahmedabad City belonging to SEWA Bank borrowers. In this admittedly tiny sample, no women were salaried workers, employers who hire others, or employees of micro-enterprises and no men were industrial outworkers. Salaried workers (all men) commanded the highest earnings followed by some forms of *male* own account activities and *male* wage employment in informal enterprises. Two categories of women workers - home-based bidi-rollers and inexperienced vegetable vendors - earned the least. Among street vendors, no women sold non-perishable goods that are associated with higher earnings and, among those who sold perishable goods such as fruits and vegetables, women earned less on average than men. And, among garment makers, no women ran small tailoring shops, which are associated with higher average earnings than home-based garment production.

Table 7
Daily Net Earnings from Common Informal Occupations: Ahmedabad City (2000)[a]

Occupation	Male	Female
Industrial Outwork/Homework bidi rolling	_____	25-35
Own Account Vending soap, garlic and onion vendors vegetable and fruit vendors incense sticks, bag and sandal vendors	 40-85 80-100 100-165	 25-30 (inexperienced) 60-100 (experienced)
Own Account Shops[b]	150	_____
Own Account Tailoring	125-145	85
Own Account Embroidery	165	_____
Own Account Tyre Repair/Sales	350	_____
Wage Work in Micro-Enterprises powerloom workshops embroidery workshops tailoring, metal value and screen printing workshops diamond polishing workshops	 40-45 65-85 100-140 120-160	 _____
Salaried Work for Formal Firms	125-210	_____

Source: Chen and Snodgrass, 2001.

Notes: [a] The average exchange rate in 2000 was US$1 = 45.1 rupees
[b] Often small shops are run as family businesses, with the wife and/or children helping the household head run the shop. In some rare cases, the wife or a widow runs the shop with the help of her husband or son.

Monthly Earnings

Of course, the earnings of an individual or household are a function not only of the level of daily earnings but also of the period over which earnings are sustained. It is important, therefore, to look beyond daily earnings at monthly and annual earnings. Two recent studies estimated the average monthly earnings of SEWA members: a 2003 study of gum collectors and a 2004 study of SEWA Bank clients from 16 different trades (see Table 8). The average monthly earnings of SEWA members from their primary economic activity vary widely by trade/occupation and employment status. Those who run their own businesses tend to earn the most while those who work under a sub-contract on a piece-rate basis (i.e., industrial outworkers) tend to earn the least, and those who sell labour and services fall somewhere in between.[16]

Table 8
Average Monthly Earnings of SEWA Members in Different Trades (2003-04)

Occupation	Average Monthly Income
Incense Stick Roller	527
Gum Collector	538
Bidi Roller	568
Kite Maker	590
Head Loader	773
Cleaner	809
Others Vendor	983
Garment Worker	1042
Factory Worker	1094
Construction Worker	1180
Cook	1217
Teacher/Tutor	1575
Embroiderer	1781
Fruit and Vegetable Vendor	1986
Utensils-for-Old Clothes Vendor	2056
Beautician	2101
Provision Store Keeper	2257

Sources: Dave 2005 (for gum collectors in 2003); Mirani and Shinde. 2004 (for all other trades in 2004)

Annual Incomes

While it is difficult to estimate daily or monthly incomes, estimating annual incomes is more difficult still. Individual annual incomes reflect average daily earnings times the number of days of work per year, complicated by the fact that individuals may engage in multiple economic activities at any give time or across the year. At the household level, annual income reflects average daily earnings times number of days of work for each economically active member of the household, also complicated by the fact that each economically active member may engage in multiple activities at any given time or across the year. As a result, only two recent studies have attempted to estimate the annual incomes of SEWA members and SEWA member households compared to a control sample: the 1998 and 2000 surveys of SEWA Bank clients in Ahmedabad City (Chen and Snodgrass 2001); and the 2001 survey of SEWA members and non-members in both Ahmedabad City and rural areas (Unni and Rani 2002a; analyzed by Das Gupta 2002).

[16] This hierarchy of earnings within the informal economy is common not only to SEWA members or to India but also more generally in developing countries: see Chen et al. 2004 and 2005.

Individual Annual Incomes -

- The 2000 survey of SEWA Bank urban clients found that the average annual income from the primary economic activity of the respondents ranged from 17,182 rupees ($381) for borrowers to 12,606 rupees ($280) for savers, compared to 10,408 rupees ($ 231) for the control sample (Chen and Snodgrass 2001).[17]

- The 2001 survey, in both Ahmedabad City and rural areas, found that the average annual income of SEWA members from their main activity was around 8,500 rupees ($180) while the average annual income of the control sample from their main activity was around 9,700 rupees ($205) for women and around 20,800 rupees ($440) for men. Also, the average annual income of SEWA members from their main plus secondary activities was around 11,700 rupees ($248) while the average annual income of the control sample from their main plus secondary activities was around 12,400 rupees ($263) for women and just under 22,000 rupees ($466) for men (Unni and Rani 2002 a, reported in Das Gupta 2002).[18]

Household Annual Incomes

- The 2000 survey of SEWA Bank urban clients found that the average annual household income ranged from 59,704 rupees ($1,636) for borrower households to 47,388 ($1,298) for saver households, compared to 38,244 ($1,048) for control households. All three groups had raised their average annual incomes since the first round of the survey in 1998, but the increase was larger for borrowers, followed by savers, and then controls. And those who borrowed more times had higher average household incomes than those who borrowed fewer times (Chen and Snodgrass 2001).

- The 2001 urban-rural survey found that the average annual income of the households of SEWA members was just under 35,000 rupees ($741) while the average annual income of the control households was just over 37,000 rupees ($783) (Unni and Rani 2002a, reported in Das Gupta 2002).

It is not possible to determine whether the difference between the average individual and household incomes for SEWA members, reported in the two studies, is due to differences between a) rural and urban incomes; b) incomes of SEWA Bank clients and incomes of SEWA members who are not clients of the Bank; and/or c) the methods, measures, and reliability of the two surveys. But these differences notwithstanding, what is clear is that the average individual and household incomes of SEWA members are low by most standards.

[17] In this booklet, when Indian rupee figures are converted to US dollars, the appropriate year-wise market exchange rates (not adjusted for purchasing-power parity) obtained from www.OANDA.com are used. For recent years, these were 1996 (35.44 Indian rupees to 1 US dollar); 1997 (36.34 rupees); 1998 (41.29 rupees); 1999 (43.06 rupees); 2000 (44.95 rupees); 2001 (47.23 rupees); 2002 (48.68 rupees); 2003 (46.17 rupees); and 2004 (46.29 rupees).

[18] These figures represent mean weighted averages.

Poverty Levels

Although the households of SEWA's members are generally not destitute, they are quite poor - as the findings summarized below indicate:

National Poverty Level-

- A 1991 survey of SEWA's urban members found that about 40 per cent of member households fell *below* the prevailing *national* poverty line (Jhabvala and Bali 1993).

- According to the 2001 urban-rural survey, the average annual household income - just under 35,000 rupees ($741) - of a mixed sample both urban and rural SEWA members was *above* the prevailing *national* poverty lines for both rural households (20,160 rupees or $423) and urban households (27,072 rupees or $573) (Unni and Rani 2002a reported in Das Gupta 2002).[19]

International Poverty Levels -

- The 1998 survey of SEWA Bank urban clients found that over half of the sample households were poor by the *international* US $1-a-day standard while most of the rest were poor by the US $2-a-day standard (Chen and Snodgrass 2001). Poverty was most prevalent among control households and least prevalent in borrower households.

Poverty Deciles -

- A 2002 study found that SEWA members who participate in SEWA's health services are disproportionately from the poorer socio-economic groups, especially in urban areas (Ranson et al. 2003).

Of course, these average figures at a given point in time do not tell us how many SEWA members were originally from poor households or whether - and how - the poverty level of their households has changed since joining SEWA. In the first round of the SEWA Bank survey sample, poverty was more prevalent among the control households than among SEWA Bank client households; and least prevalent among borrower households. In that 1998 survey, 39 per cent of SEWA Bank *borrower* households were below the $1-a-day line, compared to 53 per cent of SEWA Bank *saver* households and 67 per cent of *control* households. By the same token, nearly 19 per cent of borrower households were above the $2-a-day line, versus only 12 per cent of savers and 8 per cent of controls (Chen and Snodgrass 2001).

By the second round of the SEWA Bank survey, two years later, the percentage of all respondent households below the $1-a-day line had fallen by less than one percentage point and the percentage above the $2-a- line had risen by less than one percentage point. These minor aggregate changes masked interesting differences among the three sample groups. There was divergence among the borrowers (with some moving above the $2 line and others moving below the $1 line), convergence among the controls (with declines in the numbers below $1 and above $2), and steadier progress among the savers (with declines in the numbers below the $1 line and increases in both those between $1 and $2 and above $2). In sum, the findings showed that most SEWA Bank client households are poor. But some, including those of long-term borrowers, have been able to move out of poverty (ibid.).

[19] The 1999-2000 national poverty lines for India, adjusted for inflation using the Consumer Price Index for rural and urban areas, were 342 rupees (US$ 7) per capita per month in rural areas and 459 rupees (US $9.5) per capita per month in urban areas (Sundaram 2001). Assuming an average family size of 5 members, which is similar to that in the sample, this works out to be approximately 20,160 rupees (US$ 420) annual household income in rural areas and 27,072 (US $564) in urban areas, respectively. The average exchange rate in 1999-2000 was 48 rupees = US $ 1.

PART II

THE WORK ARRANGEMENTS OF SEWA MEMBERS

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The economic status and well-being of SEWA members is a function not only of their earnings, as summarized in Part I, but also of the period over which earnings are sustained and the arrangements through which they are achieved, including related costs and benefits. The working arrangements of SEWA members do not resemble the so-called 'standard' work arrangements associated with formal salaried or waged jobs. As used here, 'work arrangements' is a broad term that encompasses place of work, employment status, and system of production, as well as associated working conditions. Part II describes the *general* work arrangements of SEWA members along each of these dimensions as well as the 'hidden costs' associated with these informal work arrangements.

Place of Work

Most SEWA members work in so-called 'non-standard' work places: at home, on the streets, at building sites, in unregistered business premises or in fields, forests, pastures, and deserts. Assuming SEWA's four basic occupational categories are broadly indicative of the 'place of work' - but clubbing agricultural labourers with rural producers and paper pickers with street vendors - the primary 'place of work' of SEWA's membership as of end-2004 was roughly as depicted in Table 9:

Table 9
'Place of Work' of SEWA Members 2004

PLACE	URBAN	RURAL	TOTAL
Street	34%	-	11%
Home	39%	9%	18%
Construction sites/workshops	27%	2%	10%
Fields	-	88%	61%

Source: estimation based on 2004 SEWA Unaudited Membership List

Clearly, there are marked differences in place of work between urban and rural areas. What is notable among the urban membership is the high proportion of women who work from their home or on the street.[1] In contrast, the vast majority of SEWA's rural members work in fields, pastures, forests, or the desert. In rural areas, compared to Ahmedabad City, there are relatively few vendors on the roads, few factories or large construction projects, and fewer opportunities to manufacture goods at home, other than traditional artisan products.

'Place of work' is an important defining characteristic of work. It not only defines where a person works but also the nature - or quality - of her work as each place of work is associated with specific costs, risks and benefits. What follows are brief descriptions of the different places where SEWA members work:

[1] A 1999 survey in Ahmedabad City found marked differences in the place of work by women and men: notably, 52% of the women but only 8% of the men worked from their own home. This survey found that virtually no women ran small manufacturing units outside their homes; that nearly three-quarters of women traders operated from their homes; and that around 90 per cent of women in services (mainly domestic servants) were home-based. Although largely confined to their homes, the study found that women operated nearly 70 per cent of informal manufacturing activities, nearly 30 per cent of informal service activities, and just under 15 per cent of informal trading activities (Unni and Rani 2000).

Home-Based Work

Their own home is the place of work for roughly one-fifth (18%) of SEWA members.[2] Those who work in their homes may do so in a corner or on the floor of a multi-purpose room or, if space allows, in a special room set aside for the business. For some women workers, there are advantages to working at (or near) home as this can be combined with domestic chores as well as child care, and the home may be seen as a safe place to work. However, home-based workers often have to interrupt their paid work in order to look after a child or cook a meal, and this is likely to lower their productivity. Moreover, home-based workers are less likely than other workers to be legally recognised. This is likely to undermine their capacity to claim any social protection measures or other benefits for which, as workers, they might otherwise be eligible. Further, home-based workers are harder to reach and organise than those who work in small factories or even those who work on the streets (Lund and Unni forthcoming). Those who work from their home face isolation and have to bear all of the costs of converting their homes into a viable workplace, including the costs of adding a room or an electrical connection.

In many communities in India, traditional social norms still prevent women from going out of their homes to work. This is particularly true of Muslim women but is also true for Hindu women in many of the higher castes, particularly in urban areas. In rural Gujarat, however, Muslim women are likely to work outside the home and in the fields. In all communities, having primary or sole responsibility for household duties including child care, prevents some women from working outside their homes or areas of residence.[3]

As noted in Part I, many informal workers, particularly in urban areas, live in informal settlements or low-income housing and often do not have title or legal ownership rights to the house they live in. Security of tenure is directly related to income security for people working at home, whether self-employed or industrial outworkers. The amount of space that can be used for work and for storage, the cleanliness of the home and access to electricity influence the type and amount of work that can be undertaken (ibid). In a recent study in Ahmedabad City, low-income women who lived in dilapidated shelters on the streets reported that they would like to undertake piece-rated garment work at home, but no one was willing to give them this work because of the condition of their homes (Unni and Rani 2002b). Where would they store the raw material and finished products? In spite of their having the rudimentary skills needed to undertake garment work, they had to resort to working as casual labourers or as garbage pickers, living off what they could collect and sell from garbage dumps (ibid).

For home-based workers - for whom their home is their workplace - the lack of adequate housing infrastructure is a major constraint, as follows:

Size of House - Their homes tend to be small and this causes two types of constraints. First, there is not enough space for a number of people to work. This means that the even if they receive more frequent or larger work orders, they may not be able to complete them. Second, the fact that their living space must double as a work space leads to logistical problems in managing limited physical

[2]This discussion of 'place of work' draws on a paper by Frances Lund and Jeemol Unni on security in the changing world of work (Lund and Unni forthcoming). The term 'home-based' is used to refer to work that takes place in or around the home and, as such, may include a) two types of workers - own account and industrial outworkers (also called homeworkers); and b) a wide range of activities, including manufacturing, vending, post-harvest processing, poultry rearing and animal husbandry.

[3]A great deal has been written, in India and elsewhere, about why women work from their home. Two schools of thought focus on supply-side factors. One argues that women prefer or opt to work at home because of the location and flexibility of work hours: allowing women to combine or juggle paid work, domestic chores, and care work. The other argues that women are conditioned by prevailing gender norms to assume this triple workload and, thus, do not volunteer but are conditioned to work at home. A third school of thought focuses on the demand for labour and argues that prevailing gender norms are reflected in gendered patterns of employment opportunities. In real life, all three factors contribute to the concentration of women in home-based activities and to gender segmentation within both the formal and informal economy.

space and associated tensions within the family. Using the home as a workplace also often compromises the quantity and quality of work done. Often, because household chores such as cooking, eating, washing, sweeping, care of children take place in the same space, raw materials or goods finished get dirty or torn. Moreover, the home-based worker is not able to work continuously or pay full attention to her work because of competing demands on her time and attention. For the woman who works from her home, both the fact that she is working right in front of their eyes and that she is a woman, means that her family is easily tempted to place demands on her time and attention. And, being a woman, she is conditioned to honour those claims on her time.

> "In my house we are six people and my goat living in one room. I try to work on my machine only at night when all are asleep or during the afternoon when they are all out. But where can I store the cloth? Sometimes when it rains or when there are more people in the house, the cloth gets stained and then all my work is rejected and I have to pay for the spoilt cloth"
>
> Kulsoom-bibi, Home-Based Garment Maker

Quality of Construction - Apart from being small, the houses of SEWA members, particularly those who live in urban slums or in rural areas, are often constructed of impermanent (*kuccha*) materials. This makes them vulnerable to both weather and pests. During the monsoon season, for example, women often have to stop working because water gets into the house, disrupting production and ruining their products. At the same time, the lack of solid flooring and walls attracts mice and other pests which might damage their products and even their machine/s. See Box 1 for the case of a SEWA member who took three SEWA Bank loans to convert her front porch into a viable workplace.

Box 1
A New Front Verandah Becomes a Workplace

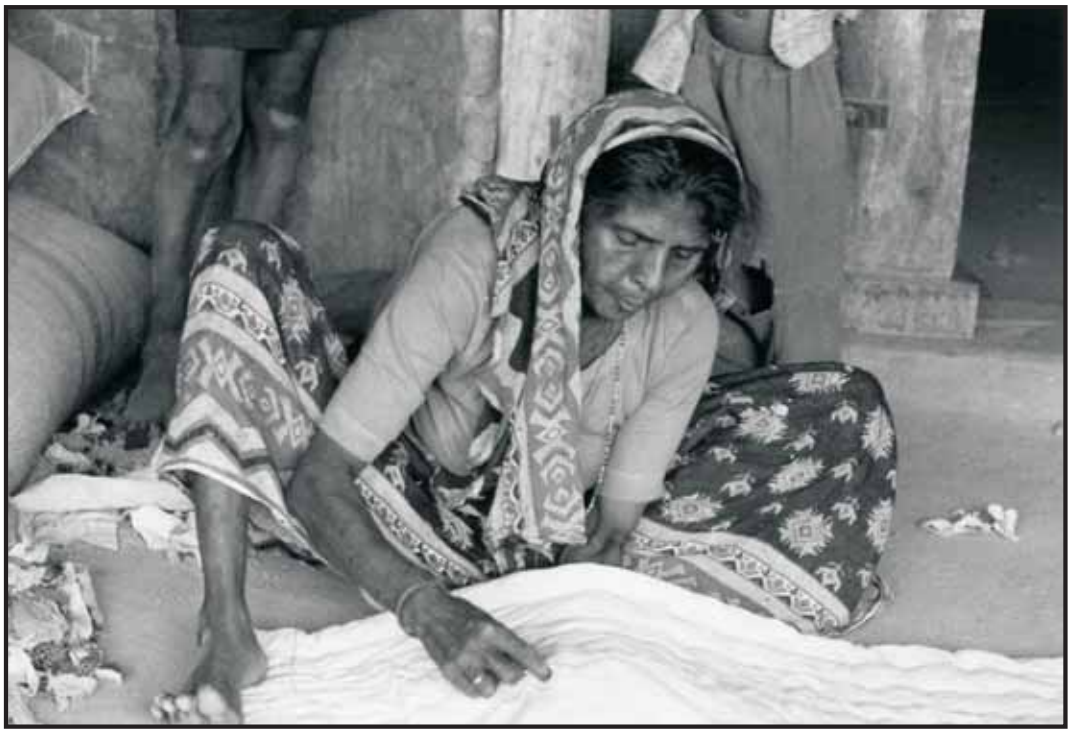
Moti-ben (40), who spins cotton thread at home for a living, took three loans from SEWA Bank totaling 18,000 rupees to improve her house. She used the loans to build a front verandah, tile her clay floor, and plaster the house: these improvements have helped increase her productivity considerably. Since she now uses the new porch as her workplace, the daily activities of other family members no longer disturb her work. The clay floor used to get wet and slippery, damaging the yarn and reducing the productivity of her spinning wheel *(charkha)*. So much so that Moti-ben used to have to suspend her work during the monsoon. The plastered walls have reduced the moisture during the monsoon days. Due to the changes in her house, Moti-ben finds that her productivity has tripled, and her earnings have increased from 700 to 2,000 rupees per month (Chatterjee et al. forthcoming).

Uncertain Tenure of House/Workplace - For home-based producers, the uncertain tenure of their home-cum-workplace is a major constraint. In Ahmedabad city, most of the working poor live in slums or tenements (commonly called *chawls*). As noted earlier, occupancy of both land and dwellings is often 'illegal' in the slums and ambiguous in the tenements. This uncertain legal status means that slum households often do not receive services such as water, sanitation and especially electricity. The uncertainty of tenure and the possibility of eviction discourage home-based workers from making improvements or investments in their home-cum-workplace. In rural areas, where tenancy is less of an issue, services such as water, sanitation, and electricity are often simply not available.

Lack of Infrastructure Services, Notably Electricity - Lack of electricity is a major constraint for home-based producers. For instance, the productivity of garment workers depends heavily on what type of sewing machine they operate: productivity on a sewing machine is almost tripled by replacing a foot-pedal with an electric motor. So many garment makers invest in an electric motor for their old manual sewing machines or buy new electrical ones. However, in urban areas, if the homes are 'unauthorised' (as described above), the local electrical company will not supply electricity. The company has a rule that they will provide electricity only to persons who can show proof of having paid their municipal taxes. In some instances, however, even if the households are willing to pay, the municipality refuses to accept their taxes. This is because the land on which they live is often under dispute and the City is unable or unwilling to recognize them as residents and, therefore, to collect taxes from them.

Most urban households get around this problem by accessing electricity illegally. Electricity is sold 'illegally' by persons who either are able to get a legal electrical connection because they have an authorised construction in their name or who tap into a nearby electrical line illegally. Whichever source of 'illegal' electricity customers buy from, they have to pay above-market rates. Moreover, the supply of 'illegal' electricity is often erratic or of low voltage. Producers who have to depend on 'illegal' sources of electricity cannot, therefore, plan their production or work to full capacity. At the same time, the electrical company loses considerable amounts of revenue. In many rural areas, electricity may simply not be available - either legally or illegally.

Lack of water and sanitation are also major problems for home-based producers. This is especially true of women who have the responsibility for collecting water and for washing, cleaning and bathing children. Due to lack of water, they often have to spend long hours, away from their productive work: in urban areas, standing in queues at municipal water taps waiting for their turn to collect water; and, in rural areas, walking long distances to the nearest well or other water source.



Street-based Work

Nearly one-third of SEWA's urban members work on the streets. Those who work on the streets include not only street vendors of various kinds but also waste pickers and those engaged in transport. As of end-2004, nearly 20,300 (or 4%) of SEWA members were waste pickers (see Part III for details). Some of SEWA's urban members work in transport - pulling carts, carrying loads on their heads, or herding donkeys loaded with sand or gravel. Working in the open air, they are exposed to the elements: the hot burning sun, the slashing rain. Working alongside vehicles of every description and condition, they are exposed to exhaust fumes and at risk of accidents.

As of end-2004, nearly 30,000 (or 6%) of SEWA's members were urban street vendors of various kinds: of which the two largest groups were fruit and vegetable vendors (19,402 or 4%) and those who trade utensils for used clothes which they then recycle and sell (2,886 or 1%). Street vendors face great insecurity in regard to their place of work as they often are not entitled to a secure site from which to trade. They are often viewed as a nuisance or obstruction to other commerce and the free flow of traffic. Since they lack legal status and recognition, street vendors experience frequent harassment and evictions from their selling place by local authorities or competing shopkeepers. Their goods may be confiscated and arrests are not uncommon. The places where they work are often dirty and hazardous (see Part III for more details). These problems notwithstanding, street vending is the traditional hereditary occupation for several caste communities in Gujarat. It also represents the only option for many poor people, for many immigrants, and, notably, for many retrenched mill workers. A recent survey of 600 retrenched mill workers found that 37 (6%) were working as street vendors (Breman and Patel 1998). Assuming 6 per cent of the 75,000 ex-mill workers looking for work in Ahmedabad City ended up working as street vendors, this would mean that at least 4,500 new vendors have begun competing for space in Ahmedabad City over the past two decades.

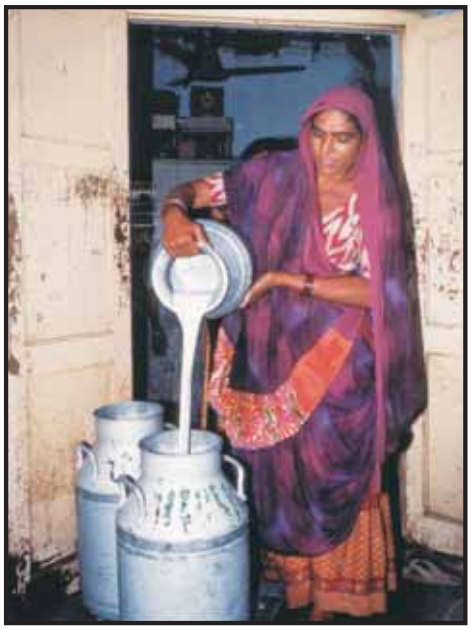
While some rural activities take place in and around the home - notably, artisan production, post-harvest processing, and livestock care - the place of work in rural Gujarat is mainly in fields, pastures, and forests or, in the northwest corner of the state, in the desert.

Fields

As of end-2004, over 224,200 (or 48%) of SEWA members were agricultural labourers, nearly 20,400 (4%) were tobacco workers (who work in the tobacco fields for half the year and tobacco factories for the other half), and another 9,703 (or 2%) were small/marginal farmers. Agricultural work involves heavy manual tasks - including bending over to plant seeds, pluck weeds, and harvest crops - as well as exposure to the elements - sun, wind, dust, and rain. Shade and water are seldom available in or around the fields. Most agricultural workers endure body aches and pains while some, in addition, suffer heatstroke and dehydration.

Pastures

As of end-2004, nearly 26,000 (6%) of SEWA members were dairy producers and/or livestock rearers who rely on common pastures for fodder and grazing. They often have to walk long distances each day to herd their animals. They also face social, political, and legal barriers in gaining access to common properties pastures, as there is often fierce competition for - and uncertain legal rights to - these scare natural resources.



Desert Areas

Some of the harshest working conditions are associated with the desert areas in the northwest corner of Gujarat where, by day, the desert sands turn very hot and shade is nowhere to be found while, at night, the desert turns cold. As of end-2004, roughly 4 per cent of SEWA's members lived in the desert district of Kutch and another 15 per cent or so in the semi-arid districts of Banaskantha, Patan, and Surendranagar. As noted earlier, the working poor in these areas are subsistence farmers, livestock rearers, embroidery artisans and/or seasonal gum collectors, salt makers, and migrant labourers. As of end-2004, over 3,200 (1%) of SEWA members were salt makers and another 3,000 (1%) collected gum from thorny trees in the desert for a living. For more details, see descriptions of salt making and gum collecting in Part III.

Employment Status

While SEWA organises its membership according to their primary occupation or trade, SEWA addresses the needs and problems of its members within each trade according to the type of employment relationship - or employment status - under which they work.[4] SEWA is particularly concerned about three main employment status categories: casual day labourers, own account workers, and industrial outworkers.[5] This is because SEWA's members, and other low-income women workers in India, tend to be concentrated in these employment statuses and because there are strong links between working under these employment relationships and being poor.

Although SEWA does not collect data on the employment status of its members, rough estimates can be made by looking at the trade-wise classification of its members. As of end-2004, nearly two-thirds (61%) of SEWA's members were casual day labourers, predominantly in agriculture but also in tobacco, construction, and other industries. Around 1 per cent worked in factories under informal contracts of various kinds. Over one-quarter (28%) were own account workers, assuming that one-quarter of the garment makers, half of the 'other' home-based workers, and all of the vendors, embroiderers, rural producers, and paper pickers work on their own account. And 10 per cent were industrial outworkers: assuming three-quarters of the garment workers, half of the 'other' home-based workers, and all of the bidi and incense-stick rollers plus kite-makers work under sub-contracts on a piece rate.

It should be noted that many of SEWA's members are engaged in multiple activities at any given time and (more so) across the year. In addition to their main occupation or trade, they may be involved in other types of economic activities. Or they may shift employment statuses within their primary occupation or trade. For example, a woman who works as a contract labourer in a garment factory by day might produce garments on her own account at night. Or a woman who makes garments at home may do so both under a sub-contract for a trader (or his intermediary) and under direct contracts for her own customers. Or a small or marginal farmer might also work as a seasonal agricultural labourer, raise 1 or 2 cows or produce artisan goods (such as embroidered goods) to supplement what she earns from her farm.

[4] 'Employment status' is a conceptual framework used by labour statisticians to classify economically-active persons according to two key dimensions of the contractual arrangements under which they work, namely the allocation of *authority* over the work situation and the outcome of the work done; and the allocation of the *economic risks* involved (ILO 2002a). Historically, labour statistics classified all economically active persons into one of five employment statuses: employers, employees, own account workers, unpaid contributing family members and members of co-operatives. However, this classification does not clearly identify two large categories of SEWA's membership: a) a whole range of casual wage workers who are not standard employees; and b) sub-contracted workers, also called industrial outworkers or homeworkers (Chen et al. 2005, 2004).

[5] It should be noted that SEWA considers all working women as workers, even if they are unpaid family workers. Those who might be classified as "unpaid family workers" in labour force statistics are treated by SEWA as own-account workers.

Casual Day Labourers - Among those SEWA members who are wage workers, most are either casual day labourers or sub-contracted workers: relatively few are employees of small informal enterprises or domestic workers and fewer still are salaried workers in larger formal firms or factories in either the public or private sector[6]. The casual day labourers among SEWA's members, as is the case with female casual workers across India, are concentrated in construction and agriculture.[7] And, among construction and agricultural labourers, women tend to be concentrated in the less skilled and less well-paid tasks. A recent SEWA survey of the construction industry in Ahmedabad city found that a far higher percentage of women (92%) compared to men (37%) were engaged in unskilled work carrying loads of cement, bricks, and concrete (Vankar et al 2000). The majority of men were involved in semi-skilled or skilled activities such as masonry and tile laying (Ibid.). Moreover, when men and women from the same family work together as a team, as is common among migrant construction and agricultural workers, the women are often not registered as workers with the result that their output is attributed to a male relative and their earnings are often passed on to him as well (Chen 1993).

Own Account Workers - While the name Self-Employed Women's Association suggests that all of SEWA's members are self-employed, only some of its members are truly independent self-employed in the sense of exercising control over the conditions and output of their task as well as bearing full responsibility for the risks involved. Further, most of the genuinely self-employed among SEWA's members do not have hired workers: that is, they work on their own account or with some unpaid family members. While some SEWA members are themselves unpaid family workers in family businesses or on family farms run by other household members, SEWA recognizes them as own account workers in their own right. Most own account workers, especially low-income women, have limited access to new markets, limited control over existing market transactions, and limited access to the new skills and technology that would ensure the continuity of their work or up-gradation of their activities. As a result, although not under the control of an employer per se, many own account workers tend to be as precarious or vulnerable as unprotected wage workers.[8]

[6] According to a recent survey in Ahmedabad City, carried out by SEWA and the Gujarat Institute for Development Research, nearly half of the *total* female workforce is comprised of unpaid family workers and homeworkers (24% each). Eighteen per cent are employees of registered enterprises, 9 per cent are employees of unregistered enterprises, 14 per cent are casual day labourers, and 9 per cent are employees of unregistered enterprises (Unni 2000). It is important to underscore that, according to this survey, the share of women who are homeworkers is almost ten times the share of men who are homeworkers and more than twice the share of women who are own account workers. Also, that the share of men who are employers who hire others - although very small (2.7%) - is 27 times the share of women (0.1%) who are employers (Unni 2000: Table 5.11).

[7] Between 1973/1974 and 1993/94, the share of women in the casual workforce in rural areas of India increased from 31.4 per cent to 38.4 per cent. Over the same time period, the corresponding rise in share of women in casual work in urban areas was from 23.7 per cent to 26 per cent (Visaria 1996). Studies by the World Bank (1989) and Ghosh (1993) reveal the strong links between casual work and poverty (cited in Dasgupta 2002: 7).

[8] In recognition of this fact, the SEWA representative on the workers' delegation from India fought hard for the inclusion of the following clause in the Conclusions to the General Discussion on Decent Work and the Informal Economy at the International Labour Conference in 2002: "Workers in the informal economy include both wage workers and own account workers. Most own account workers are as vulnerable and insecure as wage workers and move from one situation to the other. Because they lack protection, rights, and representation, these workers often remain trapped in poverty."

Industrial Outworkers - Many of SEWA's members are industrial outworkers who work under a sub-contract on a piece-rate from their home, mainly in manufacturing but also in food processing and service activities.[9] Although they do not work under the direct supervision or in the premise of their 'employer', they receive work orders and (in most cases) raw materials from a trader-employer, usually through an intermediary called the contractor. The sub-contracted workers, among SEWA's members, roll bidis, roll incense sticks, stitch and embroider garments, process food products, and make paper products (including paper bags and kites). Among SEWA members, and more generally around the world, industrial outworkers are often the lowest paid workers. Further eroding their low earnings, industrial outworkers have to cover most of the non-wage costs of production: including, workplace, electricity, and equipment as well as the travel/transport costs associated with collecting raw materials, supplying finished goods, and collecting payments. Making their situation more difficult still, the business owner (or his intermediary) retain a control over industrial outworkers and their output by imposing a quality standard on the finished goods (often quite arbitrarily or without taking into account the quality of the raw materials supplied) and shift risk to the industrial outworkers by delaying payments (often for months on end).[10]

In Ahmedabad city, production is outsourced from large manufacturing or retail firms to industrial outworkers through one or another of three basic systems (Sharma 1987; Jhabvala et al. 1985).

- **Direct Sub-Contracting**: the worker is given the work orders and raw material by the manufacturer or trader who markets the product.

- **Indirect SubContracting**: the manufacturer or trader contracts an intermediary, who working on a commission, sub-contracts work out to the workers, providing them with the raw materials, and collecting the finished goods.

- **Sale-Purchase System**: manufacturers and traders or their contractors 'sell' raw materials to the workers and 'buy' the finished goods from them.

What is at stake here is whether the manufacturers or traders are considered employers. If so, they are subject to labour laws designed to protect the workers. Some manufacturers or traders notably in the bidi industry have phased out the *direct sub-contracting* system in favour of the other two systems in order to circumvent labour laws designed to protect industrial outworkers in general and bidi workers in particular. The manufacturers and traders who use the *indirect sub-contract* system argue that there is no direct link between the workers and themselves; while those who use the *sale-purchase* system argue that the workers are self-employed producers, not employees. In reality, few manufacturers and traders actually sell raw materials and purchase finished goods from workers: most operate their businesses under the sub-contracting system. But many who do so will claim they operate under a sale-purchase system to avoid their obligations as employers. Over the years, SEWA has fought many legal battles on behalf of the industrial outworkers among its membership - including, bidi rollers, incense-stick rollers, and garment makers among others - to establish the fact that they are 'disguised employees' working under a sub-contract.

'Hidden Costs'

SEWA members, and other working poor, face a number of 'hidden costs' of working in informal work arrangements - that persons engaged in formal salaried work typically do not face. These costs tend to be poorly understood and to be left out of standard analyses

[9] There are two basic categories of home-based workers: own account workers; and sub-contracted industrial outworkers (also called homeworkers if they work from their own homes).
[10] In 1973, the Supreme Court of India passed a directive stipulating that industrial outworkers are employees because the control that the contractor and business owner has over them - namely, the right to reject their end products - qualifies as an 'industrial relationship' (SEWA 1987).

of poverty. [11] In additional to the low average wages and earnings of working informally, especially if you are a woman, the 'hidden costs' of working informally include:

- high costs of doing business, including indirect taxes
- great insecurity of work and income
- occupational health hazards
- lack of rights, benefits, and protection
- lack of legal status and 'voice'

High Costs of Doing Business

Several types of business costs tend to be relatively high for SEWA members and other working poor who run their own micro businesses, including:

- transport costs
- taxes, notably indirect taxes
- raw materials

Transport tends to be relatively costly for SEWA members and other working poor for several reasons. First, their volume of trade or production is low relative to the costs of transport. Second, the costs of transport continue to go up while their profits often do not. In the case of rural producers who live in remote villages, the costs of transport are often very high due to the need to rely on private transport (because of the lack of public transport) and the distances involved. And, in the case of specific groups of rural producers, the costs of transport are very high due to the regulatory environment: for example, small salt farmers have to use private trucks or cars as they do not qualify for rail transport (see Part III for details).

Contrary to a widespread assumption that those who work in the informal economy avoid taxes, SEWA members, and other working poor, are often subject to relatively high taxes (both direct/legal and indirect/illegal). When SEWA won a landmark legal case establishing the right of street vendors in Ahmedabad City to be represented in the courts by SEWA lawyers, the local high court waived 140,000 pending cases of summary warrants. A recent study estimated that the legal fines paid in one year (1999) to Ahmedabad City - for traffic violations or release of confiscated goods - totaled nearly 8 million rupees ($175,000) while the illegal bribes paid to the police, city officials, and others totaled 35.5 million rupees ($775,000) (Unni and Rani 2000b).

SEWA members, and other working poor, tend to pay relatively high prices for raw materials or goods for trade. Because they often lack capital and storage facilities, SEWA members tend not to be able to buy raw materials in bulk when the prices are favourable. Also, due to the costs of transport, they tend not to be able to buy raw materials from the best source.

Those who work as industrial outworkers - or homeworkers - tend to have to absorb all of these costs, although they have little (or no) control over the volume or timing of work orders, the quantity and quality of raw materials, or the amount or timing of their payment. They often have to travel to and fro the contractors to collect raw materials, supply finished goods, and collect payments and cover the related transport costs - rather than vice versa. They are also responsible for most non-wage costs other than the raw materials: including, workplace, equipment, and utilities. They are also held responsible when the contractor provides inferior raw materials, as defective goods are deducted from their pay.

[11] In their paper analyzing poverty data and summarizing the poverty debate in India, Deaton and Dreze note that the 'hidden costs' of working informally are not adequately captured in poverty statistics (Deaton and Dreze 2002).

Insecurity of Work and Incomes

Income is a function not just of daily wages or earnings but also of the intensity and regularity of work across the year, measured by number of days of work per year and other indicators.

Length of Workday - Daily income is a function of hours of remunerated work per day, more so for those who work on a piece-rate rather than for those who work on a daily rate (unless they are compensated for overtime). A 1990 SEWA survey in Ahmedabad City found that over half of SEWA members (53%) are engaged in remunerative work for 6-9 hours a day, while one quarter work more than 10 hours, and 23 per cent work less than 5 hours (Jhabvala and Bali 1993). A survey in one rural district, Banaskantha, found that women average 7-9 hours a day, depending on the season, in remunerated work (James et al. 2002). What is not known is whether those who work longer than others are 'compensated' by higher-than-average earnings or whether they have to work long hours in order to earn a bare minimum.

SEWA members - all being women - face a "triple workday" comprised of both paid work and unpaid household and care work. The study in the semi-arid district of Banaskantha found that, in addition to 7-9 hours per day on paid work, women work another 7-9 hours a day on unpaid activities, depending on the season, including 3 hours per day on average collecting water. The total average workday for the women in the study sample ranged from 14 to18 hours, depending on the season (ibid.).

Days of Work - Monthly or annual income is a function of average daily income times the number of days of work in a month or year. Those who are engaged in the informal economy tend to work fewer days on average than formal salaried workers. Within the informal economy, it is not clear who enjoys more days of work on average: casual day labourers, the self-employed, or industrial outworkers. This tends to vary by sector and context. A 2001 survey in both urban and rural areas of Gujarat found the following hierarchy - in terms of average days of work per year - across the different employment status categories:

Casual workers: 254 days
Industrial outworkers: 259 days
Self-employed - non-agriculture: 321 days
Self-employed - agriculture: 338 days
Salaried: 354 days

These figures suggest that within the informal workforce in Gujarat, the self-employed - particularly in agriculture - enjoy more days of work per year on average than casual day labourers and sub-contracted workers. The self-employed category includes employers who hire others, own account workers who do not hire others, and unpaid contributing family members (Unni and Rani 2002a).

These average figures disguise pockets of severe under-employment, defined as less than 150 working days per year. Within each of these employment statuses, a sub-set of workers are severely under-employed. The following figures show what percentage of each category reported that they were severely unemployed and for how many days, on average, during the reference year they were not employed: ranging from over one-third of casual workers who reported being unemployed for an average of 137 days per year to 1 per cent of salaried workers who reported being unemployed for an average of 37 days per year.

Casual workers: 36% unemployed for an average of 137 days
Industrial workers: 25% unemployed for an average of 113 days
Self-employed in non-agriculture: 10% unemployed for an average of 67days
Self-employed in agriculture: 8% unemployed for an average of 134 days
Salaried: 1% unemployed for an average of 37 days

What is striking is that severe underemployment appears to be more frequent - although less prolonged - among the self-employed engaged in *non-agricultural* activities than among the self-employed engaged in *agriculture* activities. It is widely recognized that agricultural production is highly seasonal. As the profiles of the salt makers and gum collectors in Part III illustrate, other rural activities are also highly seasonal. What is less well-known is that many *urban* informal activities are also seasonal.

These average figures disguise marked gender differences in underemployment. Table 10 presents a break-down by sex of the 2001 random-sample in low-income slums of Ahmedabad survey. Within each of the employment status categories, women reported fewer days of work and more days of unemployment per year than men. Overall, women averaged 124 days of unemployment per year while men averaged only 74 days of unemployment per year. Also, fewer women (83%) than men (92%) reported that their main activity was regular and more women (37%) than men (15%) reported that they carried out two economic activities per day (rather than just one).

Table 10
Employment and Unemployment, Regularity and Multiplicity of Work : Ahmedabad City (2001)

	PERCENTAGE DISTRIBUTION		DAYS OF EMPLOYMENT PER ANNUM		DAYS OF UNEMPLOYMENT PER ANNUM		REGULARITY OF WORK		TWO ACTIVITIES PER DAY	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
SALARIED	16	19	348	356	39	0	99	100	18	21
SELF-EMPLOYED	27	44	309	326	143	48	87	92	39	15
CASUAL WORKER	29	36	285	321	128	109	78	87	34	15
HOME WORKER	25	1	258	246	120	42	73	95	6	0
UNPAID	4	0	306	-	120	-	83	-	58	-
TOTAL: Number of workers	100 (507)	100 (104)	296	330	124	74	83	92	37	15

Source: Unni and Rani 2002a

Seasonality - Seasonality of work - or fluctuations in various occupations - across the year is due to changes in the weather (as it affects production and working conditions) and to changes in the supply, demand, and prices of goods (due to festivals and other factors). The main seasons of the year are summer (April-June), monsoon (July-October), and winter (November-March). The main annual festivals are two Eid after Ramazan for Muslims and Diwali and Navratri for Hindus: these are celebrated by buying new clothes, exchanging gifts, and holding special feasts. To meet the excess demand, enterprises step up production in the month leading up to the festival. However, the Eid is preceded by a month of fasting, called Ramazan, which has a mixed effect on the overall economy and on production. The impact of another annual festival - the festival of kites called Uttarayan to mark the winter solstice - is widely celebrated across Gujarat, when thousands of kites are made, purchased, and then flown from rooftops or in open areas.

In rural areas, the main agricultural seasons, associated with specific crops and production conditions, are summer, monsoon, and winter. All crops grown in the summer and most crops grown in the winter (called *rabi*) require irrigation; while most crops grown in the monsoon (called *kharif*) are rain-fed (unless, of course, there is a drought). As a general rule, in Gujarat and elsewhere in India, all small and marginal farmers grow kharif crops (except some high-yielding varieties which require costly inputs) and many also grow rabi crops (especially wheat which gives high returns) despite the costs of irrigation. Mainly larger farmers, who can afford the cost of irrigation, grow summer crops. While the monsoon rains are essential to agricultural production, they are not conducive to many types of rural non-agricultural activities. The lack of sun and dry spells during the monsoon disrupts many rural non-agricultural occupations, including: brick-making, construction work, food processing, salt-making, and gum collection.

In urban Gujarat, there are marked seasonal fluctuations in the supply and price of different varieties of fruits, vegetables, and other fresh produce that street vendors purchase and sell. Also, the demand for fruits and vegetables rises in summer, falls during the monsoon and winter months, and peaks during the major festivals and the wedding season. Similarly, the demand for garments typically falls in summer, rises in winter, peaks just before (and drops sharply after) the major annual festivals and the wedding season. For the month or two leading up to the kite festival Uttarayan, small shops all over Ahmedabad City and elsewhere in Gujarat make or sell paper kites and reels of glass-covered string. There are no estimates of how much seasonal employment is generated by this festival, but significant numbers of women make kites in their homes and Muslim craftsmen from other states migrate to Gujarat each year to make kites and string. The lack of sun and dry spells during the monsoon disrupts many urban occupations, including: construction work; screen printing, block printing, and cloth dyeing; laundry services; pepper or spice drying; and incense stick rolling. Although few bidi-rollers suspend their work during the monsoon season, many complain that mildew grows on the tendu leaves in which the tobacco is rolled.

Multiple Activities - As noted earlier, many SEWA members engage in multiple activities: some engage in the multiple activities on any given day while others engage in multiple activities across the year. A 1993 SEWA survey of urban members found that 28 per cent of vendors, 30 per cent of home-based producers, and 48 per cent of labourers/service providers engaged in multiple activities. And the 2001 urban-rural survey, cited earlier, found that a high percentage of most categories of workers - especially casual workers and the self-employed in agriculture - are engaged in multiple activities both in a single day and across the year as follows. Interestingly, only 15 per cent of the self-employed in non-agricultural activities and 5 per cent of sub-contract workers are engaged in multiple activities in a single day and less than 20 per cent of sub-contract workers are engaged in multiple activities across the year:

Casual workers: 26.1% (day) + 41.9% (year)
Industrial outworkers: 5.5% (day) + 18.1% (year)
Self-employed - agriculture: 40.3% (day) + 50.8% (year)
Self-employed - non-agriculture: 15.1% (day) + 27.4% (year)
Salaried workers: 20.1% (day) + 21.8% (year)

Compared to the control group, which included men and women from a cross-section of households ranked in terms of wealth, a higher percentage of SEWA women engaged in multiple activities both during a single day and across the year (Unni and Rani 2002a: 49, table 35).

Whether multiple activities are a measure of labour market security or insecurity is a matter of interpretation. Those who study labour markets, as aggregate abstractions, tend to consider multiple activities as a measure of labour market security. Those who work with low-income workers tend to see multiple activities as a symptom of - a response to - labour market insecurity. From the perspective of the SEWA members and their households, increasing work hours, taking on multiple activities, and diversifying sources of income are seen as a means to both *protecting* themselves from financial risk and *promoting* additional income or earnings. In other words, while they often intensify or diversify their work out of necessity, SEWA members hope that there may be long-term benefits of doing so (Chen and Snodgrass 2001).

Lack of Rights, Benefits, and Protection

The rights and benefits associated with formal salaried employment include: a written contract; paid sick leave; paid vacations; severance notice and protection from arbitrary dismissal; employer-contributions to health insurance and old-age pensions. Those who work informally tend to have few (if any) of these rights and benefits. According to the 2001 urban-rural survey, very few (2%) casual workers and no homeworkers had written contracts; and more than half (59%) of the casual workers were subject to arbitrary termination.[12] As might not have been expected, but which speaks to the informalization of formal employment relationships, less than half of the salaried workers (48%) had written contracts and more than 10 per cent (11%) were subject to arbitrary termination (Unni and Rani 2002a).

Tables 11 summarizes the findings of the 2001 survey in both urban Ahmedabad and rural areas of Gujarat on the quality of the work arrangements for five groups of workers classified by employment status: salaried workers, self-employed in both agricultural and non-agricultural activities, casual day labourers, and industrial outworkers or homeworkers. These figures include both SEWA members (all women) and non-members (both men and women). While these figures do not indicate the quality of work arrangements of SEWA members per se, they illustrate the systematic differences that obtain for workers across different employment statuses and by sex. The data illustrate the precarious nature of casual work and industrial outwork, including the lowest average incomes, highest insecurity and irregularity of work, and significant pockets of severe unemployment. Since the data on the self-employed are not further disaggregated by whether they are employers or own account workers, we cannot ascertain the relative status of the other major category of SEWA members: namely, own account workers.

Table 11
Nature of Work and Income by Employment Status 2001

INDICATORS	EMPLOYMENT STATUS				
	Salaried	Self-Emp: Ag	Self-Emp: Non-Ag	Casual	Industrial Outwork
Days of Work	354	338	321	254	259
Real Unemployment:					
Percentage	1.4%	8%	10%	36%	28%
Average days	37	134	67	137	113
Irregular Work	0.5%	12%	9%	44%	27%
Multiple Activities:					
Day	20%	40%	15%	26%	6%
Year	22%	51%	27%	42%	18%
No Written Contract	52%	NA	NA	98.4%	100%
Arbitrary Termination	11%	NA	NA	59%	NA[13]
Average Annual Individual Income - rupees	31,824 ($663)	14,352 ($299)	16,512 ($344)	12,000 ($250)	7,488 ($156)

Prevailing exchange rate: US $1 = 48 Indian rupees
Source: Figures for this summary table are from Unni and Rani 2002a

Notes:
Real Unemployment = <150 days of work per year
Arbitrary Termination = less than 7 days notice

[12] A related measure for the work security of homeworkers - namely, arbitrary termination of work orders - was not measured in the study.

[13] Sub-contract workers are subject to arbitrary termination of work orders and/or sub-contracts without severance notice or pay. In some cases, when work orders and/or sub-contracts are arbitrarily terminated, the homeworkers are left with a stock of finished goods for which they have not been paid and/or with outstanding payments due for goods previously collected. Since they do not have written contracts, and are not treated as employees, it is likely that 100 percent are subject to arbitrary termination of work orders.

Occupational Health Hazards

Like many women workers in the informal economy around India, SEWA members are subject to a range of occupational health hazards related to either:

- the *posture of work* (bidi workers, home-based craft workers, cashew and coir workers, agriculture workers, fish processors)
- being in contact with *hazardous materials* (workers in match, fireworks, glass, slate pencil, and ceramic factories)
- their *work environment* (lack of light, latrines, water, space, shelter)
- lifting heavy *weights* (head-loaders, mine and quarry workers, construction workers, hand cart pullers, waste recyclers)
- *long hours* of work (all piece-rate workers, vendors and hawkers)
- *repetitive motion* (bidi, agarbati, papad rollers; tie-and-dye artisans; block printers; screen printers)
- *technology-related risks* (especially when new technology is introduced without training opportunities)
- *mental health* (constant fear and tension of sexual assault, loss of jobs, eviction, indebtedness, semi-unemployment) (Shram Shakti 1988).

While SEWA members share all of these 'hidden costs' with other working poor in the informal economy, SEWA has done a good deal to reduce these hidden costs: some of its interventions - notably its advocacy efforts have had leveraged effects on all workers in specific trades, not just SEWA members. Unlike other working poor in the informal economy, SEWA members are organised and have gained representative voice to a significant degree. Through being organised and having voice, SEWA members have been able to have significant impact on the wider environment that affects their life and work: see Part III of the companion booklet on the impact of SEWA.

PART III

MAJOR TRADE GROUPS IN SEWA's MEMBERSHIP

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SEWA members are engaged in a wide range of occupations, as detailed in Part I. While the nature of their work differs by place of work and employment status as described in Part II, it also differs by occupation or trade. To provide a more concrete sense of the working lives of SEWA members, what follows here are profiles of nine of the major trade groups among SEWA's membership. Each profile begins with a description of the key characteristics of the trade illustrated by a case study of a SEWA member in that trade; and ends with a brief summary of SEWA's activities in support of that trade group.

Urban Trade Groups

The urban trade groups featured below, grouped by the main categories of SEWA's urban membership, are:

- hawkers and vendors: *fruit and vegetable vendors*
- home-based producers: *garment makers, bidi rollers*
- labour and service providers: *construction workers, waste pickers*

FRUIT AND VEGETABLE VENDORS

"You cannot work as a vegetable vendor or deal with the wholesale traders without having courage... The police used to harass us a lot. They would take away our vegetables. They would take away our bundles. Since we joined SEWA, they have stopped harassing us. It stopped when we joined SEWA. Raji-ben (SEWA leader and former Executive Committee member) informs SEWA that these people are being harassed. Then, the police stop harassing us. No police or anyone else harasses us now."

Divi-ben, Vegetable Vendor (Chen and Snodgrass 2001)

"After I came to the city, I went along to sell with other women, especially my sister-in-law. I watched her do her business. And so I learned too. Then I took my daughter with me when I went out to sell - that's why I never sent her to school. She learned her trade from me."

Chanda-ben, Vegetable Vendor and Founding Member of SEWA Bank

Street vending represents an important share of trade in most cities of India and street vendors are the one of the largest and most visible occupational groups in the informal economy. There are an estimated 80 to 100,000 vendors in Ahmedabad City. A recent random-sample survey in Ahmedabad City found that street vending operations represent nearly one out of five informal enterprises (17%); the net earnings of street vendors average 28,142 rupees ($651) per year; and the net value-added per street vending operation averages 41,952 rupees ($971) per year (Rani and Unni 2000).[2] In terms of employment, 90 per cent of employment in trade, hotels, and restaurants is informal: of which 43 per cent is street trade. And street vendors represent nearly 7 per cent of the informal workforce (ibid.).

[1] A 2001 survey found that there were 1,00,000 vendors in some 140 market areas across Ahmedabad city, (Dhananjai 2001).

[2] As noted earlier, where rupee figures in this report are converted to US dollars appropriate market exchange rates (not adjusted for purchasing power parity) obtained from www.OANDA.com are used.

Across Ahmedabad City, street vendors sell fruit, vegetables, flowers, fish, clothes, vessels, toys, footwear, edibles, and many other items for daily household use. Many vendors, especially those from the Patni Vagri caste, have been selling in the city's markets for generations. While male sellers generally operate out of small stalls or sell from pushcarts and bicycles, most women sell on the pavement spreading their goods on burlap cloth alongside a city street or walking through different neighbourhoods with baskets on their heads. Those who sell from a cloth on the pavement or a basket on their head need few tools or equipment, except for a scale, a set of weights, a knife and a basket (SEWA 1988). Those who sell from a stall or pushcart or bicycle have to invest a bit more: in 1999, a handcart sold for 1500 rupees ($35) and rented for 10 rupees (23 cents) per day (Chen and Snodgrass 2001). From haggling in the wholesale markets early in the morning, to walking the roads in middle-class residential colonies or sitting in a congested market unprotected from the elements for eight hours a day, street vending is arduous work.

The earnings of street vendors vary greatly, depending on the products they sell, the volume of trade, the terms of trade, and the location of vending. In general, in Ahmedabad City, mobile vendors earn less than stationary ones selling the same goods, those who sell in residential areas earn less than those who sell in congested markets, and those who sell perishable goods like vegetables or fish earn less than those who sell manufactured goods like garment and electronics. Also, women earn less than men do because they tend to be concentrated in less favourable types of vending or, even if they are in the same type of vending, sell less or for fewer hours (due to competing demands on their time).

In 2000, the average daily net earnings of street vendors ranged from 25 rupees (55 cents) per day for inexperienced women vendors to 100 rupees ($ 2.22) per day for experienced male vendors: but averaged around 60-80 rupees ($1.30-1.77) per day (Chen and Snodgrass 2001). These average net earning figures represent total sales minus costs of goods, including transport costs and the daily interest for purchasing goods on credit. As such, they are somewhat inflated as other costs of doing business were not deducted, such as the regular costs of storage and periodic costs of illegal bribes and legal fees or fines. Average monthly incomes of vendors among SEWA Bank clients, in 2004, varied according to what they sold as follows: just over 2000 rupees for used clothes vendors, just under 2000 rupees for fruit and vegetable vendors; and just under 1000 rupees for other vendors (Mirani and Shinde 2004).

The high cost of doing business as a street vendor is due to several factors, as follows.

Competition for Public Space: Although street vendors can be found alongside many streets and lanes in the city, they concentrate around the main wholesale markets or in special hawker markets. Historically, the Manek Chawk wholesale market was the main vegetable and fruit market in the older historical part of Ahmedabad City and had the greatest concentration of street vendors. Over 500 vendors have, for generations, sold goods around the main market building. Situated along a major thoroughfare to the old walled city, the area now also serves as a parking area for bicycles, scooters, and cars. Always crowded and congested, the competition for space in the Manek Chawk area has only intensified over the years. During the 1980s, Manek Chawk was the centre of SEWA's struggle for the rights of vendors to a space from which to vend.

Insecure Place of Work: As a result of this competition for public space, street vendors typically lack control over the most critical aspect of their work: namely, the place or spot from which they vend. Wholesale and retail traders, the transport lobby, traffic police, municipal authorities, and other street vendors all compete for the limited urban space and, often, collude with each other to control whether and where vendors may vend. Also, street vendors themselves compete against each other for space, for goods, for public recognition.

Capital on Unfair Terms: Most vendors have to borrow from private moneylenders or, more commonly, the wholesale traders from whom they source their goods: often at very high interest rates - around 10 per cent per day on capital advanced (SEWA 1999).

Uncertain Quantity, Quality, and Price of Goods: Powerful wholesale traders dominate the wholesale markets, where street vendors source their goods, especially those that deal in perishable goods like fruits and vegetables. These traders set the prices to benefit themselves, often leaving very small margins for both the growers and the vendors. Furthermore, since the vendors do not have access to institutional finance, they often have to buy goods on credit from the wholesale traders who not only charge high prices and interest rates but also control the quantity and quality of goods supplied. These loans or advances serve effectively to 'tie' the vendors to specific traders and, thereby, prevent them from taking advantage of 'free' market prices. In addition, since 1999, the wholesale vegetable markets in Ahmedabad City have charged a 10 per cent market fee to the wholesale traders which they, in turn, pass on to the retail vendors in the form of higher prices.[3] The vendors complain that they have not been able to pass all of this cost onto their customers.

Lack of Infrastructure: Most vendors operate in the open air leaving both them and their goods exposed to the elements. They seldom have access to water to drink, to wash their goods, or to sprinkle their vegetables and fruit (to help keep them fresh). And they seldom have access to proper toilets. Few street vendors have storage facilities at their place of work, although some rent space to store their equipment and leftover goods from wholesale merchants in the area. Most have to store goods at home, where a leaking roof or lack of solid flooring can result in spoilt goods and, hence, investment losses.

High Costs of Transport: As the case study below illustrates, vendors have to spend quite a bit each day to transport their goods from the wholesale market to the selling market. One reason for this is that vendors are not allowed to travel with their goods on public buses.

Ambiguous Legal Status: All of these factors arise from and are compounded by their ambiguous legal status and their negative public image. Street vendors face constant threats, harassment, and eviction from police and civic authorities. There are no clear official guidelines, policies, regulations, or laws as to how to regulate vendors. However, in 1989 the Supreme Court of India ruled that street vending is a fundamental right and that it is the duty of public authorities to provide the means and the space for vendors to sell. In practice, the public authorities interpret this 'duty to provide' as a 'right to control'. At best, they provide legal permission to vend to a small percentage of street vendors, leaving the vast majority to operate 'illegally'.

Among the founding members of SEWA, street vendors of various kinds notably fruit and vegetable vendors have always comprised an important trade group in the SEWA Union. Despite the rapid expansion of SEWA's rural membership since 1990, as of end-2004, street vendors as a whole (nearly 30,000) still represented about 6 per cent of the *total* membership and 20 per cent of the *urban* membership, while fruit and vegetable vendors in particular (nearly 20,000) represented 4 per cent of the *total* membership and 13 per cent of the *urban* membership. Given their visibility and their numbers, street vendors have played a key leadership role in the SEWA Union. Laxmi-ben Teta, a vendor, was Vice President of SEWA from 1987-1989 and member of the Executive Committee of SEWA for three terms before and after (1981-1983, 1984-1986, and 1990-1992).

SEWA's struggles with street vendors to secure their right to vend - or, more specifically, their right to a secure vending site - have paved the way for subsequent struggles by other trade groups: by illustrating the power and effectiveness of different strategies ranging from street rallies to resolutions in Parliament to High Court and Supreme Court judgments to a national policy. In 1982, SEWA successfully submitted a petition to the Supreme Court of India against the police and local government in Ahmedabad City. The petition claimed that by denying licenses to the vendors, the local authorities were denying the vendors their fundamental constitutional right to work (in this case, the right to trade). In 1988, Ela Bhatt, the founder of SEWA and (then) Member of the Rajya Sabha (Upper House) of the Parliament of India, moved a resolution in the

[3] Earlier, the wholesale markets imposed a tax on agricultural products coming into the markets. But the farmers' lobby fought a legal battle for the repeal of this tax. When the farmers won their case, the wholesale market simply passed the tax onto the wholesale traders who, in turn, passed it on to the retail vendors.

Parliament calling for the formulation of a national policy on street trade. In 1998, SEWA co-founded the National Association of Street Vendors in India (NASVI). In May 2001, in collaboration with the Urban Development Ministry of the Government of India, SEWA and NASVI convened a national policy dialogue on street trade at which a National Task Force on street trade was formed. This Task Force drafted a national policy on street trade that was officially adopted in early 2004. This national policy calls for a supportive policy environment to promote the livelihoods of street vendors.

Box 2
Leela-ben: Vegetable Vendor and SEWA Leader

Leela-ben is a vegetable vendor, and a SEWA local area leader. She and her husband - Vinod-bhai - have three teenage children: two sons - Kalpesh (19) and Jagdish (16) - and a daughter - Sheetal (14). They live in Saraspur, in the walled part of old Ahmedabad. The family lives in what were originally built as mill tenements - rows of attached one- or two-room homes (made out of brick and/or cement) lining alleys called *chawls*: just across the road are the ruins of the old cotton mill. The Patni house comprises two rooms, an inner room and an outer (but also enclosed) room. The inside room contains the primus stove, kitchen equipment, and a single built-in bed. The house has electricity, and a municipal water pipe. The family uses a communal toilet a short distance from their house. Leela-ben and Vinod-bhai pay 500 rupees monthly rental for the house. They had to make a deposit of 25,000 rupees to secure the rental: to be able to make the deposit, they took a high interest loan from a moneylender and, then, a loan from SEWA to repay the debt. Once the SEWA loan is paid, Leela-ben hopes they can buy their own house.

The Patnis work as a family unit to run their vegetable vending business. After rising at 5 a.m. each morning, Leela-ben and Vinod-bhai go together to the Jamalpur Municipal Market to source the vegetables. They spend much of the morning at this huge wholesale market sourcing their vegetables: often starting at Shop # 40 set up by SEWA to create a direct link between SEWA rural producers (who sell their goods to the shop) and SEWA urban vendors (who buy goods from the shop). They spend the rest of the day carting, cleaning and arranging vegetables for the evening market, which takes place between 5 and 8 p.m. Meanwhile, son Kalpesh spends the morning selling yesterday's surplus vegetables in another small market, and meets them at the evening market in the afternoon, to help set up the two *ladis* (handcarts). Kalpesh and Vinod-bhai each manage one *ladi* with Leela-ben helping with both. One *ladi* is stocked with higher-valued vegetables, such as carrots and eggplants; the other with cheaper leafy vegetables. At the busiest times, all three of them are needed, to keep an eye on the goods - to make sure some vegetables do not 'disappear' from the *ladis* - and to continue rearranging the vegetable stock to keep them looking attractive.

Daughter Sheetal's work on the domestic front is critical to the vending enterprise. At about midday, Sheetal goes to the evening market with a hot lunch for her parents and brother. When her parents and brother reach home in the evening, usually around 8.30 p.m., she has the evening meal waiting for them. During the day, she completes all the other domestic chores. If her daughter were not doing these domestic chores, Leela-ben's working day, which starts at 5 in the morning and finishes well after 9 in the evening, after the day's takings have been counted, would be even longer. The younger son has opted out of the family trade, and joined a printing press.

The family's daily earnings from vegetable vending vary between 60 and 100 rupees per day, or 3000 rupees per month. Some days there is a loss overall. The vending business appears to be in decline due to an increase in the number of vendors (as many of the retrenched mill workers have taken up vending) competing for a declining clientele (as Hindus and wealthier Muslims are moving out of the walled city). Among the remaining clientele, there is also a decline in purchasing power (due the 2001 earthquake and the 2002 communal violence). Additionally, there are significant expenses associated with hiring transport to fetch and carry goods - urban transportation is expensive and probably increasing, relative to what they earn. On a typical day, Leela-ben and her husband have to pay someone in the wholesale market to carry the heavy loads to their collection point; pay someone to watch over their accumulating stock of vegetables, just outside the wall of the Jamalpur Municipal Market; and pay an auto rickshaw driver to transport the vegetables to the selling market. Also, after one of their own carts was damaged in the communal violence in early 2002, they have had to rent one *ladi* each day for trading. Fortunately, they do not have to pay for storage, as they get this free from longstanding friends who live near the selling market.

Street markets such as the one Leela-ben and her family trade in exist, with few exceptions, due to an informal arrangement with municipal officers and police. In the case of Leela-ben's selling market, the understanding is that the vendors' *ladis* will be lined up only two rows deep into the street. Some afternoons, some vendors - usually new vendors - try to set up a third row. In such cases, the local police often approach Leela-ben, who is recognized as a SEWA leader, to negotiate with her fellow vendors to make room for these other vendors by re-positioning their handcarts. This form of self-regulation, or co-operative regulation, must be of significant economic value to the municipality, in terms of lowering the costs of, and conflict around, regulation of valuable city space.

Source: adapted from Lund 2004 and Bery 2004

GARMENT MAKERS

"There are many women all over the country working at home like me. Surely there should be some law to protect all of us."

Karima-bibi, Garment Worker (keynote address at 1987 National Workshop on Home-based Piece Rate Workers)

Because of Ahmedabad City's history as a textile centre, it has long been known for a set of allied industries relating to textiles. These include the dyeing, block printing, and screen printing of cloth. Products manufactured from local textiles include garments and a range of bed sheets, bed covers, cushion covers, and napkins. A variety of textile products are embroidered, including gold brocade embroidery (called *zari*), mirror work or ring embroidery, and patchwork. While most tailors or seamstresses specialise in either garments or other textile products, some produce both and some combine embroidery work with stitching. Although it is not one of the major garment manufacturing centres in India, Ahmedabad's share in the domestic and export garment sector is growing. During the 1990s, the garment sector in Ahmedabad grew rapidly: output grew by 18 per cent and retail trade grew by 12 per cent (Singh 1999).

Garment production takes place in large factories geared mainly to the export markets, in small factories or workshops geared to the city and state markets, and in homes for, largely, the local city market, as follows:

- large factories, including several successful jean-making factories, employ more than 200 workers each, mainly women.
- small factories employ anywhere from 15 to 50 workers, nearly 85 per cent women.
- small workshops are typically operated by a single micro-entrepreneur who hires a few others to work in one or two rooms of his home or tailoring shop or by a small group of self-employed garment makers who come together and hire a common space. Some of these groups eventually save enough capital to purchase a few extra machines and hire workers. Those who work in these workshops, anywhere from 5 to 15 workers, are mainly men.
- home-based operators, nearly 80 per cent of whom are women (Unni and Bali 2001), operate at an even smaller scale than the men in the small workshops.

Estimates suggest that, in the late 1990s, around 55,000 people were engaged in or connected with the garment industry in Ahmedabad City (Ibid., Kantor 1999). The composition of this workforce at that time was roughly as follows:

30,000 (55%)	-	home-based producers/home-workers
9,000 (16%)	-	factory workers
8,700 (16%)	-	retailers and wholesalers
3,300 (6%)	-	contractors
1,800 (3%)	-	factory owners
900 (1.6%)	-	material and equipment suppliers
400 (0.7%)	-	workshop operators
200 (0.3%)	-	designers

SEWA organises and supports home-based garment makers, both those who work on their own account and/or as industrial outworkers, as well as wage workers in garment factories. [4]

Home-based garment workers may have one or more of a variety of relationships with the market. These vary from a dependent industrial outworker who produces under a sub-contract for a shopkeeper, manufacturer or contractor, to an independent own account operator who sells directly in the market. In real life, many home-based garment makers are neither purely independent nor purely dependent :

- **Industrial outworkers**: who get work orders and raw materials (typically pieces of cloth pre-cut to a pattern) from a trader or contractor, stitch the pieces into the required garment, and return it to the trader/contractor to be paid by the piece. These sub-contracted garment makers use their own sewing machines and often buy their own thread as well.
- **Dependent producers**: who produce on orders from individuals or firms. Some factories and firms outsource their production to home-based producers. They give orders to the individual producers who then buy the raw materials and produce garment items according to the specification of the firm.
- **Independent producers**: who produce on their own with or without the help of other family members and sell their products in the open market. In some households, the whole family is involved in garment making. The family invests its own capital and (generally) the women of the house stitch the garments while the men go to bazaars and fairs to sell the finished garments.
- **Dual-status producers**: who get some work from a trader and produce for him on a piece-rate basis but also buy raw materials on their own and produce for others. Sub-contracted and outsourced work is generally rather seasonal. During festival and marriage seasons there is more work and sub-contracted workers keep very busy, indeed are often over-worked, However during the slack season, when they do not get enough work orders, they try to earn some more by buying cloth and producing on their own. They then try to sell these products to the trader from whom they get sub-contract orders, to other vendors, or directly to customers.

Most industrial outworkers and dependent producers are paid per piece or per dozen pieces produced. The rate per piece or per dozen pieces varies by the type of garment. Whatever the item, sub-contracted garment makers earn only a small percentage of the selling price - as low as 2 to 5 per cent - while the employer-trader and his contractor (if any) earn a far higher percentage as high as 40 per cent (Singh 1999; ILO 1991). In the late 1990s, sub-contracted garment workers typically earned between 20 and 33 rupees per day (46 to 76 cents) on those days that they received work orders (Chen and Snodgrass 2001; Unni 1999). However, those who made women's dresses could earn as much as 200 rupees per day (Unni 1999). From these slim earnings, they have to deduct expenses for thread, oil, needles, and electricity; maintenance and repair of sewing machines; and travel/transport to collect raw materials, supply finished goods, and receive payments. A recent SEWA survey found that home-based garment workers earn between 500 and 1500 rupees per month, while some workers in small factories earn up to 2000 rupees per month (Unni and Bali 2001)

Irregularity of Work and Payments: What a garment maker earns is not just a function of her wages but also of the number of days she gets work. There are seasonal fluctuations in the garment industry: the peak season is when most festivals and weddings take place (September to February) and the slack season is the other six months of the year (March to August). During the slack season, if they do not get or work orders, some dependent producers shift to other occupations: for instance, rolling bidis or incense sticks.

[4] Among the garment makers in SEWA's membership, 424 (2%) work in garment factories and 20,878 (98%) work from their homes. Those who work at home include both self-employed producers and those who work under a sub-contract for a piece rate (called industrial outworkers or homeworkers).

Even during the seasons when they get work, recent estimates suggest that home-based workers in particular but also some small factory workers either do not get - or do not seek - regular work: 20 per cent of home-based workers and 10 per cent of small factory workers work less than 20 days per month; and over 40 per cent of home-based workers work but only 2 per cent of factory workers work less than five hours a day (Unni and Bali 2001).

	Hours per Day	**Days per Month**
Home-based Workers	9-12 hrs.(10%)	30 days (60%)
	6-9 hrs. (45%)	25 days (20%)
	3-5 hrs. (41%)	20 days (10%)
		<20 days (10%)
Small Factory Workers	15 hrs. (35%)	25-30 days (76%)
	5-10 hrs. (62%)	20-25 days (16%)
	<5 hrs. (2%)	10-20 days (8%)

During the off-season, four out of five home-based workers (80%) work for less than 20 days per month (ibid.). Compared to home-based workers, the workers in small factories get more steady work throughout the year: although production/work peaks just before large festivals.

Payment of wages may also be irregular. Wages are paid weekly or monthly on the whim of the trader. If a garment is defective or lost or does not meet the satisfaction of the trader, the piece-rate for that item is deducted from the worker's wages (Sharma 1987).The number of garments stitched and the amount of wages earned are supposed to be recorded by the manufacturing or retail firm (or their intermediary) in a notebook that the worker holds onto. However, the lead firms or their contractors often tear out the relevant page from the notebook when they settle each worker's account, leaving no evidence linking the workers to the lead firms or their contractors (ibid.).

Changing Technology and Skills: Fashion in the garment sector - and thereby demand for different products - changes rapidly. A decade ago, home-based garment workers in Ahmedabad City mainly stitched *sari* petticoats and children's wear for the local market. Now, the demand is for more sophisticated items in both the local and markets, which they do not know how to cut and stitch. Earlier, cotton was the main fabric used, but now a variety of synthetic materials including satin and velvet are popular. These materials do not stitch well on the older sewing machines owned by the women. Most women have the simplest types of sewing machines, and although many women have fitted these machines with motors, their productivity remains low. Most home-based garment workers would like to graduate to using modern electrical sewing machines, but simply cannot afford to do so. Or they would like to own the special machines or the special gadgets (which they can attach to their sewing machines) for making buttonholes or hemming, which they now do by hand (Jhabvala and Kanbur 2002).

The skills required to keep up with the fashion for new garment products are also changing. New garment products often require greater expertise in cutting, new types of stitches, better quality buttons and other accessories, and better finishing. Most home-based garment makers have few or no opportunities to acquire these skills and know-how. In large factories, the management determines what skills the market will require and provides in-house training to its workers. Apart from in-house training, few public or even private institutions offer training in these new skills to garment makers.

Garment workers have always played an important role in the SEWA Union, comprising a significant share of the home-based workers among SEWA's urban membership. As of end-2004, home-based garment workers represented 4 per cent of SEWA's total members, 13 per cent of SEWA urban members, and about 23 per cent of all home-based workers among SEWA's membership.

SEWA has a long history of working with garment workers. In organising garment workers, SEWA has focused primarily on negotiating higher piece-rates and fairer working conditions for garment *industrial outworkers* - many of whom are Muslim. This has involved negotiations with the Labour Commissioner - as well as rallies in front of his office - to demand minimum wage, identify cards, and welfare benefits (childcare, health care, and school scholarships) for sub-contracted garment workers. In 1986, SEWA was able to get a minimum wage for garment stitching (89.60 rupees per day) included in the official Gujarat state Schedule of minimum wages under the Minimum Wages Act.[5] Over the years, SEWA has also helped *own account* garment makers to acquire new skills, improved equipment, and market information to try to compete in the fast-changing local garment market. This has included loans for improved sewing machines and related gadgets, training at the National Institute of Fashion Technology (NIFT), and electrical connections in the homes of SEWA members (to avoid the high costs of tapping electricity illegally). In recent years, as export-oriented factory-based garment production has expanded in Ahmedabad City, SEWA has begun to organise *waged workers* in garment factories as well. After the riots of 1985 and the communal violence in 2002, when Muslim homes were burned and looted, SEWA has helped rehabilitate its Muslim members - many of whom are home-based garment makers.

[5] As in other minimum wage negotiations, SEWA seeks to have the minimum wage fixed in a tripartite negotiation with the Labour Commissioner's Office, the employer, and the workers so it will be acceptable to all concerned. SEWA does not expect that the minimum wage will be enforced but uses it as a benchmark or target in on-going negotiations.

Box 3
Razia-bibi: Garment Maker

Razia-bibi and her husband, Hameed-bhai, live with their three sons in one room at the back of their provisions store. This one room serves as living room, bedroom, workspace, and kitchen. A storage room - piled high with sacks of grain - that connects their one-room home at the back to the store in the front doubles as a bedroom at night. Hameed-bhai and their eldest son run the provision store; Ayesha and their eldest daughter used to sew garments in the 'living' room at the back. Both of their daughters were recently married.

When they were married in 1975, Hameed-bhai was a textile mill worker and Razia-bibi was a garment maker. When Hameed-bhai first lost his job at the textile mill, and when his first attempt at shop-keeping failed, the growing family had to rely on Razia-bibi's earnings. By 2000, Hameed-bhai was running a successful provision store and Razia-bibi was still stitching garments, but only as a source of supplemental income. From their two sources of income, they were doing reasonably well. At that time, Razia-bibi and her daughter stitched *salwars* (draw-string pants) for 2 rupees per salwar. They received pre-cut salwar pieces from two sub-contractors - a woman and a man - in their neighbourhood. The sub-contractors receive orders and cloth from ready-made garment traders and cut the cloth into salwar pieces. According to Razia-bibi, the piece-rate set by the sub-contractors went up slightly during the 1990s from 75 *paisa* (0.75 rupee) per salwar in 1990 to 2 rupees in 1998.

When asked whether she had ever bargained with the sub-contractors to raise the piece-rate, Razia-bibi said "no". But she acknowledged that she and other workers in the neighbourhood complained to the woman sub-contractor that the increases in the piece-rate had not kept pace with inflation. Not only their cost of living but also their costs of production had gone up: 100 grams of thread, which used to cost 4 rupees in 1990, cost 20 rupees in 2000. In 1998, in response to their complaints, the woman sub-contractor raised the piece-rate from 1.5 to 2 rupees per salwar.

In 2000, Razia-bibi and her elder daughter also worked on their own account: that is, they received orders to sew *sari* petticoats or *salwar-kameez* (pant-tunic) sets from individual customers who supplied the cloth and specified the design. Depending on the fabric, they charged 12-15 rupees for stitching a petticoat and 30-45 rupees for stitching a salwar-kameez set. On occasion, Razia-bibi helped her mother-in-law, who stitched cushion covers under a sub-contract, complete a work order.

In early 2002, during the communal violence, Razia-bibi and her family had to flee their home-cum- shop and take refuge in a near-by cemetery and mausoleum. Their shop was looted: many of the provisions and a ceiling fan were taken, the glass containers and counter were broken. The looters also stole a color TV, a black-and-white TV, new clothing and shoes (purchased as part of their daughters' wedding trousseau), some jewelry, and some pots and pans from their home. Razia-bibi and Hameed-bhai estimate that they lost around 100,000 rupees worth of goods. From their insurance policy with SEWA, they received 6,000 rupees compensation.

Although they had been saving and planning for their daughters' weddings, Razia-bibi and Hameed-bhai ended up holding a simple joint wedding: their two daughters married cousins. By 2003, the provision store was up and running again. With her two daughters married, and living in nearby Rajasthan state, Razia-bibi was not sure whether she would resume tailoring. But the now-smaller family seemed to be doing all right with the profits from the provision store and the earnings of their two younger sons, who work as mechanics.

Source: Chen and Snodgrass 2001

BIDI ROLLERS

> "When we return the bidis, the contractor accuses us of keeping 200 ourselves. Then he tells us that one or two hundred of the bidis we have brought are improperly rolled, and refuses to pay us for those. After 25 years, I am still rolling improperly!"
>
> Godavari-ben, Bidi Roller and Former President of SEWA (Rose 1992)

India is one of the largest producers of tobacco in the world. The related tobacco and *bidi* industries are big business, representing significant shares of the Indian economy and workforce. An estimated one-fifth of Indian tobacco is used to make *bidis* or hand-rolled cigarettes (Jhabvala et al. 1985). Together, the tobacco and bidi industries employ several million people. Another sizeable number of people are engaged in collecting the *tendu* leaves used in bidi production, instead of paper, to wrap the tobacco. Indian tobacco is grown mainly in Gujarat and Maharashtra, while the tendu leaf grows in many states of Central India, especially Madhya Pradesh (ibid.)

Bidi making is a rather simple, labour-intensive process that, except for the final baking and packaging, requires no machinery or infrastructure. This makes it easy for the company owners to shift the location of production or to 'put out' production. The first registered bidi manufacturing units, established around 1900, were concentrated in tobacco growing areas. Because it proved more economical to transport the tobacco than the tendu leaves, bidi production shifted to areas where tendu leaves and cheap labour were readily available (ibid.). More recently, in an effort to avoid compliance with labour laws, bidi manufacturers have shifted production to areas where labour laws are not strictly enforced or 'put out' production from factories to homes.

In the 1960s and 1970s, the Government of India passed two laws intended to guarantee bidi rollers the rights and benefits of formal sector workers:

- The Bidi and Cigar Workers Act (1966) calls for comprehensive worker benefits for bidi and cigar workers, including: identity cards, scholarships, uniforms, maternity benefits, maximum work day, weekly holidays, provisions of drinking water, canteens, toilets, and other benefits; and

- The Bidi Workers Welfare Fund and Cess Act (1976) calls for a levy of up to one rupee per kilogram of tobacco used in the manufacture of bidis to be used in improving health care, housing, and recreational facilities for workers (Sarkar undated).[6]

In the mid-1980s, as a measure to promote the growth of small enterprises, the Government of India imposed a tax on bidi manufacturers who produce more than two million bidis a year. Although the passage of these pieces of legislation was intended as a positive step for bidi workers, the employer-traders have effectively circumvented each piece of legislation designed to protect the right and benefits of bidi rollers (Jhabvala et al. 1985).

In the late 1990s, there were an estimated 150,000 bidiworkers in Gujarat state of which an estimated 10,700 bidi rollers (7%) were in Ahmedabad City. At that time, among the bidi-rollers in Ahmedabad, an estimated 700 worked in registered factories and firms while the other 10,000 worked from their homes: together, they generated an estimated 58 million rupees ($1.6 million) worth of bidis (Rani and Unni 2000). Over 95 per cent of home-based bidi-rollers are women (Jhabvala et al. 1985). In Ahmedabad City, five major bidi manufacturer-traders dominate the industry. The largest company is Jivraj Bidi Works, which sub-contracts work to over 3,000 home-based bidi workers. Because some of these companies, including Jivraj Bidi Works, operate in several states of India, they are able to take advantage of the differences across states in minimum wage and other labour legislation. Whereas Gujarat used to be one of the more important bidi producing states, several companies have found it more profitable to expand their operations in other states, notably Madhya Pradesh and Andhra Pradesh. The overall growth of the bidi industry has ensured that the total volume of production in Gujarat has not declined; the industry, therefore, continues to provide a major source of employment for women in Gujarat (ibid.).

[6] Since it formation in 1972, SEWA has fought for the implementation of these Acts.

Initially, in Ahmedabad City, the employer-traders gave raw materials directly to the home-based workers who returned finished bidis directly to them to market. Over time, however, most employer-traders phased out *direct sub-contracting* in favour of two other systems in order to circumvent the legislation designed to protect home-based workers. During the 1980s and 1990s, most rollers were employed under *indirect subcontracts* through a contractor who supplies all of the materials and receives all of the finished bidis on behalf of the firms. However, in 1999, many employer-traders adopted the *sale-purchase system* in order to circumvent labour laws that mandate contributions to a provident fund for industrial outworkers. Under this system, the traders or their sub-contractors allegedly 'sell' raw materials to the bidi workers and 'buy' the finished bidis back from them. Even though the bidi-rollers remain dependent on the traders or their contractors for supply of raw materials and sale of finished bidis, the traders contend that they are no longer employers and are, therefore, exempt from labour laws (Jhabvala et al. 1985). Under all three systems, the bidi-rollers receive tobacco, thread, and tendu leaves from specific bidi traders or their contractors; roll and bundle the bidis at home; and return the finished bidis to the employers or their contractors. What is allegedly different, and at issue, is the nature of the relationship between the employer-traders and the home-based producers under each system.

Low Wages and Poor Working Conditions: Although bidi-rolling is a rather simple process, the work is tedious, the wages are low, and working conditions are poor. Most bidi-rollers work from their homes, sitting for long hours on the floor hunched over their baskets of leaves and tobacco.[7] Most of the bidi rollers are the wives of former-textile mill workers who live in tenements - rows of single-storied brick and cement residences - built by the mills. The rolling process often spreads tobacco leaves and dust all through their homes (Jhabvala et al. 1985). As a result, two types of health problems are common among bidi rollers: aches and pains in the lower back, neck, hands or fingers; and tuberculosis, bronchitis, or asthma (Sarkar 1999).

Lack of Control and Bargaining Power: The trader and/or his contractor control the volume and timing of work orders; the volume and quality of raw materials; the piece rate to be paid and the timing of payment; and whether goods are accepted or rejected. The raw materials needed for bidi-rolling include leaves, tobacco, string for wrapping bidis into bundles, and brand labels for labelling the bundles. Because bidi-rollers do not control the quality of the raw materials - notably, the leaves - they cannot control the volume or quality of their output. When they are supplied poor quality leaves, bidi-workers complain that they are not able to make the expected number of bidis or that some of the bidis they make are rejected.

Bidi-rollers have always been one of the most important trade groups in the SEWA Union. Reflecting their one-time numerical dominance in the Union, the President of the SEWA Union for three terms - from 1984 to 1992 - was a bidi-roller named Godavari-ben. But their relative share in SEWA's membership has declined as SEWA's rural membership has expanded: as of end-2004, they represented only 3 per cent of SEWA's *total* members, 11 per cent of SEWA's *urban* membership, and 18 per cent of SEWA's *home-based* members. But they remain a dominant trade group in the Union in terms of influence, if not numbers. This is because SEWA has been able to organise a majority (over 60 per cent) of all bidi rollers in Ahmedabad City (Chen and Snodgrass 2001). This is also because, among the home-based workers in SEWA's membership, the bidi - workers have led the longest and most effective struggle to make existing labour legislation work for them, including legislation relating to minimum wages, welfare benefits, and employer contributions to provident funds (Rose 1992). Since its formation in 1972, SEWA has fought for the implementation of the bidi workers legislation described above. Further, most of the bidi rollers are from weaving communities - both Muslim and Hindu - in which the men worked in the textile mills. Until the decline of the textile mills beginning in the 1970s, these weaving communities played an important role in both the economy and polity of Ahmedabad City.

[7] A recent survey found that all bidi-rolling is done in semi-*pucca* (semi-permanent) structures while nearly one third of garment making is done in *kucca* (temporary) structures, reflecting the fact that most bidi rollers are the wives or daughters of former mill workers who were entitled to live in tenements set up the mills or earned enough to build or buy their own semi-permanent homes (Rani and Unni 2000).

Box 4
Dipa-ben: Bidi-Roller

Dipa-ben, her husband, and their four children - three sons and a daughter - live in what used to be the kitchen of her parent-in-laws' home - a small windowless room. Her elder brother-in-law and his wife live next door in a far larger room with windows and a storage loft: this was the main living area of her parent-in-laws' home but now doubles as a kitchen, living area, and workspace. The two brothers and their families share a separate bathing room and a water tap (also used every day by children in a neighbourhood school) and use a communal toilet down the alley. Each day, Dipa-ben and her sister-in-law work together in her sister-in-law's home, sitting on the floor rolling bidis and making paper bags, respectively.

Dipa-ben's husband gambles away most of what he earns from his embroidery business. She earns only 450-500 rupees per month rolling bidis, hardly enough to feed herself and her children. To help make ends meet, her sons had to start earning from a young age. While they were still in school, they worked at home - making paper bags - before and after school. After dropping out of school having completed class 9 or 10, they began working full time in, respectively, an advertising firm, an embroidery workshop, and a brokerage firm.

Dipa-ben's parents, originally from Madhya Pradesh, migrated to Ahmebadad City when her father got a job in a textile mill. Like other women in their Koshti caste, Dipa-ben learned to roll *bidis* from her mother. Once a week, she takes a bus to get supplies from and deliver finished bidis to a contractor for a large bidi firm: the bidis are made from flavored tobacco mixes rolled in *tendu* leaves (instead of paper). In 2000, the going piece-rate for bidis was 32 rupees (about 75 cents) per 1000 bidis. Dipa-ben is able to make around 800 bidis per day, on average. To make the bidis, Dipa-ben has to cut the leaves to a fixed size (using a metal pattern), peel the veins off the leaves, soak them, fill the leaves with tobacco mix and roll them up, folding the edges in with a metal tool, tie each one with thread, and then tie each bundle of ten with thread. The finished bidis are baked, packaged, and labeled by the trader or merchant. When the contractor supplies low-grade goods - such as moldy or dried out leaves - her earnings drop. As Dipa-ben commented: "A bidi-roller cannot bargain effectively on her own. Bidi-rollers need to join together to bargain effectively." Dipa-ben's back often aches as she sits all day on the floor - bent over - to roll bidis.

Source: Chen and Snodgrass 2001

CONSTRUCTION WORKERS

"My husband and I are thirty-two and thirty years old. But it feels like we're fifty already! That's because this is back-breaking work. There's not a moment of rest. And there's always the fear of injuries. We always have cuts and blisters on our hands and feet. I bend all day to lift *tagaras* (baskets) full of materials on my head. My back hurts constantly. I can barely get up for work in the morning.

These days I carry bricks - two dozen of them - on a plank balanced on my head. I have to climb several flights of stairs like this. I am always afraid of slipping. Despite our situation, I still hope for a better future for my children - that they may continue their schooling and have other avenues for work. If we get regular work and income in this industry and a law which gives us basic rights and social security, then my dreams may come true!"

Usha-ben, Construction Worker

The construction industry is a major employer of workers in India, second only to agriculture for male workers and to agriculture and bidi-rolling for female workers. In 2000, there were an estimated 30 million construction workers in India of which over half were women (Vankar et al 2000). Most workers are hired on a contract basis: some for a fixed-term under seasonal contracts, most under daily contracts. For years, across the city of Ahmedabad, construction workers have gathered in the early morning hours at designated street corners - called *kadiya nakas* - to wait to be signed up by the building contractors.

Before the earthquake in January 2001, the construction industry in Ahmedabad city was experiencing a 'boom'. There was plenty of work available and rural migrants flocked to the city for this relatively well-paid work. However, since the earthquake, the government has imposed stricter laws and zoning regulations on the industry: this is because the collapse of so many newly-built buildings, resulting in hundreds of deaths during the earthquake, was generally attributed to poor quality of construction. The general economic recession following the earthquake has exacerbated this slump in the construction industry.

With the opening up of the Indian economy, and given the global tendering requirements of the World Trade Organisation, trans-national companies have begun to compete in the Indian construction industry for both large public-sector infrastructure projects and large private-sector industrial projects. Many leading trans-national construction companies have already staked claims on a number of large construction projects building roads, bridges, and metro rail systems as well as petrochemical plants, factories, and refineries. Equipped with the latest technology, machinery, and construction methods, the entry of these companies is beginning to have far reaching implications for the domestic construction industry as well as construction labour. With particular consequences for the workforce, the entry of trans-national construction companies has accelerated mechanization in the construction industry (Jhabvala and Kanbur 2002).

The bulk of construction workers describe themselves as *chootak majdoori kamdar* - that is, casual manual labourers. What they mean by this term is that they take whatever work they can get by selling their labour, and that this work is non-permanent, intermittent, and unpredictable in nature. Finding work is a daily struggle. Scores, if not hundreds, of workers gather at each of some 50 *kadiya nakas* scattered around Ahmedabad City for the daily ritual of job matching (Chau 2004). Each day, the assembled workers mill around as the hiring contractors select the workers that they want for that day. On those days that she does not get hired, a construction worker may have to eke out a living by doing odd jobs in a local workshop or carrying goods (on their head) in a nearby wholesale market or scavenging for recyclable goods (plastic, paper, or scrap-iron) to sell. During the monsoon season, when construction work tends to slow or close down, she may not find construction work for days or weeks at a time.

On those days that she does find work, the female construction worker will typically end up carrying stacks of bricks (12-16) piled on her head up bamboo scaffolding to the upper level of the building site. For six or so hours of heavy work, she will receive 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. From the worker's perspective, the main problem is that she is not likely to get work every day.

In 1998, when SEWA first began organising construction workers, the SEWA Academy carried out its first survey of construction workers in Ahmedabad city (Vankar et al. 2000). The key findings of the 1998 survey are summarized below:

Lack of Skills: Over ninety per cent (92%) of the women were engaged in unskilled work, carrying loads of cement, bricks and concrete. The rest were engaged in semi-skilled work like plastering or concrete mixing. Although concentrated in the lower-skilled operations, one third of the women said they knew how to do several construction-related operations. In comparison, less than forty per cent (37%) of male workers were engaged in load carrying. The majority were involved in semi-skilled or skilled work, like masonry and tile laying.

Lack of Opportunities for Skills Acquisition: Over ninety per cent of the women (93%) had never had any kind of training in construction work but had learned 'on the job'. However, roughly two-thirds of the women (64%) and men (60%) said that they came from families that were 'traditionally' employed in construction. Some had become construction workers after migrating to the city from the rural areas. The rest joined this work after losing other employment opportunities.

Low Average Earnings: There were considerable differences between the average daily earnings of men (128 rupees) and women (60 rupees), reflecting gender segmentation of tasks and related skill and earning levels.

Lack of Employment Security: Well over ninety per cent of both women (94%) and men (98%) said they were casual labourers, who were hired by contractors on a daily basis from recruitment street corners (*kadiya nakas*).

Occupational Hazards: Construction work is hazardous if not downright dangerous, leading to frequent accidents and many deaths. A higher percentage of women (51%) than men (13%) said they had suffered accidents in the course of their work. Also, a higher percentage of women (89%) than men (74%) said that they suffered physical problems connected with their work: e.g., 70 per cent of the women reported chronic pain in their limbs or backs.

In addition, 90 per cent of the women reported that they did not get any benefits apart from their daily wages and 55 per cent reported that they did not get any facilities or services - such as toilets or child care - apart from the supply of drinking water. All of them demanded more regular work, better working conditions, and training to upgrade their skills. Most of them recognized the need to organise in order to demand these changes.

Five years later, in 2003, SEWA Academy carried out a repeat survey to assess changes in the construction industry.[8] One key finding of this second survey was that the number of workers gathering each day for work at the kadiya nakas seemed to have increased. At the two largest kadiya nakas, around 200 workers used to assemble each day in 1998 while anywhere from 500 to 1000 workers assembled each day in 2003 (Vankar et al 2004). The other key findings of the 2003 survey are summarized below:

[8] In both surveys, two female and one male respondent were picked at random from 50 recruitment corners across Ahmedabad City.

Shift in Caste Composition: In the 1998 survey, 100 per cent of the construction workers were from the Scheduled Castes. In the 2003 survey, only two-thirds (64%) of the construction workers were from the Scheduled Castes, 9 from Scheduled Tribes, one fourth (25%) from Other Backward Castes, and 4 per cent from what are called the Forward or Upper Castes.

Increased Bias towards Skilled Workers: In the 1998 survey, only one-fourth (24%) of the construction workforce were skilled workers. Five years later, in the 2003 survey, skilled workers represented almost 40 per cent (39%) of the construction workforce.

Shift in Earnings: Between the two surveys, the earnings of skilled workers increased in real terms anywhere from 30 to 50 per cent depending on the type of work they are involved in: masonry, plastering, cementing, carpentry, electrical, tiling, plumbing, painting, or stone cutting. However, between the two survey rounds, the earnings of unskilled workers - those who prepare and carry bricks, cement, sand, and other building materials - remained the same or decreased slightly. In 2003, skilled construction workers earned between 100 and 150 rupees per day depending on the type of work they did while all categories of unskilled workers earned around 50 rupees per day.[9]

Increased Irregularity of Work: Construction work is most active during the winter months, slows down during the summer months (when temperatures soar and the water supply shrinks), and comes to a virtual halt during the monsoon rains. In the 2003 survey, about 46 of the respondents reported that they got work only in the winter, another 43 per cent reported getting work in both the winter and summer, and only 11 per cent said they got work throughout the year (Vankar et al 2004).

Decrease in Employment Opportunities: In the 2003 survey, workers complained that they were getting fewer days of work in the construction industry than before. Nearly two-thirds of the surveyed workers (61%) blamed the decline in employment opportunities on the entry of outsiders - migrant workers - into the construction workforce while one-third (34%) blamed the decline on mechanization in the construction industry. Contractors are thought to prefer migrant workers because they stay at the construction site and work for low wages. Over the past several years, the construction industry has been mechanized: digging and lifting machines have displaced unskilled workers who used to lift and carry bricks, cement, sand, and mud or dig foundations and break up old buildings, while other equipment has displaced skilled workers who used to do plastering and related tasks. A small percentage of the workers (6%) blamed the decline in employment opportunities to a decline in the construction sector overall due to price hikes/rising costs, scarcity of water, lack of funds, and the slump in the industry after the 2001 earthquake.

Although SEWA did not begin organising construction workers until the late 1990s, construction workers (numbering 11,230) now represent 2 per cent of SEWA's *total* membership and 8 per cent of SEWA's *urban* membership. SEWA's advocacy campaigns, often in solidarity with other unions, have led to several policy changes at the state level in recent years, including: issuing of ID cards for construction workers and a bill in support of construction workers. In Gujarat, organised construction workers - including SEWA members - have recently pressured the Government of Gujarat to adopt and implement a recent piece of national legislation, the Construction Workers Protection and Welfare Act (1996). Under this Act, there is provision for a cess or tax on the construction industry to create a welfare fund for construction workers Also, the SEWA Union has been able to join the recently-formed national Construction Industry Development Council (CIDS) to represent the concerns of construction workers. Since 1999, the SEWA Mahila Housing Trust has provided training to women construction workers in masonry, carpentry, tile work, and allied skills. And, in 2002, Vimo SEWA (SEWA Insurance) started a special Accident Insurance Scheme for construction workers.

[9] These 2003 earning figures were deflated to reflect real income changes since 1998, the year of the first survey.

Box 5
Ratan-ben: Construction Worker

Ratan-ben is a construction worker; her husband - Ishwar-bhai - has a semi-permanent job as a supervisor-cum-printer in a screen printing factory. During the monsoon season, when the screen printing unit closes down, he works as a casual labourer or drives a rented auto rickshaw. When their five children - three daughters and two sons - were young, Ratan-ben gave up construction work to sell vegetables near their home. Once her older children could take care of their younger siblings, she resumed construction work. Although the work is arduous and hazardous, Ratan-ben prefers construction work to vegetable vending: as she can earn more and does not have to face the risk and uncertainties associated with running her own business. Her net earnings from selling vegetables came to about 25-30 rupees per day, while her average wages from construction work come to about 60-80 rupees per day.

However, construction work is not regular. Ratan-ben finds work 20-25 days a month on average. Six days a week, she goes to a recruitment corner - a *kadiya naka* - in a nearby area of Old Ahmedabad City in the early morning. If she is recruited, she proceeds to the assigned worksite: sometimes the contractor pays for her transport, sometimes she has to pay. If she is not recruited, she takes a bus home. She does not work on Sundays or on the new moon day (*Amavasya*). Occasionally, when she is simply too exhausted after a day's work, she takes the next day off. As Ratan-ben explains,

> "I can earn 70 rupees per day - less 8 rupees that I spend on transport - as a construction labourer. There would be no problem even at this wage, if the work were permanent. I have been working as a construction worker for 5 years. If work is there, then I work, otherwise not. Five days I get work, four days I have to sit at home. But daily I have to go to the recruitment point (*mandi*) to see whether there is work. I go at 6 in the morning and return by noon if there is no work. I would prefer to be at home than to sit idle at the mandi. Construction work is very demanding. I have to lift and carry heavy loads up ladders. My body gets tired as I have had a tubectomy. Also, I have five children to look after. I would like to get a job in a diamond-polishing factory where the work is more secure and less physically demanding."

Between her long hours and household chores, Ratan-ben finds little time to care for the children. Her day begins at 5:00 a.m. She cleans the dishes from the previous night's dinner and cooks *roti* (flat bread) and vegetables for the children to eat during the day and for her husband and herself to carry to work. Before leaving for work at 8:30 a.m., she also collects water in big cans for use throughout the day, as the local water supply is on for just one hour. Although he fends for himself and the children when she is not around, her husband does not routinely help with the chores. When she returns from work at 7:00 p.m., she has to clean the house and mop the floors, bathe the children and herself, wash clothes, cook and feed the family before 'calling it a day' at midnight.

One of Ratan-ben's persistent concerns is that she has to leave her five children unattended much of the time because of her work hours. When her sons were young, her daughters would look after their younger brothers until noon when they went to school. On their way to school, her daughters would drop the two boys off at their paternal grandparent's house: on their way home, they would pick up their younger brothers. Once all of her children started going to school, Ratan-ben's worries did not end. She does not like to leave her daughters unsupervised in the neighbourhood, which she considers 'unsafe' for adolescent girls. She is also concerned about the quality of her children's education. She and her husband send both of the sons to private schools; and hire a tutor to coach the children after school.

Source: Chen and Snodgrass 2001

WASTE PICKERS

"It is horrible work but we have no other. What are we to do?..Picking paper is a real 'come down' for me. When I worked in the mill we used to look down upon the paper pickers. We would say we are the mill workers, we earn a good salary. These paper pickers they wander around everywhere without shame. They are dirty. Today, I am degraded too. When I first had to start picking paper, I would try to make my *ghungat* (edge of shawl) long so no one could see my face. I was so ashamed. How low I have fallen."

Former Mill Worker turned Paper Picker

"They barely have enough money for food. How can they afford a uniform, books and supplies? And no one is at home to look after the care of the children, to prepare their food and take them to school. They can't go alone. Everyone goes paper picking with the mother - 5 to 25 - everyone goes.

Suki-ben, Paper Picker and SEWA Organiser

"I also buy firewood from a wholesale shop and sell it piece by piece in the *chawl* (neighbourhood alley). During the day, my mother and I go and pick paper in the area around the mill. Some days, I am lucky and make 6 to 7 rupees. Other days, especially, when it is raining, one gets nothing and then our *chula* (stove) is cold."

Paper Picker

"I see small girls who work from 5:00 am till 11:00 am picking the paper. At 2:00 pm they go out again until evening. They spend the night sorting the paper and they pass each day, all day, working in this way."

Umba-ben, Paper Picker and SEWA Leader

Thousands of women, men and children are engaged in picking waste paper and other recyclable goods from the streets and garbage dumps of Ahmedabad city. Given their numbers, they are essential to the entire recycling industry in the city, collecting and recycling not only paper but also plastic bags, polythene sheets, glass bottles and broken glass, wood and scrap-metal and other waste products. No census of waste recyclers in Ahmedabad city has been undertaken, but estimates suggest that at least 50,000 women, men and children are engaged in the recycling industry. Their ranks have swollen as laid-off textile mill workers, underemployed construction workers, and rural migrants have joined this work (Raval 2001, Bentley 1988).

These workers pick, sort and recycle several tons of the city's waste products every day. Their day starts well before dawn when they begin to scour the streets and waste dumpsters for recyclables, sometimes walking five to eight kilometres every day. By noon on a good day, women will have collected a large and heavy sack-full of recyclables. They carry their heavy sacks home on their heads, again walking for several kilometres, often in the hot sun. The women then sort the recyclables by category like paper and cardboard, plastics, glass and other items. If their morning haul was not large or if they have the time and energy, the women will go on a second round of collection in the afternoon. At the end of each day, they deliver and sell the sorted goods to waste contractors who live nearby. Prices per kilogram are fixed by these contractors - or others further up the recycling chain - and often fluctuate. For instance, during 2002, the price for paper waste, which is sorted into four grades according to the size and degree of cleanliness, ranged from 2 to 1.50 rupees and dipped as low as 1 rupee per kilogram (Raval 2001).

Low Average Earnings: In the mid-1990s, waste pickers used to earn less than 15 rupees per day on average (Jhabvala 1999). A recent SEWA study found that for all their hard - and often degrading work - paper pickers earn barely 500 rupees per month (Raval 2001). In fact, nearly three-quarters (72%) of the paper picker families covered in that study had a combined family income of less then 1000 rupees per month - well below the poverty line (ibid.)

Harsh Working Conditions and Related Occupational Hazards: Most waste recyclers start work early and work long hours, walking five to eight kilometres a day and working as long as 12 hours a day. The work is arduous as the women have to bend down to pick up the waste materials and then put them into a bag hung over one shoulder. It is also hazardous. Because they sort garbage with their bare hands, the women are prone to cuts, infections, and skin diseases and, even, exposure to acids and other toxic chemicals. Because they have to look for goods wherever they can be found, and because better-quality goods are often found in residential areas or near modern commercial establishments, they are often chased by security guards, chased or bitten by watchdogs, and subjected to abuse or harassment by homeowners, shopkeepers, and others.

Low Social Status: The fact that most of them are from the Dalit community - one of the most disadvantaged and lowest-status communities in India - makes their situation even worse. Most of the paper pickers are from various Dalit castes: the Vankar (weaver), Charmar and Mochi (leather worker) and Bhangi (sweeper) communities. The Vankar community - like other weaving castes - was lured to Ahmedabad by the prospect of employment in the textile industry (Bentley 1988).

Fluctuations in Quality and Price of Waste: During the monsoon season, daily collections are much reduced as soggy and soiled paper is of no value to the recycling industry. During this season, for poorer quality paper and plastic, the women get only 0.5 to 1 rupee per kilogram. To make matters worse, a recent crack-down on the use of plastic and plastic recycled products has resulted in a drop in the price for plastic waste. Earlier they used to get 5 to 6 rupees per kilogram for plastic waste. By late 2002, the price had dropped to 2.50 to 3 rupees per kilogram.

The women are paid in cash or, if they have taken advances or loans from the waste contractors, their payments are adjusted against the balance due. These small-scale contractors then sell to one or more large wholesale traders who, in turn, sell their materials to still larger capitalists, who own pulp mills, the smelters for recycling scrap metal, or the small factories that melt down old plastic and re-mould them into low-cost plastic goods like buckets and containers. The paper recycling industry - which is a large-scale and prosperous business - is tightly controlled by a handful of powerful traders-cum-pulp mill owners. They are the ones who determine the prices offered down the recycling chain. Recently, some of the waste contractors have formed their own association.

Lack of Regulation: There is no regulatory framework or regulatory board to control the recycling trade or facilitate linkages between the waste pickers and the recycling industry. Those relationships or linkages that do exist are not formalized by law or written regulations. However, the relationships between the waste pickers and the local contractors are generally of long-standing, often over two or three generations, and have their own unwritten implicit contractual terms. The waste pickers mostly sell to a particular waste contractor with whom they are in constant contact. The contractor often gives them much-needed credit and acts as a sort of mentor-cum-employer. The women generally look up to these contractors - as a source both of employment and other support - although they are increasingly aware of the exploitative nature of the relationship.

SEWA first began organising waste pickers in the mid-1970s. As of end-2004, there were over 20,000 waste pickers in the SEWA membership, representing 4 per cent of the *total* membership, 14 per cent of the *urban* membership, and 7 per cent of the *labour and service providers* among SEWA members. Because they represent one of the poorest and most disadvantaged groups among its members, SEWA has tried to help interested waste pickers find alternative employment opportunities: primarily by organising them into service cooperatives and negotiating contracts for these cooperatives to provide cleaning services to and/or collect waste from government and private offices or institutions; but also by reviving their traditional skills as weavers (as many waste pickers come from traditional weaving communities that migrated to the city in search of work in the textile mills) or training them in waste-recycling skills (such as making file-boxes from waste paper and cardboard).

An early effort to establish a waste marketing cooperative with its own warehouse (*godown*) failed but SEWA has found other ways to help those who continue in waste picking: helping to develop an appropriate tool (a device with a hook that allows the woman to pick paper or other desired materials without having to touch other waste); providing waste pickers with aprons and bags; and negotiating with the municipality to recognize the contribution of waste recyclers by issuing them ID cards. Most fundamentally, perhaps, SEWA has been able to improve the self-image as well as the public image of the paper pickers, who are primarily from the lowest castes, by advancing the notion that they are 'health promoters' (*arogya bhaginis*) of Ahmedabad City.

Box 6
Three Waste Pickers

Mani-ben:My name is Maniben Parmar. I live in a working class neighbourhood and have been collecting recyclables ever since I was a girl. I loved school but had to leave after the fourth standard to join my mother and grandmother in picking paper from the street. My husband was a textile mill worker. His mill shut down more than fifteen years ago. All his life he worked in the mill. He doesn't know what else to do. And he drinks a lot.

Our family survives on my earnings. One day a SEWA *aagewan* (leader), named Babuma, came to our neighbourhood and organised a meeting. She spoke about organising and said that we paper pickers were really promoters of health - of people and our city - as we cleaned the streets and recycled paper and plastic. I liked what she said. It touched me.

Today I no longer go through the garbage for recyclables nor do I walk the streets of Ahmedabad looking for waste paper. Babuma linked me up with the traders in Manek Chowk (a central market in Old Ahmedabad). They give me paper and plastic every day from their shops. I now earn 25 rupees per day. It is work with dignity at last".

Jabu-ben: It has been six days since Jabu-ben has been able to walk. During this time her family has had no income. As neither she nor her husband is employed, Jabu-ben usually spends her days picking waste paper off the sides of the road and selling it for the five or six rupees a day which helps keep her family going. But six days ago, while she was using her foot to pack the scraps more tightly into the bottom of her sack, a shard of broken glass mixed in with the garbage slashed her foot. Now a dirty makeshift bandage covers her foot. She has no money for proper medical treatment and, in fact, with each passing day her family comes closer and closer to not having enough money even to subsist. So Jabu-ben will be back on the streets soon enough, whether or not her foot has healed properly. With no skills and no prospect of receiving any training, Jabu-ben dreams of someday getting the steady work of the contract labourer on a construction site who carries cement on her head 12 hours a day for 14 rupees. But in all likelihood, Jabu-ben will never manage to realize even these meager aspirations and her daughters as well will probably pick paper to survive.

Lakshmi-ben: Lakshmi-ben was first married at the age of twelve to an unemployed man. She managed to pass her school certificate. But this did not matter much as she had no opportunity to use her knowledge and spent all of her time working in the home. Eventually, at the age of 16, she left her husband, disillusioned with the narrow life of cooking, washing and making cow dung cakes for fuel. She returned to her parent's home where she began picking paper to contribute to the family income.

A second marriage followed and Lakshmi-ben had a son. But her luck did not change; in fact, her life only became more unbearable. When her child died Lakshmi-ben was blamed and her husband began beating her. Again, Lakshmi-ben decided on a divorce. It was at this point that she came to SEWA and got involved in the paper cooperatives. Lakshmi-ben has played a central role in the organisation of the cooperatives and many paper pickers of her community look to her for advice. Even though traditional society does not accord her much respect as we she is a twice-divorced woman, Lakshmi-ben has influence and commands respect in her work, her family and her community. "Previously I was married," she says, "but I left my husband. I don't intend to marry again - SEWA is my husband now."

Source: Bentley 1988

Rural Trade Groups

The rural trade groups featured below, classified by the three main categories of SEWA's rural membership, are:

- home-based producers: *embroiderers*
- labour and service providers: *tobacco workers*
- rural producers: *salt makers, gum collectors*

EMBROIDERERS

"Today the lives of my family hang by the thread that I embroider."
Rambha-ben, Embroidery Artisan

"Embroidery is the only source of income for me. I earn my living out of the wages I earn from doing embroidery. The training in embroidery has improved the quality and speed of my work, and my income also."
Vinju-bai, Embroidery Artisan

The arid districts of Banaskantha, Kutch, and Patan in the northwest corner of Gujarat are known for the hand-embroidered products made by women from natural fabrics, including cotton, wool and silk. Women and girls dressed in their brightly-coloured and densely-embroidered clothing walking bare-footed in search of water - balancing tiers of pots on their heads - provide the only color in this flat landscape of parched earth. There is a rich tradition of embroidery in this region, including embroidery, mirror work, and patchwork. Each community - both Muslim and Hindu - has its own traditional styles of embroidery and garments. In the areas where SEWA works, there are a dozen or more traditions of embroidered goods.

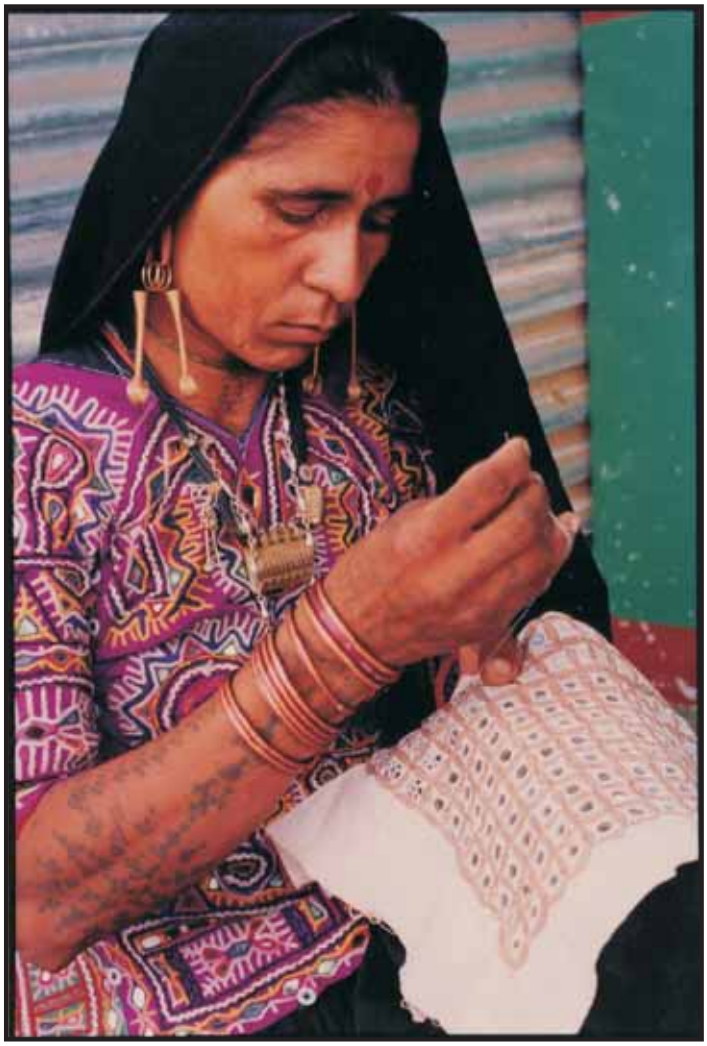
Although the embroidery skills of the region are well-known, the communities remain poor. Historically, most women embroidered garments and items for use around the house as part of their own trousseau or that of their daughters. In the past, those who tried to support themselves and their families through embroidery had little (if any) direct access to markets and had to rely on middlemen or traders who offered extremely low prices for their products.[10] In additional to limited market access, the embroiderers faced limited access to credit and training, contributing to the variability in design, quality and timeliness of their production. But all this is beginning to change, thanks to SEWA and other organisations working in the region that are providing credit, training, and marketing services.[11]

A recent widespread tragedy in the region - the 2001 earthquake - has given a boost to the efforts to make embroidery a viable source of livelihood. With homes, wells, and other physical assets destroyed, embroidery was the one economic activity that could be revived without much investment or delay. For many of those affected by the earthquake, embroidery became a lifeline both economically and psychologically.

[10] In some areas, the middle men used to 'trade' plastic and steel utensils (items not readily available in remote areas) for the embroidered goods.
[11] See Crowell 2003 for more details.

Since 1990, when SEWA first started organising rural embroiderers, they have represented one of the fastest-growing trade groups in the SEWA Union. By 2000, there were some 13,277 embroiders in SEWA's rural membership. During 2001 - the year of the earthquake - an additional 10,000 women embroiderers were recruited. This is because the areas that were worst-hit by the 2001 earthquake were home to traditional embroiderers; among other local employment opportunities, embroidery was the easiest to revive after the devastation; and SEWA recruited and assisted embroiderers as part of its rehabilitation efforts in the area. As of end-2004, embroiderers comprised 6 per cent of SEWA's *total* membership, 9 per cent of its *rural* membership, and 32 per cent of its *home-based* membership.

To help local embroiderers sell their products at good prices in domestic and foreign markets, SEWA has developed an integrated design, production, and marketing programme: including numerous village-level production units; two large centralized production units; a resource center for designs and samples; retail outlets in Ahmedabad city; and an export company. What is distinctive about SEWA's integrated design, production, and marketing programme - what sets it apart from other so-called 'alternative marketing' initiatives - is the fact that it is owned, operated, and directed by SEWA members. And SEWA members comprise the majority of members of on the governing body of these organizations.



Box 7
Dohi-ben: From Migrant Worker to Embroidery Artisan

Jakotra is a tiny, poor, desolate village, on the edge of the *rann* - the salt desert - of Kutch in Gujarat. The landscape is flat and parched; the vegetation consists of the ubiquitous *babul*, a shrub-like plant that spreads all the way to the horizon. For the inhabitants of the region, survival has always depended on foraging for water and firewood. But now, there is a pipeline that brings water from several kilometers away; the water is stored in an underground tank for all the villagers to use.

But water remains scarce and is a source of concern and strife. Water is needed for drinking, for cleaning and cooking, for rearing cattle, and for agriculture. When there is adequate rainfall, the villagers can grow cumin and other crops. When there is little or no rainfall, the women collect gum from the *babul* tree for sale and the men migrate in search of work. Fortunately, there is now another economic opportunity to supplement what people earn from farming, rearing cattle, or collecting gum: namely, embroidery.

Dohi-ben is a widow with five children who looks far older than her years. She and her late husband, Ajai Aahir, had five children. When the youngest child was five months old, her husband died and that is when her travails began. They were always poor but, once her husband - the main breadwinner - was gone, life became a perennial struggle to stave off starvation. She would work long hours, collecting gum from the *babul*, but the earnings were so small that she feared that they would perish. So she began to travel all over Gujarat in search of work, and often had to be away for several months at a time, leaving the eldest child in charge of the younger ones.

She was saved - literally - by a senior SEWA organiser, who, while working in a nearby village, met Dohi-ben and persuaded her to use her traditional skills in embroidery to earn a livelihood and assured her that SEWA would help market her products in Ahmedabad and elsewhere. Soon Dohiben became a member of SEWA. But being a SEWA member meant that she had, at times, to travel to Ahmedabad. Within her community, this caused eyebrows to be raised.[12] The senior male members of her *samaj* (community) met and decided that such travels could not be condoned and so decided to outcaste her. Dohi-ben was outraged; despite her quiet ways, she is a strong personality. These men, who did not say or do a thing when she traveled all over in search of work just to survive and feed her children, had the audacity to outcaste her when she started doing a bit better for herself and interacting with city women.

The senior SEWA organisers came and spent long sessions with the men, explaining to them the SEWA philosophy, which is rooted in Gandhian principles of non-violence and self-reliance - trying to ease the crisis. Gradually the dust settled, and as more women joined SEWA and more money flowed into the village through the better marketing of the products, the *samaj* elders came around. In Jakotra, virtually all women are now members of SEWA.

Source: adapted from Basu 2004 and Unni 2004

[12] Traditionally, the women of the Aahir caste are not allowed to work outside their homes and rarely travel beyond the boundaries of their village (Crowell 2003).

TOBACCO WORKERS

> "The land and factory owners in this area keep the women perpetually intimidated that they will stop their work on the slightest pretext. In 1975, they were paying them as little as 1.25 rupees per day for this work and acting like the women should be grateful for that. Then the government enacted minimum wages for tobacco workers. Based on their contact with a Labour Inspector, some women tried to get the legal wage."
>
> Indira-ben, SEWA Union leader (Rose 1992)

Kheda District is one of the richest districts in Gujarat state. In addition to wealthy cotton farmers and milk producers, the district is home to wealthy tobacco farmers and tobacco factory owners; it produces 80 per cent of the bidi tobacco for the country (Rose 1992). However, there are also great inequities within the district, as the majority of the district's population is comprised of landless labourers and small farmers. The labourers in the tobacco industry are employed, depending on the season, as agricultural or factory workers (Bhowmik and Patel 1996). The agricultural season is from late September through February; the factory season is from March through to the first rains (usually in late June or early July).[13]

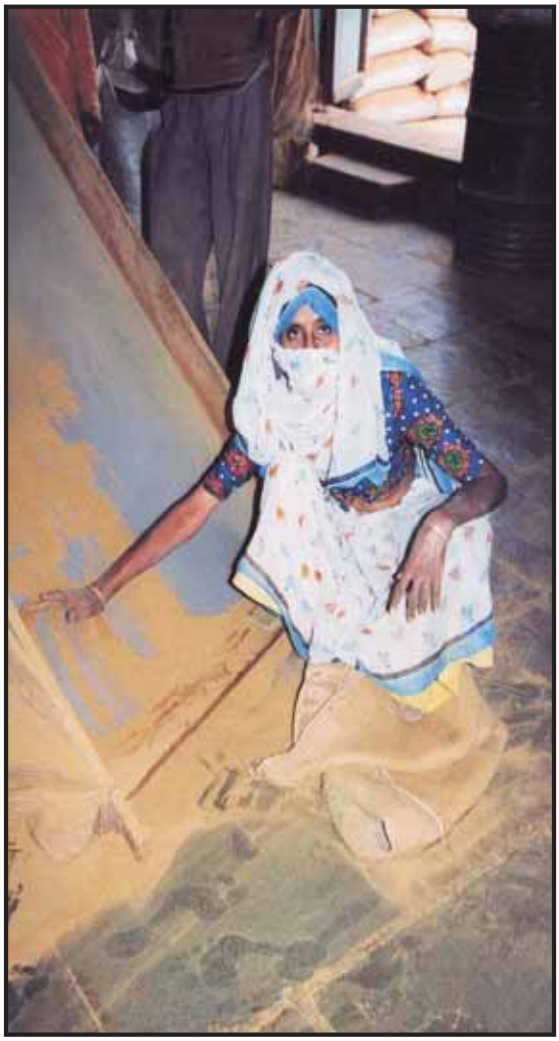
Harsh Working Conditions and Associated Occupational Hazards: Work in the tobacco fields includes sowing, weeding, pruning, and harvesting the crop: each of these tasks involves bending over under the hot sun for hours at a time. When plucking and harvesting the plants, the tobacco field workers have to wear protective clothing as the tobacco sap sticks to their hands, feet, clothing, and hair. But there is no protection against the dizziness caused by the fumes of the tobacco sap. Work in the tobacco factories includes beating the tobacco leaves with a bamboo pole (to pulverize them), feeding the leaves into processing machines, sifting the tobacco through screens, and then packing the tobacco into sacks: these tasks involve lifting heavy loads of tobacco and breathing in a thick pallor of tobacco dust. From working under these harsh conditions, women suffer physical exhaustion and back ache as well as respiratory problems.

Lack of Bargaining Power: The economic security and physical well-being of tobacco workers depend quite literally on their employers. The employers decide how much work is available and who they hire to do the work. They regularly try to reduce the payments they owe to their workers - often quite arbitrarily. When labour inspectors come to inspect, employers pay the minimum daily wage due but often then reclaim what they consider to be the 'excess' amount from the workers once the inspectors leave. Since the tobacco workers depend on them for work, and also often for loans, the employers retain a quite strong 'upper hand' in the relationship.

Threat of Job Loss, Lack of Alternative Employment Opportunities: Since SEWA began unionizing tobacco workers in Kheda district in 1986, the wages for tobacco work - both field and factory work - have risen. However, the bargaining power of the workers is determined not only by the extent of unionization but also by the level of alternative employment opportunities in the region. Many of the tobacco factories in the district are being mechanized. While non-mechanized factories hire over 100 workers, mechanized factories hire only 12-15 workers. Also, many local farmers are converting their tobacco fields into sugar cane, banana, or potato fields. These crops do not require the regular pruning that the tobacco crop does. It is not clear how long the benefits of unionization will outweigh the costs of declining employment opportunities.

[13] The saplings are prepared from July to September and transplanted in late September; and the tobacco plants are harvested in February. During March, the tobacco plants are dried. April, May, and June are the peak months for tobacco processing (Namrata Bali, personal communication, 2005).

Having unionized bidi-rollers in Ahmedabad City, SEWA became interested in organising the rural women engaged in producing the tobacco that was used in the bidis. One of SEWA's organisers in Ahmedabad City was from Kheda District, where most of the tobacco in Gujarat state is grown. In 1986, she began organising workers' education classes for tobacco workers in and around her home village. By 1987, SEWA had organised some 2000 tobacco workers in Kheda District. By end-2004, there were 20,395 tobacco workers among SEWA's members (down from a peak of over 32,000 in 2002): representing 4 per cent of SEWA's *total* membership, 6 per cent of its *rural* membership, and 7 per cent of the SEWA members who *sell their labour or services.* By unionizing the tobacco workers, and despite opposition from the factory owners and farmers, SEWA has been able to ensure better wages and improved working conditions for the tobacco workers. In addition, they have provided child care and financial services: through local SEWA child-care cooperatives and savings-and-credit groups.



Box 8
Kamla-ben: Tobacco Worker and SEWA Leader

Kamla-ben is from Napad-Wanta village in Kheda District of Gujarat. Born in 1956, her life has been full of *dukh* (pain). As she notes, "Dukh has been my constant companion. But my dukh has given me strength (*hemat*) as well as good qualities (*gun*) or so people say. In recent years, since I joined SEWA, my life has been filled with *sukh* (happiness) as well".

Kamla-ben was the last of 13 children. Her parents were landless labourers from a Harijan community, the Vankars. As was the custom in her caste, she was married when she was only two years old. One of her older sisters carried Kamla-ben on her hip around the ceremonial fire during the wedding ceremony. Her husband was 12 years old when they married. She spent her childhood - until she reached puberty - in her parental home. As the youngest, she was everyone's favorite - especially her mother's. She was sent to primary school for two years.

When she was 12, she moved to her husband's home. His parents - also landless labourers - taught her how to work in the tobacco fields and factories. Since then, Kamla-ben has worked in the tobacco fields (which is back-breaking work) and in the tobacco factories (where the dust clogs her lungs). For the last 10 years, Kamla-ben has always worked with the same gang of seven co-workers - all members of the local SEWA savings-and-credit group. They get along well and try to lighten the load of work by singing, telling stories, teasing each other, and making jokes. The gang includes the husband of one of her co-workers. He prefers working with his wife's gang - rather than a male gang - because as, he explains, "They have more fun'. Kamla-ben's gang also includes one Muslim woman - who also enjoys working with Kamla-ben and her friends. Recently, one of their employers (*mallik*s) cheated them of 50 rupees - he claimed that the tobacco field that they had weeded was only 3.5 *bigha*s (not 4 bighas) in size. They have taken a vow not to work for him again - unless and until he returns the 50 rupees. Another employer is more mild-mannered and trusting. He lets them take breaks during the day.

Kamla-ben and her fellow workers pluck tobacco in the fields during the winter months: the outside yellow shoots of tobacco have to be plucked to ensure that the tobacco sap is concentrated in the inner green leaves. They work two shifts a day: one in the early morning, the other in the late afternoon. From March until the monsoon rains come, they work in the tobacco factories - feeding tobacco leaves into machines that chop and sift them; and collecting the chopped leaves and powder into gunny sacks. The field work is back-breaking: as it involves bending over row after row under the hot sun to pluck off the new unwanted shoots (called *peela*). The tobacco pluckers have to wear protective clothing as the tobacco resin on the leaves sticks to their hands, feet, and clothing and even their hair (as they bend over). The factory work is bad for their health - as the factories are filled with the soot and dust of the tobacco leaves. The tobacco factory workers have to wear protective masks. At the end of each workday, they should also drink milk to wash down the tobacco dust through their system; but not all employers provide milk. For both kinds of tobacco work, the labourers earn about 35 rupees a day - sometimes 40 rupees a day.

Although the work is arduous, Kamla-ben and her friends need the work. But many of the factories are getting mechanized. While non-mechanized factories hire over 100 workers, mechanized factories hire only 12-15 workers. Also, many local farmers are converting their tobacco fields into sugar cane, banana, or potato fields. These crops do not require the regular weeding - or pruning - that the tobacco crop does. So there is simply less work available. Kamla-ben and her friends worry about their future.

Source: adapted from Chen 2004

SALT FARMERS

> "We are being continually exploited by traders. Neither the government not the salt commissioner has extended any help to us."
>
> Panchi-ben, Salt Farmer

In the mid-1990s, Gujarat produced nearly 60 per cent of India's total salt production (Singh and Bhattacharya 1996). Much of Gujarat's salt production takes place in the Little Rann of Kutch, which borders Banaskantha District but lies primarily in the desert district of Kutch (Crowell 2003). It is estimated that around 15,000 people in this area produce salt from sea water trapped under the desert. Over the centuries, salt farmers have developed salt production techniques using the sun to evaporate the water from underground brine, pumped into salt pans, and, thereby, to produce raw salt. This raw salt is sold for both household and industrial uses.

Salt production is a regulated industry in India: the policy for the salt industry is established by the Ministry of Industries and implemented by the Salt Commissioner. However, if producers maintain farms that are smaller than 10 acres, they do not need to obtain a license. In part because of this exemption, but also because of the constraints discussed below, nearly three-quarters of Gujarat's salt producers (known as Agarias) work on informal unregistered salt farms. The salt production cycle lasts for eight months a year, forcing salt producers to seek alternative means of survival in the remaining four months. These economic alternatives typically include rain-fed agriculture or, if there is no rain, migrant agricultural labor and handicraft production.

There are two basic types of salt makers: salt *farmers* who produce salt on their own salt farms; and salt *workers* who work as hired labourers for others. Small-scale salt farmers face a number of challenges which threaten their livelihoods, including: limited availability of credit, exploitative middlemen, strict government regulations, high transportation costs, limited technical assistance to increase the quantity and quality of the salt they produce.

High Cost of Production and Lack of Access to Credit: Salt production is a highly capital-intensive business. Machinery is needed to dig the brine wells, tools are required to build and maintain the salt pans, diesel pumps are needed to pump the underground brine into the salt pans, diesel pumps require diesel fuel, and ready cash is needed to pay the day labourers. Furthermore, the diesel pumps need to be replaced every 2-3 years because the underground brine is so corrosive. Because the business is capital-intensive, and because they have no access to formal sources of credit, most small salt farmers are forced to turn to traders or moneylenders for capital. The repercussions of this can be devastating: many salt farmers get trapped in a sharecropping-type relationship with their trader-moneylenders who demand large shares of the salt produced to service the outstanding debt. Sometimes the salt farmers are forced to sell their salt to the traders/money lenders at very low prices.

High Transportation Costs: The cheapest way to transport salt within India is via railway. Historically, small salt farmers have not been able to use rail service to transport their salt. This is because of a long-standing government regulation that stipulates that salt farmers need to own a minimum of 90 acres of land to be eligible to book a train wagon. Given the small size of their farms and given the fact that many salt farmers lease land from the government or local landlords, most small salt farmers are not eligible to use rail transport. Because they have to use private transport, they face high transportation costs and, therefore, remain less competitive.

Low Earnings: The average earnings of salt farmers are quite low between 1500 - 3000 rupees per month. And the average earnings of salt workers are lower still averaging 700 - 800 rupees per month (personal communication, local SEWA office, Surendranagar District).

In addition, both groups of salt makers face harsh working conditions and related occupational hazards, limited alternatives, and limited access to social services and basic infrastructure.

Harsh Working Conditions and Related Occupational Hazards: Salt farming is carried out under very harsh environmental conditions in the remote desert regions of Gujarat. These include highly variable and extreme temperatures, acute lack of water, bright harsh sunlight leading to night blindness. Like the gum collectors, who also work in the harsh desert area, these conditions are among the most challenging faced by any occupational group in rural India.

Harsh Living Conditions: When the salt markers leave their villages to live in the desert for seven months of the year (September to March), they live in small mud huts or underground caves (called *koobas*) with a small opening at the top which they cover with a plastic sheet or grass to protect them from the desert winds and sand. Each year, the summer winds bury the kooba and salt pans in sand. So when they leave their koobas and salt pans in late March, the salt makers erect flags to mark the site where they lived and worked. When they return in September, the salt makers have to dig out and repair their koobas and salt pans.

Lack of Off-Season Economic Opportunities: During the off-season (4 months), many salt producers have limited income-generating opportunities and are often forced to migrate in search of wage work. Migration can undermine the health of family members, social relationships and networks, and the education of children.

Lack of Social Services: Because most salt markers shift their residence to the desert for eights months of the year, they are cut off from any social services available in their home villages. with the result that, their children are not able to go to school.

In 1989, when SEWA began to expand its rural activities to the northwest corner of Gujarat, among the first groups that it organised were salt makers, both wage workers and small farmers. SEWA's interventions on behalf of the salt makers have included the establishment of creches near the salt farms to take care of their children and provision of protective gear (gloves, glasses, gumboots) against the harsh working conditions. For the salt *farmers*, SEWA has established a revolving fund to provide loans for tools and equipment, helped to upgrade skills (used in monitoring the salt process and testing the salt), and provided marketing services. In these efforts, SEWA has worked closely with the Salt Commission (revolving fund), the Central Salt and Marine Research Institute (technical assistance), and the Gujarat Alkaline and Chemicals Limited (marketing). For the salt *workers*, SEWA's interventions have focused on organising and advocacy (with the Rural Labour Welfare Board) for better wages and working conditions. As of end-2004, there were 3,227 salt makers among SEWA's membership: representing 0.6 per cent of SEWA's *total* membership, 1 per cent of its *rural* membership, and 7 per cent of the *rural producers* among SEWA members.

Box 9
Jamu-ben: Salt Worker and SEWA Leader

For eight months a year, when her children were young, Jamu-ben lived and worked - making salt - in the desert area called the Little Rann of Kutch. Her children's hair became bleached and dry from malnutrition and overexposure to the sun. Her own bare feet were encrusted in salt. Several times a week, after her work was done and the hot sun began to set, Jamu-ben walked 6 kilometers from her mud hut in the desert to the nearest village to buy rice and millet to feed her family. There was a government fair price shop in the village, but there was no guarantee that it would have the basic items she required. If not, she would have to take a bus - and borrow 8 rupees for the round-trip fare - to the next provisions store. She made 15 rupees a day working in the salt pans - all of which went for food. She simply did not earn enough to stay out of debt.

But today Jamu-ben is the Chairwoman of a SEWA-organised watershed committee in her village. She makes over 700 rupees a month doing embroidery in her home. When she needs extra income, and the conditions are right, she collects gum from the recently-planted babul trees surrounding her village.

Source: adapted from Crowell 2003

GUM COLLECTORS

> "We work so hard and end up paying double the amount for food and cooking oil. Droughts force us to migrate in search of food and water. The Shakti Packet (SEWA nutrition packet) provides us food that we can afford, when we want it."
>
> Ran-bai, Gum Collector and Former President of SEWA

Proscopis Juliflora, a type of gum tree commonly known as the *ganda babul*, is one of the few varieties of trees that grow in the saline soil of the arid regions of northwest Gujarat. Because they require very little water and care and are a good source of firewood, ganda babul trees were planted extensively by the Government of Gujarat during the 1980s. These trees also secrete a sticky sap which forms into droplets of gum. Historically, inhabitants of the desert areas of northwest Gujarat, especially in Patan District, have collected gum from wild babul trees to supplement their other sources of income. Today, given the extensive plantation of the ganda babul tree and the interventions of SEWA to facilitate the sale of the gum, collecting gum is a valuable seasonal source of income for the region: about 80-90 per cent of the families in the desert areas of Patan District engage in gum collection.[14]

In India, all forest products - including gum - come under the control of the National and State Forest Departments which means, among other things, that they cannot be traded without a license from the requisite government institution. In Gujarat, all licenses must be obtained from the Gujarat State Forest Development Corporation (GSFDC). Given the problems and transactions costs associated with obtaining licenses, only large rich farmers have licenses. Although there is a thriving open market for gum that includes textile and pharmaceutical companies, even those who obtain a license are supposed to sell the gum they collect to the Forest Development Corporation; to sell in the open market requires a special permit in addition to a license.

Government Monopoly: The fact that gum and other forest products are considered 'nationalized' products means that the government controls where the gum is collected and sold (and at what price) and creates legal hurdles to obtaining permits or licenses. Without a government-issued license, gum collectors have no alternative but to sell the gum to contractors who have licenses. These contractors, in turn, sell only some of the gum to the Forest Development Corporation and the rest (illegally) on the open market. The gum collectors receive somewhat less than they would get if they sold gum directly to the Forest Development Corporation and a fraction - one-fourth to one-half - of what they would get if they sold gum on the open market.

Harsh Working Conditions and Related Occupational Hazards: The branches of the Proscopis Juliflora or ganda babul tree are covered with long, sharp thorns. These thorns frequently puncture the women's skin or clothes as they collect the gum. If not properly treated, the cuts can become badly infected, preventing women for working for up to a month at a time. In addition to the hazard posed by the thorns, women must often walk long distances - anywhere from 5 to 20 kilometers per day - across the hot desert sand to get to the trees, leading to frequent episodes of heatstroke, dehydration and sheer exhaustion. According to a 2003 SEWA survey, about 45 of those surveyed collect gum 6-7 days a week, another 40 per cent collect gum 4-6 days a week, and the rest collect gum for 2-4 days a week. On the days that they collect gum, around 60 per cent spend 6-8 hours per day collecting gum, another 30 per cent spend 4-6 hours per day, and the rest spend 2-3 hours per day (Dave el al 2004).

[14] While gum collectors are predominantly women and children, whole families - husband, wife, and children - also engage in gum collection. According to a 2003 SEWA survey, only 15 per cent of the women surveyed collected gum on their own, another 33 per cent collected gum with another family member, while over half collected gum with two or three other family members (Dave et al 2004).

Lack of Access to Technology: Better access to information and technology could increase the productivity and earning potential of gum collection: by increasing gum yields, increasing the speed of gum collection, and developing/improving gum products. Historically, the gum collectors had little or no access to such information and technology.

Seasonality: Gum collecting is not only arduous and hazardous but also seasonal. During the four months of the monsoon season, the trees do not secrete gum. Across the eight-month gum season, the gum turns from white in colour, when it first begins to ooze in October, to red in the winter months, and then black as the temperatures rise in summer. The white gum is consumed locally and used in preparing medicines. The red gum is bitter in taste so is not consumed but used in preparing medicines and in screen printing and painting. The black gum is poorest in quality and cannot be used in preparing medicines but only in screen printing and painting. Therefore, the white gum commands the highest price, followed by the red, and then the black (Dave et al 2004).

Low Earnings: Gum collection is not only seasonal but also low-paying. A 2003 study by SEWA found that 88 per cent of those sampled earned less than 300 rupees per month from gum collection, 6 per cent earned between 300-400 rupees, and the other 6 per cent earned between 400-500 rupees per month (ibid.).[15]

Lack of Economic Opportunities: Gum collectors need to have alternative sources of income. According to the 2003 survey, women gum collectors earned less than 550 rupees per month, on average, from both gum collection and other sources; and the families of gum collectors earned just over 1500 rupees per month, on average, from gum collection and other sources (ibid.).[16] The only alternative economic opportunities locally available are rain-fed farming, agriculture labour, cattle rearing, construction labour, salt making, and (in some communities) hand-embroidery. In this drought-prone area, public relief works are also a significant source of relatively well-paying employment (40 rupees per day). When alternative economic opportunities are not available locally, men - and (less so) whole families - migrate in search of wage employment.

When SEWA extended its activities to Patan District (then part of Banaskantha District) in 1989, one of its first interventions was the organisation of gum collectors. Since 1989, SEWA has organised over 3,000 gum collectors. In addition to organising gum collectors, SEWA has pursued two distinct interventions: appropriate technologies to reduce the occupational hazards and increase the productivity of gum collection; and policy advocacy to negotiate better prices and terms-of-trade for the gum collectors. To reduce risk of dehydration and skin abrasions, SEWA has provided water bottles and long-handled sickles (to reach gum without having to climb the thorny trees). To increase productivity, SEWA has trained women to collect, sort, process, and weigh gum and provided them with coloured bags in which to collect the different varieties of gum. To increase prices and improve the terms-of-trade for the gum collectors, SEWA has trained them to bargain with forestry and other government officials, negotiated licenses for them to sell gum directly to the Forest Department and, then, on the open market, and provided marketing services. In addition, SEWA has sought to promote alternative employment opportunities as gum collection is, at best, a seasonal supplemental source of income.

[15] The 2003 incomes were deflated to 1995 incomes to be compared with results from an earlier survey in 1995. The 1995 survey found that 80 per cent earned less than 300 rupees per month, 20 per cent earned between 300 and 400 rupees per month, and none earned more than 400 rupees (Parikh 2000).

[16] The 1999-2000 national poverty line for rural areas, adjusted for inflation using the Consumer Price Index for agricultural labourers in Gujarat, was 342 rupees per month per capita or 1710 rupees per month for a family of five.

Box 10
Cooperative of Gum Collectors

In the village of Anternesh, like every other village in the semi-arid region of Patan District, the people work at many different jobs throughout the year in order to make ends meet, including: agricultural labour, salt farming, craftwork, charcoal production, and dairying. But, it is gum collection that is the most common source of income among the women.

Most of the women in Anternesh began collecting gum when they were little girls, accompanying their mothers. There was not enough fieldwork available to employ all of the people of the village and the men were paid more for their labour. So the women turned to gum collection.

It is arduous work. The heat can be overwhelming, the distance punishing and the long thorns unforgiving. The women have to carry water and sometimes even their children, who are either too young or too fatigued to walk themselves.

On a March day in 2000, the women left home at 6 a.m., before the sun rose. In eight hours they managed to collect roughly one kilogram of medium-quality gum each, which they would sell for around 12 rupees to their SEWA cooperative. If there were able to sell the gum to traders, they would get 20 rupees for each kilogram. But the cooperative is legally obliged to sell the gum to the Forestry Department which offers below-market prices.

When asked why they continue to sell gum through their cooperative, despite the low prices, the women listed several concrete benefits that they had gotten through being members of the SEWA cooperative: the underground water tank in their village, the shop where they can buy nutritious food packets, their cattle, the roofs and concrete floors that they acquired through loans from the SEWA Bank. They talked about what it meant to be organised, to be leaders and to have control over their own destiny. "Because of these things, we are SEWA members. It is more than just the gum license (to sell directly to the Forestry Department). We are willing to wait until the gum situation improves because, meanwhile, our lives are improving."

Source: adapted from Crowell 2003

PART IV

COMMON RISKS FACED BY SEWA MEMBERS

PART IV
COMMON RISKS FACED BY SEWA MEMBERS

As detailed in Parts II and III, SEWA members face high levels of risk and uncertainty due to the nature of their work and the structural barriers that they face in trying to earn a living. In addition to these work-related risks, SEWA members - and other working poor - face relatively *high exposure* to the *common core risks* that all individuals or families face as well as *specific risks* during periodic *widespread crises* that better-off individuals or families may not face.

High Exposure to Common Core Risks

There are a set of common core risks which can befall any individual or family at any time, including: illness, injury, property loss (due to theft, fire, floods, and more) as well as death. The working poor, including SEWA members and their families, tend to have greater exposure to these common core risks - including premature death - and less access to the common mechanisms used by better-off families to deal with them (such as insurance benefits or savings). Also, like better-off individuals or families, SEWA members need funds to educate their children, celebrate religious festivals, arrange weddings for their children, and pay for death ceremonies. However, for the working poor, these common life-cycle events often turn into financial crises - as they earn too little to be able to save enough to cover these expenses and have little (if any) access to common mechanisms available to better-off families (such as loans, education scholarships/loans, and life insurance policies).

To get some idea of the frequency and intensity of common core risks in the lives of SEWA members, consider the findings from a 1994 study of 'economic stress events' - defined as events that incur non-routine expenditures - in the households of a random sample of urban and rural SEWA Bank members (Noponen and Kantor 2004). Over the course of a year, these 308 households faced the following 'economic stress events', ranked in order of the share of average monthly expenditures that was incurred to deal with them: [1]

- illnesses (48%)
- rituals (17%)
- marriages (13%)
- 'other stresses' (8%)
- house repairs (5%)
- addictions (4%)
- deaths (3%)
- births (2%)
- property damage (< 1%)

Rituals included annual festivals and rituals to mark birth and death anniversaries. 'Other stresses' included costs associated with treating sick cattle, settling land disputes, repairing equipment or machines, buying school supplies, getting dental treatment, installing TV cables, attending training courses, and more. Addictions included addiction to *paan* (chewing tobacco mixture), *bidis* (hand-rolled cigarettes), and snuff as well as alcohol. And property damage was due to various causes, notably flooding during the study year.

[1] Noponen and Kantor (n.d.) studied what they called " economic stress events" in 308 households belonging to SEWA Bank members (both borrowers and savers); one-third of the sample (107 households) was from rural Gujarat; and two-thirds (201 households) from Ahmedabad City. Noponen and Kantor gathered data on economic stress events during the previous month at four points during the study year and calculated the average monthly cost of stress events by type.

Life-Cycle Events

Most households in India, both rich and poor, need to amass relatively large lump sums of money to pay for a series of life-cycle events. These include puberty, childbirth, marriage, and death: each marked by ceremonies and gifts. The awareness that large outlays of money will be needed for many of these events - notably, for marriages - is a source of anxiety for most low-income households. In communities that practice dowry, parents who have several daughters worry about marrying their daughters; while in communities that practice bride price, parents who have several sons worry about marrying their sons.

Old age and widowhood represent life-cycle stages that require on-going support or expenditures. Because sons are responsible for maintaining elderly parents in most communities, parents without sons to support them remain anxious about their old age. In communities that do not allow widows to remarry or women to work outside the home, the predicament of widows without adult sons is particularly acute. On the other hand, sons worry about whether they will be able to support their elderly parents or widowed mothers (Chen 2000).

Festivals and Rituals

In addition to the rituals marking marriage and death, households need funds to celebrate annual festivals and other rituals. For Hindus, these include a number of less expensive festivals celebrated for one or two days each, two more expensive festivals celebrated for several days each Diwali (6 days) and Navratri (9 days), and various monthly or less frequent rituals. Muslims observe one month of fasting (Ramazan) plus Eid holidays and several other ritual holidays. While Muslims buy new clothes, exchange gifts, and cook special meals for each of these festivals, the Eid after Ramazan is the most expensive. The amount spent on rituals varies with the circumstances of each household.[2] All communities in Gujarat celebrate the annual kite-flying festival called Uttarayan (1 day).

Reducing expenditures on rituals and festivals is a common risk management strategy. On the other hand, spending on rituals to seek god's blessing is a common response to crisis. Consider the following examples:

- Suraj-ben, street vendor and founding member of SEWA, conducted a special ritual ceremony (*puja*) to the Mother Goddess (Mataji) to ask for a blessing and cure for her granddaughter's leukemia.[3] She spent about 5,000 rupees (US$ 116 at the time) on the ceremony that was held at a temple in her natal village, including the travel, food, and lodging of a dozen or so family members.

- Dipa-ben, a bidi roller, and her sister-in-law conducted a special puja to Ganesh, the god of wealth, to help them find a solution to their husband's addictions: Dipa-ben's husband is a gambler; his brother is an alcoholic. They now celebrate the annual festival in honor of Ganesh to thank him for helping them identify a new source of income - paper bag making - to compensate for their husbands' compulsive spending habits. The two sisters-in-law together spend about 3,000 rupees per year ($54 in 2001) on the celebration of Ganesh puja.

- Rajeshri, a garment maker, held a special ritual ceremony - in which 15-20 women from her caste participated - to seek god's blessing in finding a new line of work. She had given up her traditional line of work - tailoring cushion covers and quilts - as she no longer found it profitable. According to Rajeshri, the demand for such items - and therefore the price - had dropped because of the prevailing drought conditions (Chen and Snodgrass 2001).

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[2] Noponen and Kantor (n.d.) found that expenditures on rituals, other than marriage and death rituals, totaled 17 % of average total monthly expenditures in their sample of 308 SEWA Bank clients.

[3] Sangeeta's granddaughter died of leukemia in late 2000.

For those who have little recourse to other mechanisms of support, turning to god for blessings is an understandable response to crisis.

Medical Emergencies

The toll of medical emergencies on low-income households is often near catastrophic. Individual households, especially large multigenerational households, are likely to experience frequent episodes of illnesses or other medical emergencies.[4] The net result is that the poor in India spend strikingly large shares of their household income on health care: see Box 11 for the average expenses on recent medical emergencies in a random sample of 12 SEWA Bank client households.

Box 11
Average Expenses on Medical Emergencies

Average Expense on Acute Illness Episodes
13% of average household annual income
95% of average annual per capita income

Average Expense on Injury Cases
18% of average household annual income
130% of average per capita annual income

Average Expense on Operations
66% of average household annual income
434% of average per capita annual income

Source: Chen and Snodgrass 2001

To make matters worse, the working poor in India typically do not have health or disability insurance and are not entitled to paid sick leave. When earning members of poor households fall sick, are injured, or need surgery the household not only incurs expanses but also loses income, except in the rare cases of salaried workers who are entitled to sick leave. In brief, medical emergencies often represent a "double jeopardy" to the household economy.[5] The amount lost depends on who falls ill, how much they earn, and how long they remain sick. For a description of what happened to one SEWA member, a bid-roller, and her family when her husband developed throat cancer, see Box 12.

[4] Naponen and Kantor found that "illness was the event which most disrupted the household economy" and that illnesses accounted for nearly half (48%)of the average total monthly expenditures on stress events in their sample (Naponen and Kantor n.d.: 7).

[5] It should be noted that medical emergencies in one household might lead to expenses in other households as well: for example, one SEWA Bank borrower reported that she spent 200-250 rupees to travel to visit a sick relative in her natal village (Chen and Snodgrass 2001).

Box 12
Medical Emergency Leads to Financial Crisis

In January 1999, when asked whether she worried about the future, Indira-ben, a bidi roller, responded:

"What is there to worry about except running our onion business and eating and drinking?"

"I don't have enough courage to face the future alone. I will continue to make bidis. But I can run the household effectively for only 15 days or a month through bidi rolling"

Little did Indira-ben know, when she made these statements, that within months her husband would no longer be able to run their onion business and that she would have to assume responsibility for feeding their family. In mid-1999, Indira-ben's husband lost his voice and strength and had to be operated on for a growth in his throat. For the next 18 months, Indira-ben, her husband, and their three children had to subsist off her earnings from bidi-rolling. She had to increase her working hours in order to raise her monthly earnings from 700 to 900 rupees (US $16-21). The situation went from bad to worse when Indira-ben's work was disrupted during a bidi worker strike and subsequent lockout in late 1999. During that period, Indira-ben did not get work orders for two weeks. Fortunately, she had enough leaves and tobacco to continue working for one of those weeks. But they had to take out loans to cover their daily expenditures during that period. In total, her husband's illness and operation cost them roughly 20,000 rupees ($464) in medical expenses and about 22,500 rupees ($522) in lost income. They depleted all of their savings and borrowed more than 12,000 rupees ($280) at the rate of 36 per cent per annum. Even before he had fully recovered from the operation, after 18 months of not having worked, Indira-ben's husband began looking for a job. Indira-ben asked two men in their neighbourhood to get him a job in the security guard company where they work. Her husband now works as a security guard: he works a night shift and earns less than he did from vending onions before his illness. The fact that Indira-ben suffers from chronic tuberculosis (TB) was a lingering concern throughout her husband's illness. In the late 1990s, she suffered two relapses. Both episodes forced her to be hospitalized for one or two days and to suspend work for another 15 to 20 days. The last relapse, in late 1998, cost 800 rupees ($20) in medical expenses and 500 rupees ($12) in lost earnings. Fortunately, Indira-ben did not suffer a relapse while her husband was out of work. This led them to hope that she has been cured of TB.

Source: Chen and Snodgrass 2001.

Specific Risks during Widespread Crises

"My business is suffering because of the drought. If agricultural production is good, the whole economy benefits. If the price of grains goes up, the demand for other goods goes down as people do not have cash to spend."

Rajeshri-ben, Garment Maker (Chen and Snodgrass 2001)

"If we could not go out of our houses (during the curfew), how could we get work? If we did not have work, how could we buy supplies? It was a long, slow, dark starvation."

Karima-bibi, Garment Maker (Rose 1992)

In addition to the chronic insecurities detailed above, the members of SEWA - and other working poor - are affected by other more widespread and unpredictable crises. Over the past three decades, since SEWA's founding in 1972, a series of crises have affected Ahmedabad City and Gujarat state, including natural disasters of various kinds plus major changes in the economic and political environment: see Box 12 for a thumb-nail sketch of major crises by decade.

Box 13
Major Crises 1970-2005:
Ahmedabad City and Gujarat State

1970s:

Outbreaks of Civil Violence: 1971, 1972, and 1973
Ahmedabad Economy: decline of textile industry + rise in bootlegging

1980s:

Shock to Ahmedabad Textile Industry: 32 textile mills closed
1984-85: 'flash point' - 14 mills closed + 40,000 mill workers lost jobs
Waves of Violence: caste + communal, increased frequency and duration
1982 + 1984 + 1985 (2 mnths.) + 1986 (3 mnths) + 1987 (3 mnths)
Widespread Prolonged Drought: 1984-87

1990s:

Further Shocks to Ahmedabad Textile Industry::
additional 50,000 or more workers lost jobs
only 35 textile mills still functioning by mid-1990s
Waves of Violence: 1990 (4 mnths.) + 1991 (3 mnths.) + 1992 (2 mnths.)
Economic Recession: late-1990s
Malaria epidemic: 1997
Floods: 1996, 1997, 1999
Drought: 1997
Cyclone: 1998

2000s:

Floods: 2000, 2003, 2005 (worst floods since early 1900s)
Drought: 2000
Cyclone: 2000
Earthquake: 2001
Communal Tragedy: 2002
Economic recession: 2004-2005

While many of these crises affected a wide cross-section of population in Ahmedabad City or rural Gujarat, they had particular and often dire consequences on the lives - and livelihoods - of SEWA's members and other working poor.

Closure of the Textile Mills

For the better part of a century, from the late 1890s to the 1980s, the economy and workforce of Ahmedabad City centered on the textile industry. In addition to those who worked - or supervised work - in the mills, there were countless units and workers engaged in related activities: units/workers that supplied raw materials (mainly cotton) and ancillary services (design, dyeing, printing, finishing) to the mills; and units/workers that recycled the textile waste (called *chindi*) and other waste materials (iron and wood scraps) from the mills As a result, the closure of the textile industry has had a dramatic impact on the local economy. It took nearly three decades for the city economy to recover through a shift to large-scale manufacturing on the periphery of the city as well as finance and banking in the modern part of the city.

Meanwhile, well over 100,000 textile mill workers lost their jobs: of which, one-quarter 'retired' or left Ahmedabad City; and three-quarters found work of some kind (Breman 2004). Of those who found alternative work, only 30 per cent found jobs in other factories or power-loom units. The rest - around 75,000 workers - ended up in the informal economy, competing for opportunities in home-based manufacturing, service-repair jobs, in street trade, and in transport (ibid.). The net result is that in contemporary Ahmedabad City, once widely-known for its textile industry including an organised and protected workforce, well over 75 per cent of the workforce is engaged in the informal economy (Rani and Unni 2000).

Communal Violence

Successive waves of communal violence in the city, beginning in the 1970s and culminating in the tragic Hindu-Muslim violence in early 2002, have contributed to increased risk and uncertainty for the working poor. Each wave of civic unrest or violence leads to the suspension or closing down of many occupations or trades, at least for the duration of the unrest or violence: for those who do not earn a salaried income, these temporary closures have severe consequences for their daily livelihoods and for their longer-term economic prospects. Making matters worse, in many of the recent waves of violence, countless businesses - especially those run by Muslims - have been looted or burned.

Natural Disasters

In addition to these man-made disasters, several recent natural disasters have also undermined the livelihoods of SEWA's members and other working poor. Prolonged and widespread droughts in Gujarat in the late 1980s and 1990s had devastating effects on rural farmers, agricultural labourers, dairy producers, and cattle rearers as well as wider impacts, including: a short-term hike in prices for certain goods as well as a prolonged slump in the state economy. The July 2000 floods in Ahmedabad city resulted in the destruction of many slum households and the loss of livelihoods for many categories of the working poor: for example, the paper pickers of Ahmedabad could not collect and recycle the waste that had become water-logged; the cart pullers and pedal rickshaw pullers could not ply the streets for several days; and the flood waters destroyed the stored goods or raw materials of many households and businesses. In mid-2005, several areas of rural Gujarat were severely flooded. The earthquake in January 2001 came as a major shock to the rural population and economy, associated with a major slump in the construction industry in Ahmedabad City (as the industry adjusted to its damaged public image and new government regulations) but a boom in construction in rural Gujarat (as efforts got underway, including those by SEWA, to repair and replace affected houses and buildings).

Coping with Risks

Over generations, working poor households - including those of SEWA members - have developed coping strategies to deal with the predictable risks and crises in their lives.[6] These include:

- building up savings
- borrowing, including mixing and matching loans from different sources
- building up physical assets
- expanding their businesses
- diversifying income sources
- forming or joining informal insurance schemes

When severe or prolonged crises strike, and these coping strategies do not suffice, working poor households often have to resort to:

- depleting their savings
- reducing their expenditures
- increasing their workloads
- deploying additional household members (e.g. children) to search for work
- diversifying income sources
- pawning, mortgaging, or selling assets

What is the role of SEWA in helping its members cope with risks? The different services provided by SEWA help its members deal with risks in various ways, as follows:

- Financial services: SEWA Bank offers loans at a *lower interest rate* than loans taken from informal sources: it also offers a *safe place to save money*.[7] SEWA members report several benefits of keeping their savings at the SEWA Bank: notably, protection from theft or fire; from unwanted claims by their husbands, children, or other relatives; and from excessive or unnecessary withdrawals by themselves for their own or their families' spending needs. These financial services help SEWA members build financial and physical assets, including jewelry, which they can draw upon in the case of an emergency. Further, SEWA Bank offers loans for *housing* and for *social expenditures* (such as marriages).

- Insurance services: Vimo SEWA provides an *integrated package of insurance coverage*, including: illness, maternity, property loss, and death. As noted early, there are informal insurance schemes in Gujarat. The most common ones are designed to assist with two major lifecycle events, marriage and death. But the funds made available through these informal schemes are usually not sufficient to cover the amounts spent on marriages and death ceremonies. Also, these informal schemes do not cover illness, maternity, or property loss. And most SEWA members and other working poor are not able to subscribe to formal insurance schemes.

- Organising and Advocacy: SEWA Union and the SEWA Mahila Cooperative Federation negotiate together with - and on behalf of - SEWA members to *minimise some of the risks* posed by the wider social, economic, and political environment. More fundamentally, they build *organised strength and mutual solidarity* which empower SEWA members to make demands and be heard.

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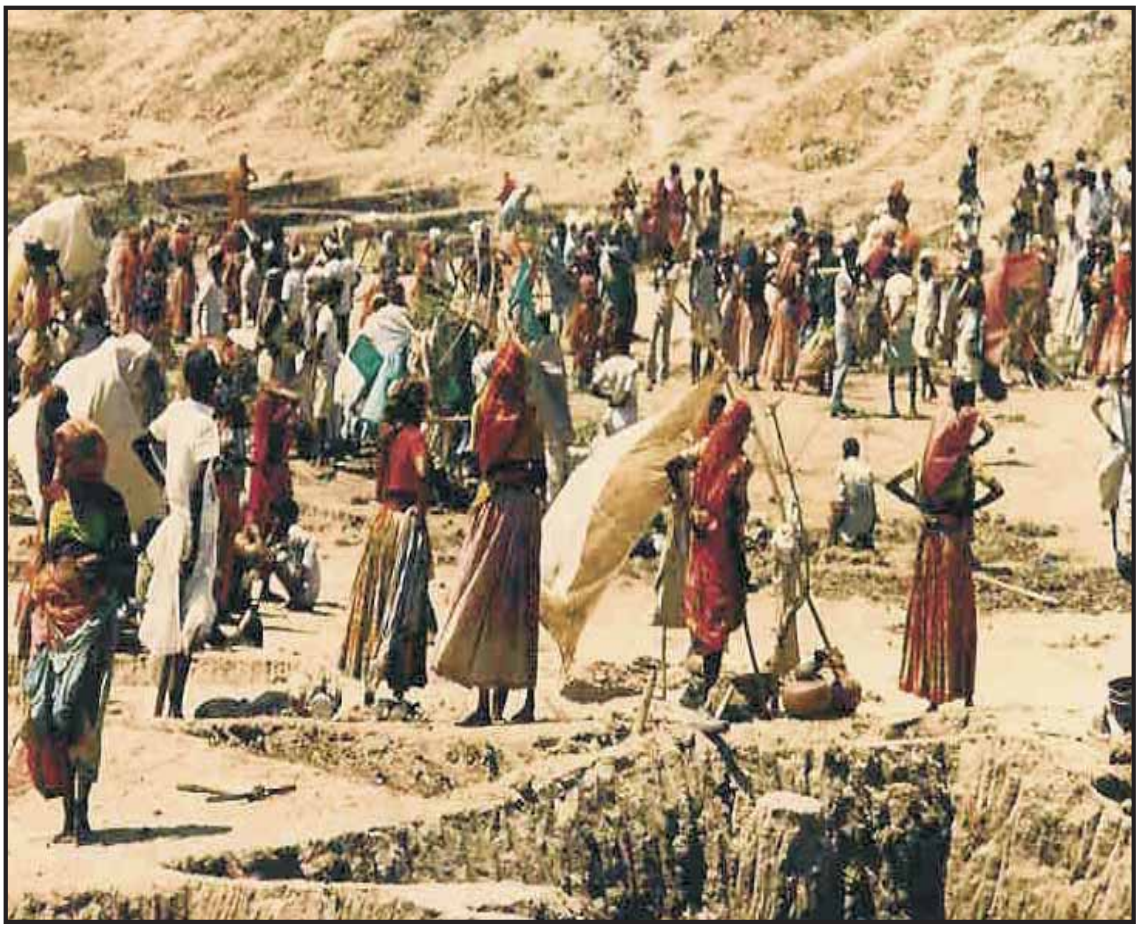
[6] For a detailed analysis of the risks and coping strategies of SEWA urban members, see Chen and Snodgrass 2001. And for a detailed analysis of the coping strategies of SEWA rural members in one village of Ahmedabad District during the 1984-87 drought, see Chen 1991.

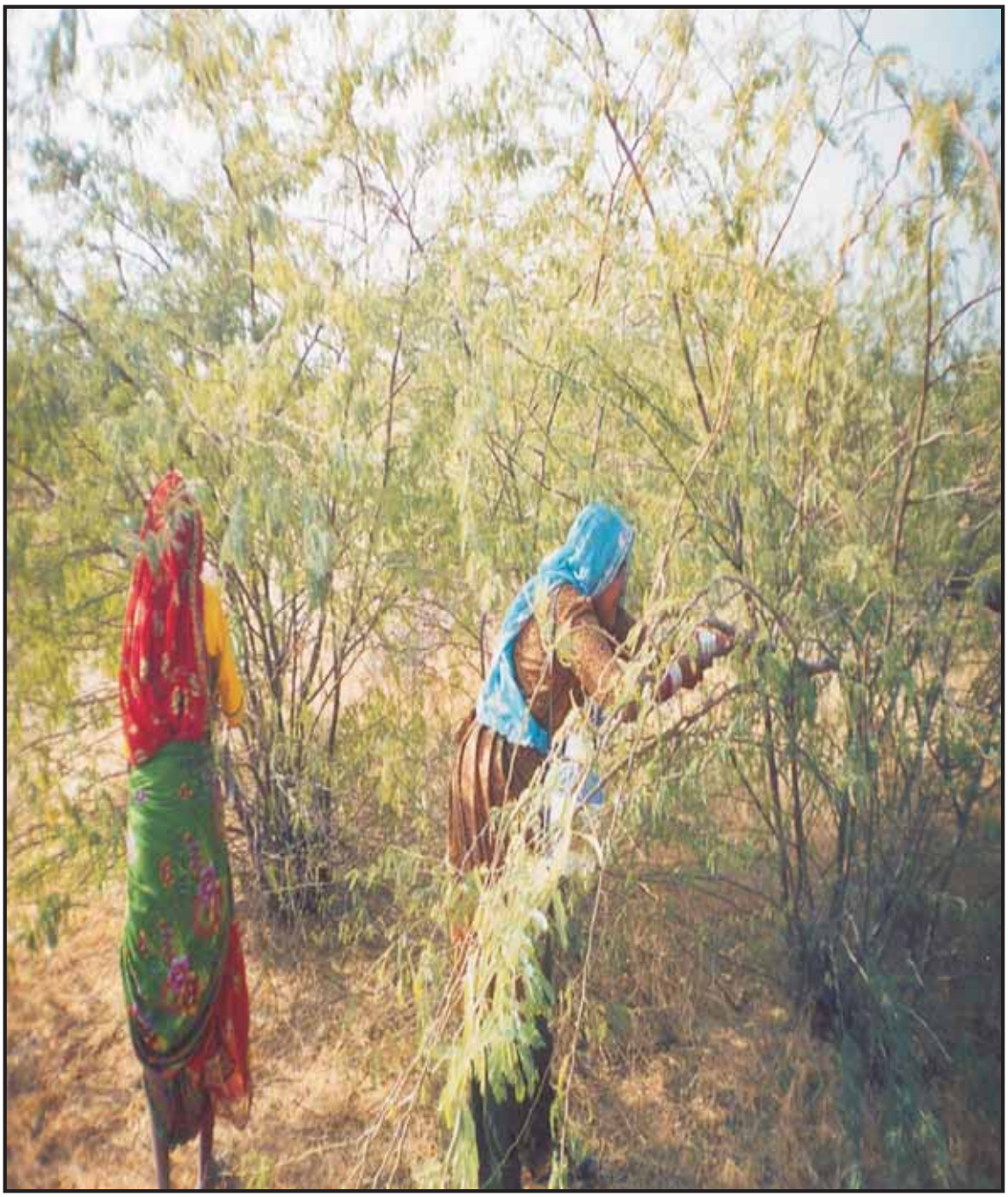
[7] The various services offered by SEWA often involve collaboration between the respective service-providing institution of SEWA and one or more of the membership-based organisations of SEWA. For example, in rural Gujarat, SEWA Bank and SEWA Mahila Housing Trust collaborate with the SEWA District Associations to provide financial and housing services, respectively. And, in Ahmedabad City, SEWA Bank and SEWA Social Security collaborate with the SEWA Union to extend their financial and health services, respectively. Also, some of the service-providing institutions of SEWA, such as the SEWA Bank, are themselves membership-based organisations: for instance, all share holders and most members of the Governing Board of the SEWA Bank and the SEWA Trade Facilitation Centre (an export company) are SEWA members.

- Business Development Services: SEWA Gujarat Mahila Cooperative Federation, SEWA Gram Haat, and SEWA Trade Facilitation Centre provide SEWA members with skills training, improved technology, product design, and marketing services. These, in turn, help generate *alternative employment and livelihood opportunities* in the case of an emergency.

While SEWA's core strategies are designed to help address many of the predictable risks of its members, the series of crises in Gujarat over the past several decades - cyclone, earthquake, epidemics, and civil unrest - have forced SEWA to develop a parallel set of strategies and capacities to deal with these unpredictable crises.[8]



[8] For a comprehensive account of SEWA's strategies to deal with recent widespread crises, see Vaux 2002; and for a summary analysis of SEWA's approach to crises, see Vaux and Lund 2002.



PART V

MEMBERSHIP AND LEADERSHIP IN SEWA

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MEMBERSHIP AND LEADERSHIP IN SEWA

Organising its members is the essential core strategy of SEWA built into all of its activities. So far, this booklet has focused on the demographic, economic, and occupational profile of SEWA members. Relatively little has been said about how members of SEWA engage with SEWA or what SEWA offers its members. What does being a member of SEWA really mean? Who becomes a leader? What does being a grassroots leader of SEWA involve? This concluding section attempts to answer these questions. [1]

Organising Strategy of SEWA

Organising and capacity building provide the essential foundation - organised local groups and trained local leaders - for all that SEWA does. As its central on-going strategy, SEWA recruits new members, organises them into local groups, and convenes regular local group meetings to identify the needs, constraints, and opportunities of its members as well as the strategies to address these needs and constraints or seize these opportunities. In the process, local grassroots leaders emerge. Some leaders are trained and deployed as members of spear-head teams or as para-professionals to help carry out SEWA activities; while others are elected to serve as representatives of the general membership on the governing bodies of the SEWA Union, the SEWA Bank, the Gujarat Mahila Cooperative Federation, and the other member-based organisations of SEWA.

SEWA's step-wise organising process is summarized below and its organisational structure is illustrated in Figure 4.

Step # 1: Recruiting and mobilising members to build awareness and solidarity; to identify needs, constraints, opportunities; and to undertake activities

Step # 2: Organising members into one or more local primary groups (trade group, cooperative, producer group, savings-and-credit group, village association, campaign committee)

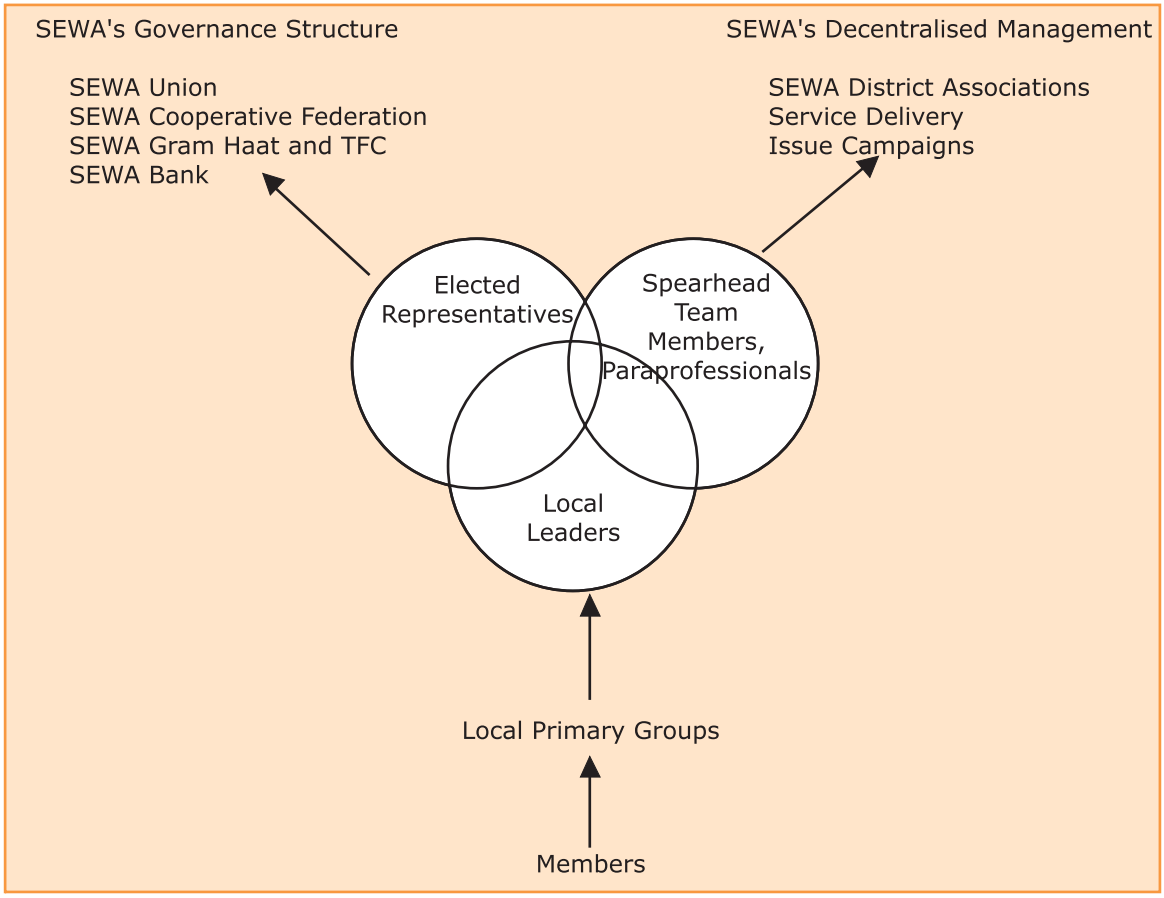
Step # 3: Promoting and building the leadership that emerges out of the local organisations

Step # 4: Training and deploying leaders to help implement SEWA activities through decentralised management systems: as members of local spear-head teams (who implement projects or undertake campaigns) or as para-professionals (who provide technical services)

Step # 5: Organizing elections of representatives from among the leaders to serve on the executive committees of the SEWA Union, the SEWA Bank, the Gujarat Mahila Cooperative Federation, and other member-based organisations in the SEWA family

[1] For the impact of SEWA on its members, see companion booklet entitled *Towards Economic Freedom: The Impact of SEWA* (Chen 2005). For the governance and management structure of SEWA and for the range of services and other interventions that SEWA makes with and on behalf of its members, see companion booklet entitled *The Spreading Banyan Tree: The Philosophy, Structure, and Strategies of SEWA* (Chen forthcoming).

Figure 4
Organising Strategy of SEWA



Types of Membership in SEWA

While all of SEWA's members belong to the SEWA Union, many also belong to other membership-based organisations established by SEWA, including:

- SEWA Bank (Shri Mahila SEWA Sahakari Bank Limited): All depositors are share holders in the bank and elected shareholders serve on the governing board of the Bank.
- SEWA Cooperatives: SEWA has organised nearly 100 cooperatives of various kinds, including service cooperatives (e.g. child care providers and office cleaners), producer cooperatives, and marketing cooperatives
- SEWA Cooperative Federation (Gujarat Mahila SEWA Cooperative Federation): Responsible for organising and supporting the various SEWA cooperatives. As of mid-2005, there were 93 formally registered cooperatives in the federation as well as some 14 other cooperatives being registered.
- Rural member-based organisations of various kinds: trade groups, cooperatives, producer groups, savings-and-credit groups, and other local member-based associations

- SEWA District Associations: comprised of rural member-based organizations that are not in the SEWA Cooperative Federation or SEWA Union, such as savings-and-credit groups or the producer groups[2]

- SEWA Marketing Organisations (Gram Mahila Haat, Kutch Craft Association, and SEWA Trade Facilitation Centre)

Each of these member-based organisations has its own constitution, bye-laws, and governance structure depending on whether it is registered as a cooperative or some other legal form. For example, SEWA Bank is registered as a primary cooperative. The Gujarat Mahila SEWA Cooperative Federation is a registered federation of primary cooperatives; while the district associations are registered federations of the other types of primary member-based groups, such as savings-and-credit groups. The Trade Facilitation Centre is a registered for-profit company with SEWA members as share-holders. In each of these member-based organisations, elected SEWA members serve on the executive committee or governing body.

As of end-2004,

- 44,938 SEWA members were share-holders of the SEWA Bank (end March 2005)
- 63,477 SEWA members belonged to the over 100 SEWA cooperatives
- 144,788 SEWA members belonged to the other SEWA member-based organisations:
  - 179 DWCRA producer groups (3,043 members) [3]
  - 3,800 savings-and-credit groups (76,930 members)
  - other producer groups (4,321 other producer groups (64,815 members))
- SEWA members were members of the Gram Haat (Village Marketing) district associations and 3,500 SEWA members were share-holders of the SEWA Trade Facilitation Centre

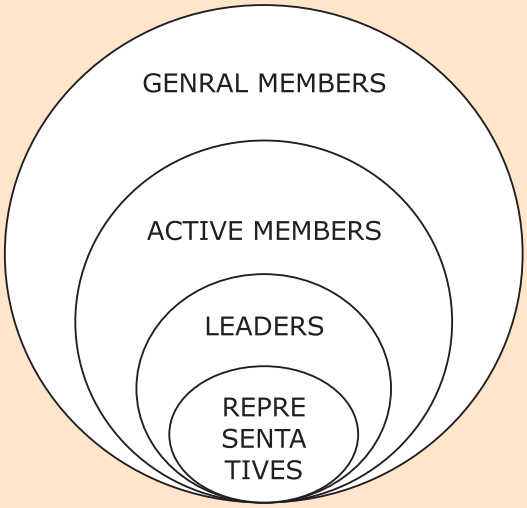
Assuming individual members of the SEWA Union belong to only one other member-based organisation (including the SEWA Bank) - about over half (55%) of the total membership in the SEWA Union belongs to these other member-based organisations.

General Members of SEWA

Clearly, all of SEWA's members do not participate equally in the organisations, activities, services, and other opportunities offered by SEWA. Rather, individual members of SEWA participate in SEWA in different ways and to varying degrees. In this regard, individual members of SEWA can be seen as belonging to one or another of four broad concentric circles of membership (see Figure 5).

[2] In Banaskantha District, working in collaboration with a national government programme called Development for Women and Children in Rural Areas (DWCRA), SEWA has organised a large number of local producer groups called "DWCRA groups" - which are federated into the Banaskantha DWCRA Mahila SEWA Association.
[3] Under the Government of India's "DWCRA programme", SEWA has organized 4,500 producer groups (comprised of SEWA members whose households fall below the national poverty line).

Figure 5
Concentric Circles of SEWA Membership



General Members: these are members who have participated in only one SEWA service (notably, financial services) because they are either relatively new or rather passive members.

Active Members: these are members who have participated actively in SEWA for three years or more - taking advantage of different services, becoming members in one or more membership-based organisations of SEWA (in addition to the SEWA Union), and participating in various events or activities organised by SEWA

Leaders: these are leaders of the various groups and activities organised by SEWA who, in addition to common services offered by SEWA, receive special training as well as opportunities to travel, to meet with government officials, and to speak at public meetings. They are typically long-term members of SEWA.

Representatives: these are the elected representatives from the various trades groups in the SEWA membership who form the Trade Council in SEWA's governance structure. Like the leaders, they receive training and exposure.

Note: These concentric circles are not water-tight categories: leaders are active, often long-term, members; and representatives are typically elected from the pool of leaders.

It is not clear what share of SEWA's membership falls into each of these four categories.[4] There is roughly one local leader for every 100 members of SEWA, and one elected representative for every 200 members of SEWA (see Table 12). Assuming most (if not all) representatives are elected from the pool of local leaders, about one per cent of SEWA's membership is in leadership positions. Assuming all of those who joined SEWA in different years are alive and active, another 44 per cent are active members having been with SEWA for more than three years; and around 55 per cent of SEWA's members are general members having joined SEWA during the past three years.

Table 12
Number of SEWA Members, Elected Representatives, and Leaders of Various Kinds (2002-04)

	Members	Representatives (Pratinidhis)	Local Leaders	Spearhead Team Members	Para-Professionals
Ahmedabad City	153,813	921	720	513	NA
Rural Gujarat	315,493	500	3575	770	NA
Total: Gujarat	469,306	1421	4295	1283	953

Source: SEWA Records

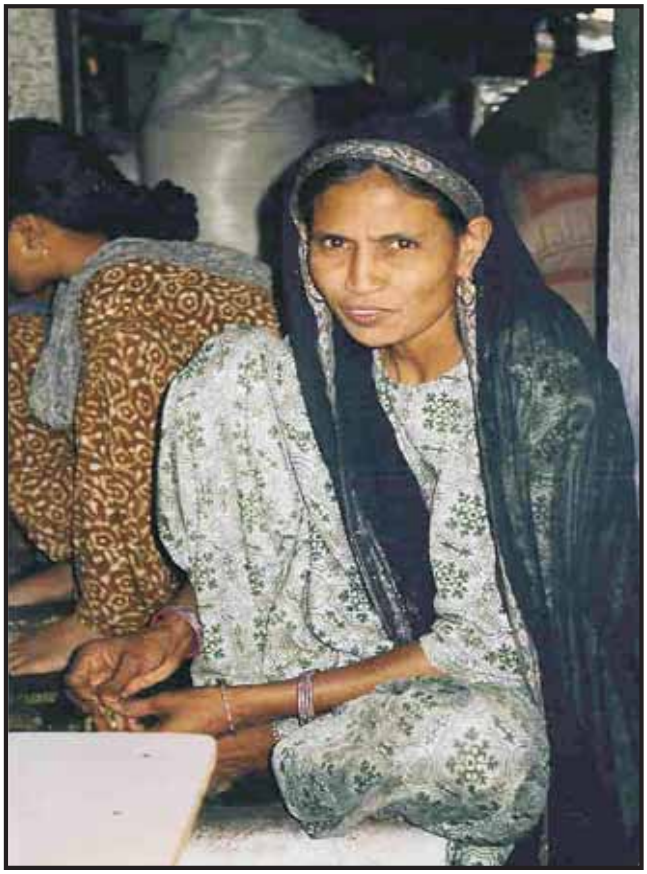
Notes :
1. The figures for membership are as of end-2003; the figures for various kinds of 'leaders' are as of early-2004; and the figures for elected 'representatives' are as of the election in late-2002.

2. Local leaders are the leaders of the various primary groups into which SEWA members are organised; the spear-head teams which help carry out the various SEWA activities are comprised of both SEWA members (80%) and SEWA organisers (20%); specially-trained SEWA members serve as para-professionals (health care providers, child care teachers, hand-pump mechanics, SEWA Bank extension agents, grassroots researchers, designers and quality controllers for SEWA marketing organizations).

Consider how a random sample of twelve borrowers from the SEWA Bank participate in SEWA (Chen and Snodgrass 2001). Two of the borrowers (and the mother-in-law of a third) are leaders in the SEWA Union; four of the borrowers participate actively in SEWA Union meetings; four others have gone to the occasional SEWA Union meeting. Two have not gone to any SEWA meetings: both of these women have defaulted on loan repayments and are avoiding contact with the SEWA Bank staff. One of these, a street vendor, acknowledged that being a member of the SEWA Union (albeit a passive one) had served to protect her from harassment by the police and municipal officials.

One of the six who has participated regularly and actively in SEWA Union meetings and activities is Nirmala-ben, a bidi-roller. Her story illustrates how SEWA affects, in very real ways, the lives and work of its active members. She reports that being an active member of SEWA has helped her become better informed, gain confidence, and talk freely to people from various walks of life. It has also empowered her to negotiate or bargain with the bidi contractor on behalf of herself and other bidi-rollers. Both her husband and her mother-in-law respect her new-found confidence and assertiveness. Although she is not sure what she would need to do to be selected, she is interested in becoming a local leader in the SEWA Union (see Box 14).

[4] As of now, there is no single data base for SEWA Members. While the Union tracks the membership as a whole, the different parts of SEWA maintain separate lists for the services they provide. However, the SEWA Union is currently issuing identity cards - with a designated membership number - to each of its members. Using these membership numbers, SEWA plans to create a single data base with merged lists so that they can analyze and understand what share of its members, from different geographical areas or different occupational groups, participate in the various activities and services of SEWA.



Box 14
Profile of an Active SEWA Member

Nirmala-ben is a borrower from the SEWA Bank and an active member of the local SEWA bidi-rolling group. She hopes to become a local SEWA leader (*aagewaan*). Since the mid-1990s, Nirmala has participated regularly and actively in SEWA Union meetings and taken several loans from the SEWA Bank.

> "Previously, I did not visit SEWA very often. But for the last 5-6 years, I have been going regularly. I never miss a meeting. After taking the loan from the SEWA Bank, I have never missed a single meeting. In every meeting, we have benefited. From both loans, we have benefited. We used the first loan to pay for my sister-in-law's marriage. Because my father-in-law died before we got married, my husband and I had to raise his younger siblings and arrange their marriages. By borrowing from SEWA for the wedding, we did not incur as much loss as we would have if we borrowed from other sources. We used the second loan to start my husband's bag business."

As a bidi-roller, Nirmala-ben does not require capital for her own business. So the first loan she took from the SEWA Bank was used to pay for her sister-in-law's marriage; and the second to invest in her husband's business. SEWA Bank allows borrowers to take consumption loans for social expenses (such as weddings) and recognizes that SEWA members often take a business loan to invest in their husband's (or son's) business rather than their own, particularly those who do not require capital in their own line of work: such as causal labourers or homeworkers. Nirmala-ben was pleased to be able to invest her loans in her husband's business vending bags and incense sticks.

> "Why should I feel badly handing over my loan to my husband for his business? Both my husband and I do what we can to benefit our family. A household can run only if the husband and wife work together. I use my income to pay for our daily expenses. He gives me 50 rupees per day for other household expenditures. I save what he gives me to buy basic staples once a month - each month I have about 1500 rupees saved up. He uses his income to pay the loan interest, the electricity bill, our clothes, the children's medicines when they fall ill, and even for houseguests. He has no bad spending habits, he does not even chew beetle nut. I sometimes chew beetle nut but he never does. He saves what he can in SEWA Bank. I persuaded him that we should save in the Bank rather than take loans at 3 per cent interest per month. I told him that I would go to the Bank to withdraw the money whenever he needs it for purchasing goods for his business. I explained how this would be beneficial to us. He now deposits whatever he can save from his business in SEWA Bank."

Nirmala-ben has also participated in at least one public rally organised by SEWA to demand higher piece-rates for bidi-rollers:

> "We went to Gandhinagar to demand an increase in the wages for bidi-rolling. All of the women who participate in our neighbourhood meeting went. We joined others in a big rally. We covered half of the distance in a car, then we got out and walked. We shouted slogans - demanding an increase in wages - and waved flags. At first, no one responded to our shouts and slogans. Eventually, someone came out of the government building to address us. Our wages were 25 rupees per 1000 bidis at that time. The rate has been increased since then to 30 rupees and, again during Diwali 1999, to 34 rupees."

Nirmala testifies that being an active member of SEWA has helped her become better informed, gain confidence, and talk freely to people from various walks of life. It has also empowered her to negotiate or bargain with the bidi contractor on behalf of herself and other bidi-rollers:

> "Since joining SEWA, I have learned how to talk with people, how to deal with them, how to understand different types of people. Before, I did not know much about the bidi-making business, about taking loans, or about SEWA. If I attend a meeting for two hours, then I roll bidis for two hours in the evening. This way, I gather information and carry out my work."
>
> "Now, I can do everything, even quarrel with the bidi contractor. If he gives us rotten leaves, no one complains except me. I tell him: " If you give us rotten leaves, we have to purchase more from outside. So you should get good leaves for us." Nobody used to say such things to the contractor. Since I quarreled with him, the contractor has started to give us 100 grams more leaves to all of the women. I didn't have much confidence or power before."

Nirmala-ben's husband and mother-in-law respect her new-found confidence and assertiveness:

> "My husband does not mind. He respects me. By going here and there, I have become intelligent and have gotten loans to invest in the business which is profitable for us. We are saving 50 rupees per month in the SEWA Bank for our children's education. I tell him that I have become intelligent by talking to other people and by going outside. Yesterday, I went to my sister's place. She was upset because some women from the Bank came to inquire about her while she was out. I told her not to panic: "By moving about and talking to people, you will become smart."
>
> "My mother-in-law now encourages me to go out. She agrees that belonging to SEWA is beneficial. Just yesterday, when some people from the Bank came to our neighbourhood, she encouraged me to go meet them."
>
> Source: Chen and Snodgrass 2001

Grassroots Leaders of SEWA

Through its organising efforts, SEWA aims to build leadership of two kinds: leadership skills within each of its members - their personal sense of self-confidence, competence, and responsibility; as well as local leaders that emerge from within each organised group. SEWA builds leadership through its on-going organising strategies (convening regular local meetings and periodic campaigns); through special leadership trainings; and through 'exposure' opportunities (e.g., field trips and meetings with public officials).

Because of its belief in the primacy of building member-run institutions, SEWA seeks to have its members become managers and owners of its various programmes and organisations. To guarantee the sustainability and self-reliance of its programmes and organisation, SEWA continually works to build a large strong cadre of local leaders to serve as a) elected representatives in the democratically-elected structures of the SEWA Union and the other sister member-based SEWA organisations or b) grassroots managers and para-professionals in the various programmes of SEWA. The different categories of leaders from among its members that are trained and deployed by SEWA include the following:

Governance of SEWA Union: [5]

- Local Trade Group Leaders
- Members of Trade Committees, selected from the Trade Group leaders
- Elected Representatives on Trade Council, called *pratinidhis*
- Elected Representatives on Executive Committees

Management of SEWA Activities:

- Local Group or Activity Leaders
- Members of Village Development Committees
- Members of Spearhead Teams
- Para-Professionals

What follows is a brief description of each of these categories of local leadership:

1. Governance of SEWA Union

Local Leaders - In Ahmedabad City, SEWA organises its members into trade groups, cooperatives, and slum-area associations (called *mandals*). While in rural Gujarat, SEWA organises its members into a wider range of local organisations: trade groups, cooperatives, producer groups, village associations, and savings-and-credit groups. In the process of organising its members, SEWA conducts several meetings in each village or city area. As the local groups get established, the members elect local leaders. These local leaders - all women - may or may not be literate but should posses the following qualities: they should be pro-active and committed to working in their community; have an understanding of SEWA, local issues, and the needs of their fellow members; be willing and able to move about and take on responsibilities. The local leaders form the critical base of both the governance and management structure of SEWA: providing a vital pool of leadership from which both the elected representatives and selected managers are chosen.[6]

[5] While each of the membership-based organizations of SEWA has its own governance structure, SEWA Union is the "mother" organization to which all SEWA members belong and whose governance structure takes all major SEWA-related decisions.

[6] A 1998-1999 random-sample survey of SEWA *rural members* found that 6 per cent of the Hindu members were from the upper castes, 35 per cent from the Other Backward Castes, and 59 per cent were from Scheduled Castes and Tribes (53% and 6%, respectively) (Murthy 2000). Among Hindu members who had become leaders, the same survey found that a slightly higher percentage were from the upper castes (10%) and Other Backward Castes (40%) while a slightly lower percentage were from Scheduled Castes and Tribes (46% and 4%, respectively (ibid.).

Trade Committees - Every three years, an election is held in all the areas where SEWA works to elect representatives from the various trades to Trade Committees (called *Dhandha Samities*). The number of members in each Trade Committee varies according to the number of SEWA members in that trade. In addition to the skills required to be a local leader, the elected trade committee members need to demonstrate that they have public-speaking and communication skills and that they are not biased (against other religious or caste communities) in their inter-personal dealings.

Trade Council Representatives - Every three years, the various Trade Committees elect their representatives (called *Pratinidhis*) to a central Trade Council which meets once a month. For every 200 members in any given trade group, one representative is elected to represent that trade in the Trade Council.[7] In the 2002 elections, 1421 representatives were elected to the Trade Council.[8] The Pratinidhis are responsible for motivating and supervising the local leaders in their respective trades as well as negotiating and lobbying on behalf of their trade. In addition to the general skills required of members of the Trade Committees, the Pratinidhis need to demonstrate a capacity to deal effectively with the other stakeholders and vested interest groups related to their respective trade and to coordinate with relevant government officials and departments.

Executive Committees - Every three years, at SEWA's Annual General Meeting, the Pratinidhis elect representatives to the Executive Committee of the SEWA Union. The composition of the Executive Committee depends on the relative strength in numbers (of members) of the various trade groups. The Executive Committee meets every month. The major role of the Executive Committee is to provide overall direction to the SEWA Union as per its vision and mission. This includes planning, monitoring, reviewing, and evaluating the activities of the Union. In addition to the skills of a Pratinidhi, members of the Executive Committees need to have planning and management skills.

Every three years, to help manage and implement its decisions, the Executive Committee elects a General Secretary and two Secretaries from among the paid coordinators of SEWA activities.

[7] There were 1,421 pratinidhis and over 284,000 members in Gujarat state - a ratio of one elected representative for every 200 members.

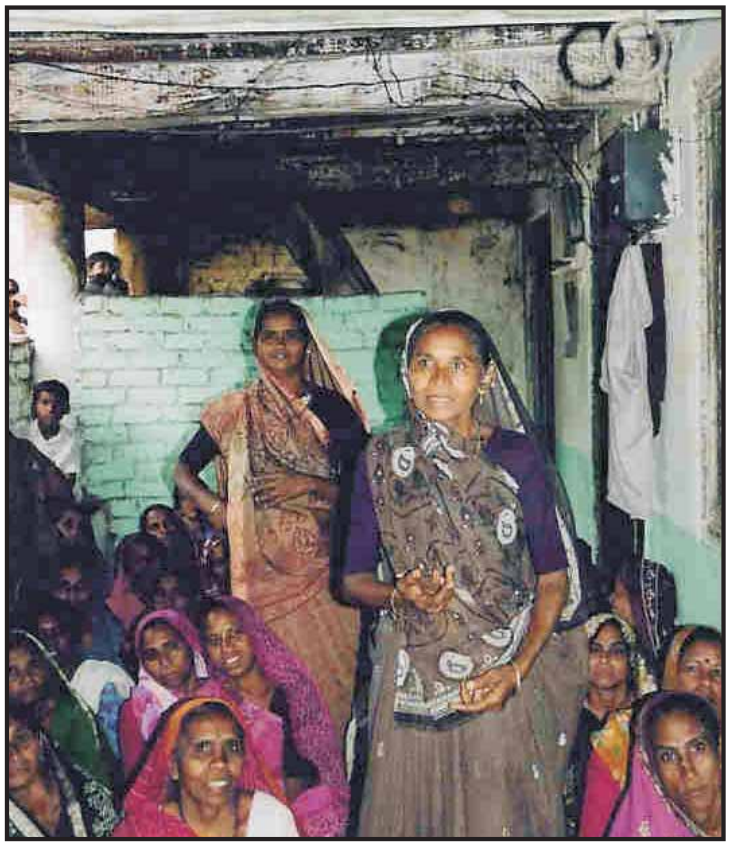
[8] For the elections, in each district and in Ahmedabad City, SEWA members are divided into trade groups and elect their representatives to the Trade Council (1 representative for every 200 members in a given trade). For each election, the Executive Committee of SEWA appoints an Election Committee comprised of the Executive Committee members, other senior elected leaders, and four organisers or coordinators from different units of SEWA. The Election Committee assigns two persons in each district and in Ahmedabad City to supervise the elections and ensure that they are democratic and that equal representation is given to different religious and caste communities among SEWA's members. (Namrata Bali, General Secretary of SEWA, personal communication 2005).

2. Management of SEWA

Local Leaders - In addition to or instead of serving as elected representatives in the various elected bodies of the SEWA Union and other SEWA member-based organisations, local leaders are also recruited and specially trained to help SEWA implement its various programmes. As with the elected representatives, these grassroots managers and para-professionals should be pro-active and committed to working in their community; have an understanding of SEWA, local issues, and the needs of their fellow members; and be willing and able to move about and take on responsibilities. In addition, they often need to acquire the specialized skills required to run the programmes they are responsible for.

Village Development Committees - In the countless villages where it operates, SEWA organises Village Development Committees (VDCs) comprised of elected representatives from the local SEWA groups as well as from the local village council. On average, there are 10-12 members in every VDC depending upon the size and composition of the local population: 70-90 per cent of the VDC members are women. The office bearers of the VDC include a chairperson, president and secretary. During the formation of each VDC utmost care is taken that it includes representatives from the following: the poorest families in the village; each caste in the village; and each trade in the village.

Spearhead Team Members - Local leaders who have long experience in working with SEWA are trained to become spearhead team members. In addition to technical knowledge of the work involved, spearhead team members need to have leadership skills (especially, public speaking skills) and management skills (problem solving, work planning, and coordination skills). This is because the spearhead teams - comprised of four local leaders for every SEWA organiser - are responsible for implementing all of SEWA's rural activities. Each activity or programme of SEWA has a spearhead team in each of the districts where that activity or programme is active.



Box 15
Two SEWA Leaders

Ayesha-ben, Garment-Maker and SEWA Health Worker: "At my mother's friend's house, I learned to sew on a machine. This was a useful skill. I had dreamed of being a doctor, or a teacher, and I was good at my studies in school. But it was not to be. I stopped going to school and became a garment worker. I soon learned to sew several petticoats in a day. Then in 1985, there was terrible communal violence in Ahmedabad. My sewing machine was burned and damaged. I could no longer work and earn. It was at this time that I came into contact with SEWA… SEWA gave me a new sewing machine and so I began sewing again and re-building my life. My younger son Asif was still very small. So I put him in SEWA's crèche in my area. Then I became active in our garment worker's union. We organised a rally and demanded minimum wages. Rahima-bibi, who was a working class woman like me, took the leadership. Seeing her confront the merchants who paid us a pittance for our hard labour gave me strength and the will to fight. Our wages increased to eighteen and then thirty rupees per dozen petticoats sewed. Then Rahima-bibi suggested that I join SEWA's health team. I had always wanted to be a doctor… so I took training to be the doctor of my area. So on one hand I sewed for a living, and on the other I got a stipend from SEWA for time spent away from sewing on health work. Since I joined SEWA, I got the strength to continue… I found the courage to speak out. Now I think of SEWA as my mother's home. When I go to SEWA meetings or trainings, I think: 'I am meeting my family members.' Most of all I like the fact that we are all women… I do not have to worry about my safety. I now have no fear." (SEWA Social Security)

Umba-ben, Paper Picker and SEWA Leader: In 1987, Umba-ben, a paper picker who has been working with SEWA since 1979, began organising paper pickers in Bhavnagar, a city 200 kilometres south west of Ahmedabad where a government printing press is located. Arriving in Bhavnagar without knowing anyone, Umba-ben asked around to find out where the paper picking community lived. She made many trips there, staying in their area of town and holding daily meetings. Slowly Umba-ben was able to communicate the vision of SEWA and the benefits unionization had to offer paper pickers. The local women were initially suspicious of this outsider, certain that she was with the police or somehow out to cheat them of the little they had. As a result of her persistence, however, the women in Bhavnagar began to trust Umba-ben and gain confidence in SEWA. Particularly after Umba-ben arranged a contract for raw materials, she was able to secure the real trust of the paper pickers and, thereby, to recruit 60 new members for SEWA. According to Umba-ben, the women began to show 'good unity' after she had been working in the town for six months (Bentley 1988).

These profiles of SEWA leaders illustrate several key points of SEWA's organising strategies. SEWA relies on grass-roots leaders of specific trade groups - not senior SEWA organisers - to establish links and begin organising non-SEWA women in the same trade. While SEWA recruits and organises working poor women on an on-going basis, it also finds that women are drawn to becoming SEWA members during crises when SEWA appears on the scene to offer assistance (as in the case of Ayesha-ben). While most of the local leaders are strong or courageous personalities to begin with, the experience of being a leader in SEWA serves to increase their courage and fearlessness.

Solidarity through SEWA

There is little doubt of the confidence, skills, and experience that come with being a local leader of SEWA. The confidence of SEWA members - and a sense of solidarity - are palpable when one enters any of the SEWA offices, attends a SEWA training or meeting, or visits a SEWA member at her home or workplace. Of course, the sense of individual strength and collective solidarity needs to be tempered by the fact that not all members of SEWA participate in or benefit equally from the organisation. As noted earlier, over 50 half of SEWA's current membership joined SEWA three years ago or less. Also, many of these members, as well as longer-term members, may not participate actively in the various activities and services of SEWA. But there is little doubt that active participation in SEWA builds individual strength and collective solidarity.The literature on SEWA is full of testimonials - in the form of short case studies and quotes - on what belonging to SEWA means to individual members. This booklet, and the companion booklets in the series, feature a number of quotes and case studies of SEWA members. Considered together, these quotes and case studies suggest what belonging to SEWA means to its members, including: enhanced self-respect, self-confidence, courage or fearlessness, a sense of dignity; solidarity with and respect from others; greater exposure to the wider environment; and increased ability to deal with government officials, employers, community elders and others with authority or power.

In conclusion, there is little doubt of the strength in numbers of SEWA's membership, the individual strength that comes with being actively involved in SEWA, and the strength from collective solidarity that devolves onto even the less active members of SEWA. What makes SEWA so distinct from other women's organisations is that it is a trade union; and, as such, organises women around their identity as workers. What makes SEWA so distinct from many trade unions is that it organises workers who do not have an employer per se. Also, that it promotes not only collective bargaining for its members but also a whole range of support services and development activities, and, in so doing, has developed a sisterhood of membership-based organisations linked to the union. And what makes SEWA so distinct from many membership-based organisations is that it is comprised of and led by women - notably working poor women - who are actively assuming ownership and management of SEWA's various activities and organisations. There is simply no other organisation in the world that has promoted so systematically and effectively the collective strength and voice of working poor women in the informal economy.

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