

Karl Osner

**Development Has got a Face**  
**Volume 3**

**Participatory organizational processes  
of poor women**



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## **Participatory organizational processes of poor women**

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Evaluatory Report of the Exposure and Dialogue Programme organized by GTZ and SEWA in Ahmedabad, India, November 22 to 29, 1992.  
Development has got a Face - Volume 3.  
By Karl Osner

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## TABLE OF CONTENTS

Central idea .....	1
Summary of results and recommendations.....	2
Overview and terms of reference.....	6
<b>Chapter I    Genesis, objectives and implementation of the GTZ-SEWA                  exposure and dialogue programme (EDP) .....</b>	<b>8</b>
1.    Short description of the programme .....	8
2.    Objectives.....	8
3.    Programme structure.....	9
4.    Emergence of the exposure and dialogue programme.....	10
<b>Chapter II    Learning experiences and conclusions.....</b>	<b>12</b>
1.    From the perspective of the participant .....	12
1.1    Experiences and discoveries.....	12
1.2    Assessment of the exposure and dialogue programme .....	13
1.3    Recommendations for future work .....	15
2.    From the perspective of SEWA.....	16
2.1    General remarks.....	16
2.2    Methodological aspects and requirements .....	17
2.3    Observations on the objectives and structure of the exposure and dialogue programme .....	18
2.4    Future fields of application .....	19
3.    Individual learning experiences of the participants.....	20
3.1    Encounter between participants and target groups.....	20
3.2    Encounter between participants and SEWA as an organization and movement.....	21
3.3    On the political strategy of SEWA .....	22
3.4    Conclusions for development cooperation.....	23

<b>Chapter III</b>	<b>Evaluation of the exposure and dialogue programme and recommendations.....</b>	<b>25</b>
1.	Structure and implementation of the programme and the learning instruments .....	25
1.1	Programme structure .....	25
1.2	Implementation .....	25
1.3	The learning instrument .....	28
2.	Success factors .....	29
2.1	Main objective : poverty alleviation .....	29
2.2	Congruence of objectives, selection of participants and spheres for learning.....	29
2.3	Active participation by the participants .....	30
2.4	Joint responsibility .....	30
2.5	Flexible design.....	30
2.6	Conceptual evaluation, practical conclusions and follow-up .....	31
3.	Overall methodological observations and assessment .....	31
4.	Recommendations.....	32
4.1	Future cooperation between GTZ and SEWA.....	33
4.2	Cooperation with other self-help organizations .....	34
4.3	Exposure for Third World leaders within the framework of basic and advanced training .....	34
<b>Chapter IV</b>	<b>The experience report as a learning instrument.....</b>	<b>35</b>
	<b>Case Study: Learning from encounters and experiences.....</b>	<b>37</b>
	<b>Forward.....</b>	<b>39</b>
1.	Exposure to Paniben in Mogri.....	42
2.	Exposure at the academy, SEWA's education centre.....	46
3.	SEWA's strategy.....	52
4.	The necessary preconditions for development cooperation with self-help organizations like SEWA.....	54

**APPENDICES**

Appendix 1	List of participants.....	57
Appendix 2	Synoptic report of the evaluation - Insight experiences and effects - Evaluation.....	59
Appendix 3	Programme concept of July 13, 1992.....	70
Appendix 4	Introduction to the programme at the preparatory meeting on November 2, 1992.....	80
Appendix 5	Programme timetable.....	86
Appendix 6	Interview guidelines for the lifestory.....	90
Appendix 7	Brief bibliography.....	93



**Central idea**

Evaluation meeting held by GTZ with SEWA  
Limburg, June 1993

*Let us go with one another  
Let us speak with one another  
Let us think together and  
Mutually share, how we think  
We sit with folded wings  
At the foot of the universe to learn  
Our seeds take root in the same Earth  
Our encounters are mutual  
Our spirit is one and the same  
our Mantra - the path to knowledge - is common  
Our blessed fire is the very same  
Together we dedicate our hearts and souls  
As befits the human spirit*

Dr. Ela Bhatt

## **Summary of results and recommendations**

### **Learning experiences**

In the **estimation of the participants**, most of whom have many years of experience in government development cooperation, five experiences were seen as especially useful for their work and for personal enrichment as well:

- The direct and personal encounter with poor people, the introduction to their self-help activities and the practical implications of socio-cultural, economic, and political framework conditions for the micro-level.
- The introduction to the strategy, practice and factors of success of a self-help and participatory social organization for fighting poverty effectively and the combination of movement and organization.
- The ability of SEWA to generate ideas and initiatives for the improvement of administrative practices and the legal, economic and political framework conditions, an ability which is based on participatory organizational processes and concrete problem-solving approaches at the micro-economic level.
- The usefulness of the encounter between the participants from the governmental organizations for development cooperation for improved internal and inter-institutional cooperation.
- The stronger motivation for poverty alleviation and the greater ability of the participant to realise this objective in practice within the governmental development cooperation organizations.

A series of elements which are important for a comprehensive understanding of SEWA, this being the objective of the exposure and dialogue programme, and which are also covered by SEWA's background experience, merit deeper study. We include here the development process of SEWA, the organizational structure and the conditions for shaping policy "from below".

In the **estimation of SEWA**, which generally parallels the learning experiences of the participants, the following points are pertinent:

- The impression that the participants have understood SEWA's concept of self-help, participation and decentralization.



- The promise of the German participants to adopt SEWA's basic principle as the main orientation for their own work, namely to **do** something, even if initially this something has only limited impact.
- The acceptance, by the participants, of the principles of partnership and equality as preconditions for cooperation between government organizations from the North and participatory non-governmental organizations in the South.
- The willingness to learn, the openness and the steps undertaken in the meantime towards cooperation have all contributed significantly to help SEWA overcome its initial scepticism about the implementation of such a programme with government organizations from the North and create a basis for multilayered, conceptually important long-term development cooperation.

### **Evaluation of the exposure and dialogue programme**

The suitability of the exposure and dialogue programme as an **action-oriented learning instrument based on experience** is confirmed through the results - learning experiences and practical conclusions for development cooperation - and through its high acceptance on the part of the participants and of SEWA. The learning process is inductive, participatory, innovative and comprehensive.

The structure of the exposure and dialogue programme with the three stages (preparation, implementation and follow-up) and the subdivision of the implementation stage in an exposure and a dialogue part, has proven itself. This positive general assessment is valuable, irrespective of the necessity for improvements in the methodology, especially with regard to the dialogue part of the exposure and dialogue programme and to the learning instruments.

Important **success factors** for action-oriented exposure and dialogue programmes are:

- close attention to the main objective of "participatory poverty alleviation";
- a consensus on expected results, on the selection of participants and the fields of experiences and learning;
- the active participation of the participants;

- the joint drafting of the programme concept by the implementing organizations in the North and the South;
- a flexible design and the adjustment of the programme to the relevant conditions;
- the conceptual evaluation and development of practical consequences for development cooperation.

These points of departure lead the exposure and dialogue programme to bridge the gap between two distant groups of actors in development cooperation that would normally not meet or cross each others' paths in development cooperation work. However, if the concept of participatory poverty alleviation is to be translated into the practical work of government development cooperation, they must come together. The programmes make it possible to form a bridge between the actors: those in the South, who, through self-help and their own initiative are improving their living conditions in a sustainable way, and those in the North involved in development cooperation institutions who want to support them. The *exposure* is the instrument for intensive and direct encounter from person-to-person. The *dialogue* is the instrument for exchange and for processing the observations and insights, focusing on how the bridge can be built up in practice.

### **Recommendations**

In the interest of a broader application of the exposure and dialogue programme as a training instrument, we appreciate the objective of the GTZ to design and test, together with SEWA, a shorter exposure and dialogue programme (3-4 days) for smaller groups or for a single person, e.g. to be integrated into a business trip. This opportunity should be used, in the interest of continuous conceptual cooperation with SEWA, to deal with certain topics that have yet to be deepened in accordance with the finding of this report.

We also recommend a step-by-step building-up of cooperation ties with other self-help organizations as permanent partners for action-oriented exposure training, focusing on regional sectors over the next three to four years: e.g. for East Asia, for English and French-speaking Africa and for Latin America. In the interest of an improved cost-benefit ratio, a representative from a future potential partner organization could also be invited (snowball effect). This way, the shaping of cooperation with other organizations would be more effective and more efficient in terms of time and cost.

SEWA's proposal, to offer an exposure and dialogue programme for Indian government officials and bureaucrats to push for a stronger implementation of the government report "SHRAMSHAKTI", and possibly to conduct a programme in Germany as well, should be carefully reviewed. Such measures could be used for developing a curriculum for an exposure training programme within the framework of basic and advanced training for the local leaders of Third World countries. Such a programme could be run both in the respective countries and in Germany.

Measures of this type would allow the continuing development of a need-based training instrument and would contribute to reorienting German development cooperation in a more sustainable and effective way towards poverty alleviation and participation through the motivation and qualification of the government actors in the North and the South, corresponding to the recommendations made by the German Parliament on January 10, 1993.

The learning instruments of exposure and dialogue programmes (lifestories, case studies of the learning experiences) should be further developed, if applicable, through the drafting of support material.

## **Overview and terms of reference**

The evaluation contains **four** chapters:

**Chapter I** includes a short description of the GTZ-SEWA exposure and dialogue programme, plus its origins, objectives and implementation.

**Chapter II** contains a description of the learning experiences and conclusions from the point of view of the participants and of SEWA in summary form (items 1 and 2), plus some examples of participants, learning experiences (item 3). The basis for the summary in item 1 is to be found in Appendix 2, a synopsis with the results of the participants survey. In the interests of maximum possible objectivity, the synopsis and a summarised description of the participants' reactions were written by an outsider who did not participate in the programme.

**Chapter III** contains an assessment of the build-up of the programme, the implementation and the learning instruments, plus a comprehensive assessment of the exposure and dialogue programme, and recommendations.

In **Chapter IV**, the learning experiences of one participant (the author) are described in the form of a case study, in order to help develop an appropriate instrument for **individual** learning in connection with an exposure and dialogue programme.

### **Aims of the paper**

The report addresses three main questions:

1. Are exposure and dialogue programmes an appropriate means to gain insights into participatory processes and organizational structures which contribute to poverty alleviation?
2. Can exposure and dialogue programmes support or induce structural processes that correspond to these aims, and can they lead to institutional improvements within the governmental organizations of development cooperation?
3. How can the method - also under the cost-benefit aspect - be improved and oriented more strongly towards the needs of the institution?

The exposure and dialogue programme is a relatively new instrument for the training of professionals in connection with government development cooperation. Therefore the EDP as a **method** and as an **instrument** for participatory development cooperation is being tested against the background of the learning experiences gained through the exposure and dialogue programme in India.

## **Chapter I Genesis, objectives and implementation of the GTZ-SEWA exposure and dialogue programme (EDP)**

### **1. Short description of the programme**

The exposure and dialogue programme (EDP) organized by the German Agency for Technical Cooperation (GTZ) together with the Self-Employed Women's Association (SEWA), an Indian self-help organization of women, took place from November 22 to 29, 1992 in Ahmedabad/Gujarat, where SEWA's headquarters is located. A total of 16 persons participated: 14 employees from institutions of governmental and non-governmental development cooperation, of which seven (7) were from the GTZ, five (5) from the BMZ<sup>1</sup>, one (1) from KfW<sup>2</sup>, and one member of staff from a French non-governmental organization (CIDR)<sup>3</sup>; and two (2) organizers. The participants are responsible in their own institutions for regional or sectoral matters, or staff training programmes, or for cooperation with non-governmental organizations. The programme concept (Appendix 3) was developed together with SEWA. The implementation of the programme in the villages was in the hands of SEWA. There were 12 participants who attended the one-day preparatory meeting on November 2, 1992, together with a representative from SEWA. In June 1993, a follow-up meeting took place in the city of Limburg; the first part of this meeting, the evaluation of the exposure and dialogue programme, was attended by 11 Germans and three (3) Indian women representing SEWA.

### **2. Objectives**

The theme of the exposure and dialogue programme was the process of organizing poor women from the urban and rural informal economy in India for the sustainable improvement of their living conditions - with SEWA being the example. Within this framework, the following objectives were defined for the exposure- and dialogue programme:

*Facilitating a comprehensive understanding of the organizational process*

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<sup>1</sup> Federal Ministry for Economic Cooperation and Development

<sup>2</sup> German Bank for Reconstruction and Development

<sup>3</sup> Centre International de Développement Rural (International Centre for Rural Development)

This includes an understanding of:

- the building-up of self-reliant self-help organizations (cooperatives),
- the building-up of self-help **promotion** instruments,
- the lobbying of administrators and politicians (local and national framework conditions).

*Developing individual spheres of action for the participants from official development cooperation*

This includes:

- the development of instruments and procedures for the promotion of participatory organization processes,
- the identification of potential financial and technical cooperation projects and the development of promotion concepts for fields relevant to poverty alleviation (e.g. in the fields of organizational development, promotion of micro-industries and social security systems),
- the build-up of cooperation with participatory non-governmental organizations,
- the introduction of participatory processes for poverty alleviation as a component for development cooperation between governments.

### **3. Programme structure**

The structure of the exposure and dialogue programme was supposed to give the participants a lesson in dialogue. Starting with the actual living conditions of poor women and their environment, the learning process took place in the following stages:

**Exposure:**

1. a three-day encounter between the participants and one of the self-employed women/ workers,
2. a two-day visit to one of the two organizations (trade union, cooperative) or in one of the promotion services of SEWA (bank, social service, academy);

**Dialogue: a two-day reflection on**

3. the political strategy of SEWA and
4. possible consequences for official development cooperation.<sup>4</sup>

**4. Emergence of the exposure and dialogue programme**

The exposure and dialogue programme organized by the GTZ together with SEWA is one of four components of a pilot project of the BMZ Department 220 for "Cross Sectoral Concepts, Poverty Alleviation, Socio-cultural Factors". The GTZ is thus carrying on the process which was initiated in 1983 when the BMZ set up the task force S 24, and which was continued up to 1989 by the task force ES 31 and the "Joint Working Group on Poverty Alleviation". One of the nine main points of the Joint Working Group, in which GTZ participated as well, covered improving the situation of women in the informal sector.<sup>5</sup>

Focussing the work on that topic is due in no small measure to SEWA's active participation in the work of ES 31 during the second phase of work in 1984/85, during which in-depth case studies were done on innovative self-help concepts, including that of SEWA.<sup>6</sup> Since then, the contact with SEWA has intensified. Its fruits can be seen, e.g., in the results of the third and final international conference of the Joint Working Group in Feldafing in 1988,<sup>7</sup> in the contribution of Dr. Ela Bhatt in the public hearing of the German parliamentary committee on development cooperation of June 20, 1988<sup>8</sup> and in SEWA's participation in the BMZ evaluation of the "Participatory Promotion of Women in the Urban and Rural Sector".<sup>9</sup>

Moreover, SEWA has participated in several exposure and dialogue programmes organised by the German Commission Justice and Peace: 1988 - the EDP with the Indo-German Social Service Society (IGSSS) and the Indian Social Institute (ISI) "What does justice mean here?"; 1989 - EDP with the Grameen Bank in Bangladesh and in the follow-up workshop in Germany in 1990 held in Weiskirchen/Saarland with

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<sup>4</sup> N.B.: The last step in the learning process has to take into account the conceptual results of the GTZ-SEWA workshop in June 1993, but these are not a topic for this report.

<sup>5</sup> cf. Report on the topic "Informal Sector" (AS 5) of April 1989, in which the implementation of an exposure and dialogue programme was proposed.

<sup>6</sup> cf. the DSE Report on the International Conference from Sept. 29 to Oct. 4, 1986, IT-74-062-86, p. 23 and p. 35 ff.

<sup>7</sup> cf. DSE Report, IT-74-022-88, p. 71 ff.

<sup>8</sup> cf. Proceedings of the German Parliament Hearings, Parliament Press Release 714-2450, p. 12 and p.64.

<sup>9</sup> cf. report by Dr. Kochendörfer-Lucius of Dec. 18, 1988.



the Grameen Bank; and in 1992 in Bonn with CENDHRRA, the Philippine partner organization of Justice and Peace, and with representatives of ten other German and international institutions that run exposure and dialogue programmes.<sup>10</sup>

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<sup>10</sup> cf. Appendix 7 concerning the publications in this connection.

## **Chapter II Learning experiences and conclusions**

### **1. From the perspective of the participant**

(Summary of the introductory synopsis by Marion Winkelmann-Brunner)<sup>11</sup>

#### **1.1 Experiences and discoveries**

Particularly important for the participants in the exposure and dialogue programme was the encounter experience: with poor women, staff members of the partner organization SEWA, other participants in the programme.

Even those who frequently visit foreign countries find that the direct and intensive contact with poor women is an important addition to their own professional and personal field of experience. The insight into the living and working conditions, problems and potential of people living in poverty evoked amazement and respect for their creativity; triggered strength and self-confidence; awakened optimism and generated professional interest. The outstanding relevance of economic, political and cultural framework conditions the practical living arrangements was graphically illustrated for the participants through the insight into the situation of the poor women.

The familiarization with the promotion approaches and the overall strategy of an efficient, participation-oriented non-governmental organization which works with poor women and supports them in the development of problem-solving approaches, was made possible through the encounter with some staff members who work in exemplary work areas of SEWA (union, academy, bank, cooperative). Their commitment, credibility and the strong link to the organization based on joint objectives and promotion strategies, were impressive moments of the encounter. Quite a few participants emphasised in particular that it was possible for them to comprehend the meaning of the political dimension of SEWA's work through dialogue with the representatives of SEWA.

The encounter and cooperation with the other participants of the exposure and dialogue programme was rated especially positively. In the small exposure groups, above all, the participants experienced open sharing which made an intensive learning process possible for them. The make-up of the group, representing different

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<sup>11</sup> The basis for the summarized introduction to the results of the questionnaires given to the participants can be found in Appendix 2.

institutions, working levels and background experience, and the resulting potential for informal cooperation was found to be very important by many participants.

All in all, the participants made it clear that the personal encounter with representatives from the "target groups" and the promotion organization motivated and enabled them to continue their work for poverty eradication and participation in their respective institutions and/or to orient it even more towards these goals. In connection with their work, the long-term cooperation relationship with SEWA and other competent partner organizations in the South is one of the priorities.

## **1.2 Assessment of the exposure and dialogue programme**

The participants are of the opinion that the programme made it possible for them to remain deeply occupied with the central themes (informal sector, self-employed women, poverty alleviation, organizational processes, provision of services). The individual experiences during the exposure and dialogue programme and the convincing transmission of the theme in dialogue gave rise to a profound perception and processing of the observations as well as the development of new questions to put forward. However, some participants think that the development process of SEWA (as a movement and organization) was not brought out clearly enough during the course of the programme.

In general the duration and implementation of the programme were rated as positive and balanced. Some pointed out, however, that the programme was burdened by the expectation of concrete results (e.g. the identification of new projects).

Almost everyone pointed out the need to rethink the emphasis between the different stages of the programme.

Especially for those who had no previous grassroots experience, the preparatory stage was found to be too short. They lacked the much needed opportunity to sit together and discuss the specific cultural and political contexts of the partner country in order to establish a frame of reference for processing the exposure experience.

In the opinion of some, from the very beginning and during the programme itself in India, there was too little opportunity to experience being a whole group. They missed the chance to get to know each other personally, professionally and in a socio-political context.

The participants agree that the duration of both exposure phases was sufficient to engage in an intensive personal encounter with the Indian women. Although some, who experienced the first exposure phase (encounter with a poor woman) in a rural area thought that this phase was too short. Others, who were in urban areas, considered this phase in comparison to the second phase (encounter with the staff of the partner organization) too long and not so productive. They pointed out that for an urban area a methodologically different approach should be developed in order to intensify the encounter.

The requirement, to produce a lifestory as the result of the encounter with the poor, caused feelings of uncertainty among some participants. Especially those who were unfamiliar with this instrument reported that in their impression the dialogue with the woman visited assumed the character of an interview. Others were still not convinced of how "lifestories" can help experience the reality of the organization.

Many lacked time and a proper structure for reflecting on the experience. According to the participants this applies to the possibility for individual reflection, reflection in small groups and between the groups who were in an urban and those in a rural context.

The dialogue process with SEWA began, in the opinion of the participants, during the meetings between the small groups and the SEWA staff. In the dialogue phase proper at the end of the programme, however, it was not continued. This phase, in the eyes of many, was not marked by deepened dialogue on central points, but rather by a description of the institutions and/or spheres of work of the participants.

SEWA was found to be a strong and competent partner with innovative experiences, access to the target groups and organizational capacities. The unanimous impression was that SEWA fully accepted the objectives of the programme and showed a high degree of readiness to evaluate its own work critically.

Most of the participants observed that the organization and implementation of the exposure and dialogue programme must have been a heavy burden for SEWA. They point out that the partner organization should have the chance to balance this burden through concrete advantages derived from the programme.

### **1.3 Recommendations for future work**

The participants deem it important that the reflections from the programme be used for the structural improvement of official development cooperation and its instruments, so that a contribution to poverty eradication and orientation towards participation can be achieved within the framework of development cooperation.

It was recommended above all that the cooperation between government and non-governmental actors like SEWA be strengthened. The autonomy of the partner organization and the independent building-up of such groups must be assured of a high level of respect from the German govern. One requirement for partnership and constructive cooperation between government and non-governmental organizations is that the methods and instruments of official development cooperation be more strongly geared towards answering the needs of the partner, implying a greater willingness to take risks when granting funds. Moreover, most of the participants pointed out that, in policy dialogue between the government partners, the topic of participatory poverty alleviation should be placed at the centre and that changes in the environment in favour of poor people and participatory organizations must be strived for.

The participants feel that the use of exposure and dialogue programmes for the training of staff in government institutions involved in development cooperation is basically a good idea and they recommend that more programmes be conducted. For this, they feel that the heterogeneity of the participants and the inclusion of German development cooperation institutions and government and non-governmental institutions from the partner countries should be ensured. Furthermore, it is recommended that the reflection and dialogue elements of the programme be strengthened. There is encouragement for joint implementation with strong, committed and competent partner organizations of the South, to make it possible for participants to learn from positive examples.

The participants also recommend that different programmes should be developed according to the respective objectives of the participating organizations, the interests of the participants (e.g. overseas experts involved in self-help and non-governmental organizations) and the expectations of the partner organization. The exposure and dialogue programmes should thus become more specific while maintaining their intensity. There is a consensus of opinion that exposure and dialogue programmes cannot be offered as a standardized and stereotyped training package, since such a

routine approach would neither correspond to the goals nor the possibilities of this instrument.

The participants want to continue the exposure process after their return. As a next step, they recommended a meeting with SEWA, which would continue the dialogue initiated during the programme, e.g. on specific possibilities for working under official development cooperation for the creation of windows for policy formulation from below.

## **2. From the perspective of SEWA**

### **2.1 General remarks**

Despite the long-standing relationship going back many years, SEWA initially had strong reservations about holding an exposure and dialogue programme with a government institution from the North like the GTZ. The reasons for this were stated at the evaluation at the end of the programme in India and restated in June 1993 in Limburg. Ela Bhatt: "Most of the time the visitors come and tell us how poverty should be fought," and "I hesitated very much because they (the participants) were government people from a powerful industrialized country. In the end I said to myself, let them come."

From SEWA's reactions **after** the programme:

- "The exposure and dialogue programme was a unique experience for SEWA."
- "The women told us that the visitors were people like us, not Germans."
- "When I saw the close contact between the visitors and the women, I thought to myself, our co-workers should also have closer contact with the members."
- "Before I went to see (in the BMZ) a civil servant, today I meet Mr. ..."
- "The cultural differences were interesting and amusing rather than of uncomfortable or embarrassing."

While the exposure phase of the programme was judged positively by SEWA, the same does not apply for the dialogue phase due to some reservations. Criticism was directed towards the fact that the meaning and purpose of the services, i.e. the

promotion instruments, such as the union concept of SEWA could not be conveyed adequately. The positive aspects were:

- The deeper dialogue between the participants and the SEWA bank.
- The understanding of the self-help concept and the decentralization approach of SEWA on the part of the participants.
- The readiness of the visitors to view the non-governmental organization as a partner and not as an "instrument".
- The agreement of the participants to accept the following from "SEWA's Dictionary": first, the poor must be the central focus of development cooperation; second, something must be **done**, even if it is not much.

## **2.2 Methodological aspects and requirements**

With regard to methodology, the assessment of the exposure and dialogue programme from the point of view of SEWA can be summarized under the following five points, based on the comments of Ela Bhatt, Renana Jhabvala and Namrata Bali:

### ***It is about encounter***

*"You wanted to meet our members. We are impressed at the amount of interest the participants had in the poor. In most cases there were very good vibrations on a person-to-person basis."*

### ***It is about learning - not about what was already known before and always said***

*"We have a good feeling: the participants wanted to learn, they were open and have avoided providing unsolicited advice."*

### ***It is about mutual learning***

*"Exposure and dialogue are methods which allow people from different communities and societies to understand each other."*

*"To see ourselves through the eyes of others is new to us and very interesting. For the women, especially for the full-time staff of SEWA, the exposure and dialogue method with its systematic approach is an important intensive training instrument. We have learned a lot."*

***It is about a joint understanding and development cooperation on equal levels***

*"We don't want to be seen as aid recipients or a" project". The women may be economically poor, but they are not intellectually poor. They have ideas and the will to take up the challenges. We are proud of that."*

***It is about commitment and its translation into politics and structural poverty alleviation***

*"Structural and political changes must be included in each exposure and dialogue programme. We know from experience how hard it is to achieve structural changes. SEWA is only interested in exposure and dialogue programmes if they are structurally effective in eradicating poverty."*

**2.3 Observations on the objectives and structure of the exposure and dialogue programmes**

**Objectives**

The most important point for SEWA is the objective of a programme: An exposure and dialogue programme must have a precisely formulated goal. "Why do we learn something and for which tasks? What can we learn and how?"

**Preparation**

The preparation (in Germany) should not just be in the form of a meeting. Instead, it should have a certain atmosphere and strive towards creating a sense of being part of a group from the very beginning of the programme.

**Exposure**

Exposure is not a visit nor a tour of the poor, rather it is an encounter: the lifestory is a good means to understand the other person and to come closer to them. Ela Bhatt: "When I write the lifestory, I identify myself with the content." Namrata Bali: "We knew lifestories, what we didn't know before was how much there was in them."



**Dialogue**

Well-informed dialogue against the background of the joint experience of the reality of the situation is seen as highly enriching, as enriching as the systematization of the results.

**Follow-up**

An exposure and dialogue programme should be evaluated six months afterwards. The evaluation should cover above all the concrete conclusions arrived at.

**2.4 Future fields of application**

SEWA foresees three fields of application for exposure and dialogue programmes:

***Internal use by SEWA***

As an instrument for training and a component of the orientation programme for SEWA organizers. The goal is the improved implementation of the working programmes.

***Exposure and dialogue programmes for Indian bureaucrats***

SEWA strongly recommends the implementation of exposure and dialogue programmes for key people and political decision-makers in India. These programmes should be implemented jointly with government training centres such as SPIPA and Mussoorie. SEWA is ready to contribute to the methodology of such a programme and be involved in the implementation.

***Exposure and dialogue programmes in connection with development cooperation***

As in the case of the EDP between SEWA and the GTZ, it is a question of the use of this instrument as a means to intensify the cooperation between government decision-makers from the North and self-help organizations in the South for structural poverty alleviation. After the follow-up workshop in Limburg in June 1993, the GTZ (Training and Poverty Alleviation Department) and SEWA agreed to develop a type of programme for a shorter exposure and dialogue programme with a smaller number of participants, lasting about four days. Moreover it was agreed that this programme would be tested in two runs in 1994 and 1995.

### **3. Individual learning experiences of the participants**

Not every learning experience is the same for each participant. This is also so due to the fact that each participant encountered different persons and became familiar with different types of work. In addition, there are differences in assignments, professional background and lastly, the personal attitude to the task of poverty alleviation. The following statements from the participants regarding their learning experiences should therefore complement the experiences reported so far to show the scope of the reflections which the exposure and dialogue programme has triggered. In some cases individual aspects raised at the evaluation on the last day of the EDP in India or in June 1993 in Limburg are dealt with. A complete picture of the learning experiences would require a systematic description of the learning process of each participant. Whether such a goal should be aimed at for future exposure and dialogue programmes, bearing in mind the cost-benefit aspects, shall be discussed, using the case study "Learning from Experiences" at the end of this report.

#### **3.1 Encounters between participants and target groups**

The participants' statements show that their learning experience is related to their basic understanding of and their attitude towards development cooperation.

##### ***Poverty and self-help***

*"I have seen and felt what poverty means for people in concrete terms."*

*"I could see that self-help and participation have helped secure an existence."*

*"The women have fighting spirit."*

##### ***Development cooperation***

*"The poor must be at the centre of development cooperation - which is often not the case."*

*"The encounter with the women and with SEWA has created a basis on which I can build in my work."*

### ***Personal reflections***

*"The exposure and dialogue programme is a means for reflecting on personal development."*

*"A feeling of strength was conveyed: learning to deal with one's own situation as working woman and mother in a sphere of tension between emancipation and family."*

*"In spite of hard work and deep poverty it is amazing how well-balanced the women are: one can obtain happiness and fulfilment from work."*

*"Understood how life can be better managed."*

### **3.2 Encounter between the participants and SEWA as an organization and movement**

The learning experience is related to the character of SEWA as a movement and organization, as well as to important **conditions for the success** of a participation-oriented, non-governmental, intermediary structure:

- An important success factor for self-help oriented poverty alleviation is the existence of a participation-oriented intermediary structure. It is necessary, therefore, to differentiate between non-governmental organizations. SEWA is first and foremost a (unionist) movement, whose members are the self-employed women and workers of the informal sector and which has well-developed participatory structures. Distinct from this are the (numerically much more) non-governmental organizations that are predominantly need-oriented, and play more the role of a counterpart to the supported target group. SEWA, on the other hand, is **part** of the movement and, together with the members/the target group, forms a common self-help system.
- A precondition for the efficiency and effectiveness of a participatory self-help organization, a so-called *people's organization* like SEWA, is its ability (1) to formulate its **goals/visions** together with the target group, (2) to link these goals, needs and potential of the target group with a **promotion strategy** and (3) to implement the goals and promotion strategy **credibly** in daily life.

- The key instruments are (1) the abilities of the organization to recruit leadership personnel from within its own ranks, (2) *leadership training* appropriate for the (illiterate) women and the mobilization of their creative capacities, and finally (3) an open and flexible organizational structure - a *living structure*. This organizational structure must cover the following aspects: (a) the combination of movement and service, (b) participation, leadership responsibility and control, (c) the development of structures that are beneficial for development processes.

### 3.3 On the political strategy of SEWA

An important part of the participants' learning experience is SEWA's ability to achieve a **structural** impact on the work at the micro-level through legal and political means of action, i.e. the capability to influence framework conditions or achieve policy changes "from below"<sup>12</sup> by activating the relationships to the government actors. It has to be borne in mind that SEWA, even though it has about 100,000 members, is still a relatively small organization in the Indian context. The success factors for the remarkable performance of this organization include, among others:

- The anchoring of the movement in the real needs of the women;
- the democratic nature of the organization, the participation and self-help of the members;
- its ability to develop solutions, together with the members, to test them and to use them as a lever vis-a-vis government and politics;
- its direct effect on the administrative actions of the authorities, the fight for rights and for the observance of the laws, as well as its influence on national politics; cf. the list of legal and political actions, pp.58.

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<sup>12</sup> This strategic approach is a key element of the respective sectoral concept of the BMZ.

### 3.4 Conclusions for development cooperation

#### *Conceptual learning experiences*

- The inclusion of participation-oriented non-governmental organizations of the South in government development cooperation is an important precondition for the reaching of target groups and sustainability of development cooperation.
- Cooperation with self-help organizations like SEWA, which pursue a political strategy, open up possibilities for government development cooperation to become **structurally** effective and to strengthen and shape the process of influencing framework conditions through the use of specific instruments (government counselors, government negotiations, policy dialogue).
- In the opinion of the NGOs from the South, the preconditions are the readiness of government organizations to cooperate on equal levels, i. e. to avoid instrumentalizing the non-government organizations.
- Exposure and dialogue programmes are appropriate instruments for the training and development of personnel, e.g. including GTZ expatriate staff members.

#### *With regard to Indo-German development cooperation*

The efforts of the participants, especially after the exposure and dialogue programme, help to anchor self-help oriented development cooperation for poverty alleviation, more firmly in Indo-German development cooperation:

#### *Plans for cooperation (financial and technical cooperation)*

The plans include:

- the building up of a social security system to protect the members from risks stemming from sickness, accidents and for retirement pensions;
- possible setting-up of a small credit fund;
- possible eventual planning for simple housing projects;
- possible cooperation on leadership training and organizational development;

- the joint development of an exposure instrument for shorter programmes with smaller groups between GTZ and SEWA.

### *Government negotiations*

An event of basic significance, going beyond the cooperation with SEWA and the Indo-German development cooperation, was the fact that the Indo-German government negotiations in May 1993 included as subjects in the discussion: self-help oriented poverty alleviation, the inclusion of non-governmental organizations and the participation of the people in political decision-making processes. In addition, poverty alleviation was established as a priority objective of Indo-German intergovernmental development cooperation in the proceedings of the government negotiations and this was duly recorded in the summary record of the negotiations.

## **Chapter III            Evaluation of the exposure and dialogue programme and recommendations**

### **1.     Structure and implementation of the programme and the learning instruments**

#### **1.1    Programme structure**

The programme structure, including its sub-classification in the three stages:

Preparatory  
Implementation  
Follow-Up,

has basically proven itself. The total duration of the programme, the sub-division of the implementation phase into the phases meeting (=exposure), reflection and sharing (=dialogue), the inter-institutional composition of the group and the organization of the exposure and dialogue programme were assessed positively by the participants. An especially positive rating was given to SEWA as the partner organization of the programme, the SEWA co-workers and the host women and families.

#### **1.2    Implementation**

##### *Theme*

The theme "Participatory Organizational Processes of Poor (Indigent) Women" was put across convincingly according to the assessment of the participants. With SEWA as partner organization it was possible to gain access to background experience in line with this topic.

##### *Preparation*

The necessity for a Preparatory Meeting was generally agreed upon. In the case of the exposure and dialogue programme with SEWA, this was seen as too short by some and there was not enough emphasis on conveying information about specific political and cultural contexts. Due to the shortness of the preparatory meeting, there was also hardly any opportunity to experience the group as a whole.

### *Exposure*

The exposure at **target group level** and the composition of the small groups, each consisting of four members: the woman visited, the two participants from the North and the facilitator, allowed intensive meetings person-to-person and deep dialogue. The small groups proved to be "productive" learning units. They form the structural core of an exposure and dialogue programme.

Difficulties can be encountered when (as in the case of the exposure and dialogue programme with SEWA in urban areas) the possibilities of accommodation with the host families - and therefore also the personal "immersion" of the participants in the home, family and economic environment of the hosts - are limited.

The exposure at the **organization level**, the direct experience of participatory organizational processes at the level of the secondary structure, or promotion institution, has only been possible to a very moderate extent up to now, for example, in the trade union section and at the Academy, and needs to be improved.

In order to allow exemplary experiences of the organizational processes at the level of the secondary structure (Union, SEWA Bank, SEWA Academy), the following approaches are possible:

- Participation in the daily life of a full-time staff member who is responsible for a region, in the preparation and implementation of concrete union action or in a training course for full-time staff and leaders at the Academy. In connection with this, the participant could engage in an intensive dialogue with the SEWA staff member or leader, with the intention of understanding the personal process that these people have undergone, and understanding and processing the experiences that they have received in this process.

### *Dialogue*

Reflection and sharing are indispensable elements of a learning process that is inductive and based on examples, and these elements are also generally seen as useful by the participants. The reflection and dialogue approach begins during the exposure within the small group and forms a continuous methodical perspective, which leads via several steps that can be handled flexibly to the second systematized part of the programme. The methodological and organizational improvements which are still necessary here concern mainly:



1. the facilitating of a deepened, comprehensive understanding of an organization like SEWA and its development approach, and the arrangement of the subjective and compartmentalized learning experiences of the participant to form a whole picture. The processing of these complexities should take place within the dialogue between the participants and with the host organization, preferably under the additional guidance of a resource person;
2. the limitation to aspects which are germane to the problem or topic with regard to the participant's own field. In addition, detailed discussions **during** the reflection and dialogue phase about possible projects for promotion should be avoided as far as possible;
3. the enabling of intra- and inter-institutional dialogue among the participants themselves, who should have the possibility during the programme to see themselves as part of a group, which continues to exist in some way through linkages in any future work;
4. the stronger consideration of socio-cultural aspects and an even stronger participatory and flexible conceptualization of the respective programmes. In view of the high levels of motivation among the participants (and the pressure of work at home both before and after the programme), a programme that is more reflective in structure and which allows for intensive dialogue-oriented learning in a relaxed atmosphere, whilst avoiding unproductive stress is important.

### *Follow-up*

Lasting effects and especially practical conclusions for development cooperation with structural relevance can only be expected when the results are systematically processed and followed by deepening dialogue among the participants and with the exposure partner organization after a suitable time lapse (about six months afterwards). The participants underlined the need for a follow-up (originally only considered as a possibility), upholding their views with the level of participation in the follow-up meeting in Limburg in June 1993.

### 1.3 The learning instrument

An important methodological aspect is the question of which methods are suitable as learning instruments and are considered to be helpful by the participants. One such instrument is the lifestories of the people the participants met during the exposure. In the exposure programme with SEWA, not all participants wrote lifestories, e.g. because as they saw it, the conversation with the woman who was visited would have assumed the character of an interview and the personal encounter would have suffered through it. There are also difficulties with grasping the reality of the organization and the organizational process through the help of the "lifestory". In this respect, the exposure and dialogue programme methodology need to be improved, especially the learning instruments. The following points should be taken into account:

- The individual participant should process for him/herself the results of the learning process, e.g. by writing down the learning experience. The readiness of the participant to record the learning experience in this or another form is an important requisite for the systematic evaluation of the exposure and dialogue programme experiences and the conceptualization of improved promotion instruments and processes. These experiences are also an important means for deepening and sustaining the dialogue with the partner organizations.
- "Lifestories" are one possible form of documenting the result of the meeting between the participant and the target group. They embody the objective of the exposure, i.e. understanding the vision and experiences of a single person who lives in poverty and is struggling to free herself from this situation, and the capturing of this understanding in a written form which is as close as possible to the original tone or wording. A lifestory is not an evaluation instrument, but a recounting of experiences in a cohesive and as authentic as possible form, through the subjective perception of the participant: the participant seeks to understand the core of the persons he encounters in order to understand her life-long struggle. It is, therefore, something which is simultaneously simple and complicated. The participant should seek an appropriate personal approach in order to bring the objective of understanding closer.

In the interest of the further development of the learning instruments, Chapter IV provides an example of an attempt to describe the learning experience which the author underwent in the GTZ/SEWA exposure and dialogue programme on the basis of the lifestory of the woman visited. An attempt is also made to combine the personal encounter with the learning experience from the exposure to the organization, with the

results of the dialogues about SEWA's political strategy and with the conclusions for development cooperation. There is a need for a critical discussion of this attempt.

## **2. Success factors**

Exposure and dialogue programmes as a means of training staff from government institutions involved in development cooperation to take action to promote self-help oriented poverty alleviation, are successful to the degree that the following conditions are met:

### **2.1 Main objective: poverty alleviation**

The main objective of the exposure and dialogue programme is participatory poverty alleviation under official development cooperation. This criterium is also a decisive prerequisite for winning over suitable self-help organizations in the South as partners for exposure and dialogue programmes and for development cooperation in general.

### **2.2 Congruence of objectives, selection of participants and spheres for learning**

Three factors are combined and focussed: the objectives of the exposure and dialogue programme, the selection of the participants from the North and the selection of spheres for experience and learning in the South.

#### **Objectives**

The learning objective can be of a **general** nature or dedicated to **specific**, sectoral, regional, institutional and/or instrumental or procedural questions and concrete **operational** objectives. Basically: the more strongly the exposure and dialogue programme is rooted in an operational context, the greater the emphasis on action-orientation in the training.

#### **Selection of participants**

The more general the expected results of the programme, the broader the spectrum for selection of participants. Conversely, the more specific the expected results, the more

important it is that the participants meet certain professional requirements and that the programme suits their professional needs; in addition, appropriate specific spheres for learning in the South must be found.

The general intra- and inter-institutional composition of the participants improves the basis for cooperation within and between institutions. Within the context of expected operational results, network building is an important condition for the success of exposure and dialogue programmes as an action-oriented training instrument.

### **Spheres of experience and learning**

The exposure and dialogue programme has to facilitate access to **innovative** experiences which are not (yet) available to the participants, but which are necessary and helpful realization for the of the programme objectives. These spheres of experience cover professional, personal, socio-cultural and political aspects. The selection of appropriate spheres of learning is one of the most important conditions for the success of an exposure and dialogue programme, alongside the selection of participants and the programme concept.

### **2.3 Active participation by the participants**

The participants must be prepared for active collaboration, particularly for independent preparation and active participation during the course of the programme and the evaluation. What is expected of the participants in this respect, e.g. participation in a preparatory or evaluation workshop, written output in the form of a lifestory or a report on the learning experiences, should be made clear in advance and form part of the invitation.

### **2.4 Joint responsibility**

The lead organization in the North and the partner organization in the South must agree on the objectives, expectations and methodology of the programme in question and prepare and evaluate it jointly.

### **2.5 Flexible design**

Exposure and dialogue programmes must be flexibly designed to take into consideration the expectations of the organizers, participants and partner organization

alike. Taking into account the respective circumstances and the situation in the field, the exposure and dialogue programmes should address the following aspects in a **well-balanced** approach:

- experience, reflection and conclusions
- personal encounter with the representatives of the target group
- dialogue and sharing in the group and with the partner.

They should allow an intensive learning experience in a relaxed atmosphere. The frequency of the programmes, the number and selection of participants, as well as the respective programme conceptualization, should be subject to strict standards and should be mainly oriented towards the operational needs of the institutions.

## **2.6 Conceptual evaluation, practical conclusions and follow-up**

The learning experience should be evaluated and be processed into conceptual results and conclusions for practical development cooperation. The continuity of the process should be secured, e.g. in the form of a follow-up workshop within an acceptable period of time after the EDP and/or a publication.

## **3. Overall methodological observations and assessment**

The results and the high level of acceptance from the participants and SEWA confirm the suitability of the GTZ/SEWA exposure and dialogue programme as an instrument for intensive and action-oriented learning through experience. This positive assessment, which was also underlined in the results of the evaluation of the four GTZ exposure and dialogue programmes on "Savings and Credit"<sup>13</sup>, is valid despite the need for the improvements to the instrument described above.

Exposure and dialogue programmes forge links between two groups of actors in development cooperation who are far apart from one another and - under normal circumstances - would not meet or cross paths in the field of development cooperation, even though they must get together if the concept of participatory poverty alleviation is to be realized in the practice of official development cooperation. The programmes enable the bridging of the gap between the actors in the South engaged in self-help activities and individual initiatives to improve their living conditions and the

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<sup>13</sup> cf. Evaluation report of GTZ, December 1992.

actors in the North in official development co-operation institutions who want to support such activities. The *exposure* is the means to achieve intense direct encounter from person to person. The *dialogue* is the means of exchange and processing of the experiences and insights gathered during the encounter, with regard to how to build the bridge in the practice of development cooperation.

### **The learning process is**

#### ***inductive***

it takes place in the environment of the real conditions of people who live in poverty and makes their experience the starting point;

#### ***participative***

it takes the central idea of self-help, namely the participation of the actors, and turns this into the basis for the subjective learning process of the participant;

#### ***innovative***

it seeks to link the knowledge and capabilities of the actors in the South with the personal knowledge and experience of the participants, and express them in the language of the promotion instruments of the North, i. e. translate them into concepts, instruments and procedures;

#### ***comprehensive***

it not only targets improved professionalism in the intra and inter-institutional context, but also extends to the personal attitude and development of the participant.

## **4. Recommendations**

Based on the results of the GTZ/SEWA exposure and dialogue programme, a list of recommendations can be formulated. These items touch on future cooperation between the GTZ and SEWA but also between the GTZ and other partners in the South, and on the use of the exposure method in connection with the training of leaders and decision-makers in the developing countries.

#### 4.1 Future cooperation between the GTZ and SEWA

The cooperation encompasses methodological, topical and professional aspects:

- In the interest of a broader application of the EDP, we appreciate the intention of the GTZ, to design, develop and test, together with SEWA, a type of programme for shorter exposure and dialogue programmes with a smaller number of participants or even for a single person, for example in connection with a business trip (about three to four days).
- Starting with the learning experiences mentioned in Chapter II, and bearing in mind the central training objective of the GTZ/SEWA exposure and dialogue programme - "Learning to understand participatory organizational processes" - there are numerous areas of learning that have not been adequately dealt with due to the limited time available, methodological weaknesses or other reasons, but which should be deepened in the context of continuous cooperation with SEWA and could, be tested as part of the new programme curriculum for shorter exposure programmes for example. These areas of learning include:
  - a deepening of sectoral aspects, e.g. the cooperative concept;
  - leadership training for the cadre leaders of the movement and for the salaried staff;
  - the relationship between goals (vision), realization strategies and organizational structure, including leadership, participation, and control mechanisms;
  - instruments for and conditions for the success of a strategy for political influence *"from below"*;
  - a comprehensive understanding of SEWA and movement and as a self-help promotion organization, and the interdependence of the fields of action (union and cooperative), the services and the levels (target groups, cadres, leaders);
  - the integration of a social movement like SEWA into the social process: deeper knowledge of the emergence and development of the movement, the services and organizational structure; an understanding of the learning

process which the members, the local leaders, the SEWA staff and leadership cadres go through.

#### **4.2 Cooperation with other self-help organizations**

We recommend, in view of the needs of government institutions involved in development cooperation, a step-by-step building-up of cooperation relations with innovative self-help organizations as permanent partners for action-oriented exposure training in areas of regional focus, for East Asia, the English and French-speaking parts of Africa and for Latin America over a period of three to four years. In the interest of an improved cost-benefit analysis, a representative of a potential partner organization could be invited to participate, as has been proposed in the case of the planned BMZ training programme with ORAP/Zimbabwe. In this manner, cooperation with other organizations can be built up in a more effective and time-saving manner and at a lower cost.

#### **4.3 Exposure training for leaders of the Third World within the framework of basic and advanced training measures**

Due in no small part to the positive results of the exposure and dialogue programme with regard to the motivation and training of employees from government organizations involved in development cooperation in the North, self-help organizations in the South are increasingly demanding the inclusion of decision-makers of the South in such programmes.

It is therefore recommended that SEWA's proposal to design an exposure and dialogue programme for members of the Indian government and administration be taken up, in an effort to strengthen the implementation of the government report entitled "*SHRAMSHAKTI*" and possibly that a programme be implemented in Germany as well. Such a project could be a chance to develop an exposure-type training programme in connection with leadership training for selected leaders from the South, to be held both locally and in Germany.

These steps would allow the continuous further development of a need-based training instrument and help reorient German development cooperation in a more sustainable and broad-based way towards poverty alleviation and participation through the motivation and qualified training of government actors in the South, in accordance with the recommendations of the German Parliament as passed on January 10, 1993.



## Chapter IV            The experience report (case study) as a learning instrument

In Chapter III, 1.3, the need for an appropriate personal "learning instrument" was stressed, it being important for the successful application of an exposure and dialogue programme. From the experience of the GTZ/SEWA exposure and dialogue programmes, and from the experiences of other exposure and dialogue programmes, three criteria can be derived to which the **learning instruments** should correspond in term of methodology:

- it must be in accordance with the objectives of self-help oriented poverty alleviation and participatory development cooperation;
- it must be helpful for the participants and accepted by them;
- it must be the means by which ideas for improving the promotion instruments and expanding and deepening cooperation with NGOs from the South are transmitted.

In Chapter IV, an attempt will be made with the following Case Study: "Learning from Experiences" to describe coherently what the author learnt from the GTZ/SEWA exposure and dialogue programme. To what extent this attempt has succeeded, and whether such a case study could be a suitable learning instrument, which might be developed into a work instrument, is left open for further discussion. In the experience of the author, the following four aspects are of importance:

1. It is a question of training, therefore it is, above all, about personal learning
  - therefore the case study is related to the **subjective** learning experience.
2. It is a question of self-help oriented poverty alleviation
  - the case study therefore begins with the main actors, the poor, and uses their self-help efforts as the basis for thinking about effective internal and external self-help **promotion** .
3. It is a question of structural development cooperation, i.e. cooperation geared towards removing of the root causes of poverty
  - therefore possible space for the creation of positive internal **framework conditions** for poverty alleviation and participation as well as the corresponding design of development cooperation are important objectives for the learning process.

4. It is a question of an action-oriented training
  - therefore the personal encounter with people who live in poverty is the core element for the **motivation** of the actors from the North; accordingly, the **lifestory** of the people, whom the participants from the North meet in the exposure, is the **core** of the experience report.

## **Case Study: Learning from Encounters and Experiences**

**Results of the GTZ Exposure and Dialogue Programme, in cooperation with SEWA,  
on the Organizational Process of Poor Women, India, November 1992**

by

**Karl Osner**

**In memory of Paniben. She passed away  
on June 11, 1993 in Mogri**

**Bonn, October 1993**

**"The notion of giving something a *name* is the vastest generative idea that was ever conceived"**

**Suzanne K. Langer**

**from "*Revolution from Within - A book of Self-Esteem*"  
by Gloria Steinem, p.19**

## Forward

The ten-day Exposure and Dialogue Programme organized by the German government organization GTZ together with the women's movement SEWA, took place in India in November 1992. This programme provided the German participants with the opportunity to observe at close hand and to experience the organizational process of poor self-employed women labourers. It was a learning experience for the 14 German participants, who are connected to government institutions like the BMZ, GTZ and KfW<sup>1</sup>, who learned about SEWA's strategy and structure from a different perspective: from **within** (the women's lives).

"SEWA" is an acronym for Self-Employed Women's Association, a trade union organization of self-employed and labourer women based in Ahmedabad, Gujarat. It has recruited close to 100,000 members to date. Most of the women are active in the informal economic sector. For the Indian national economy this implies the following: today 90% of the productive employment is generated from this sector. However, what interests us is: what percentage of this figure applies to women? The national statistics do not provide any conclusive answer, since the economic activity of the women in the Indian informal sector is not considered to be "productive" or real work. Their work is therefore not included. Ironically, numerous studies show that one third of the women in rural areas are the sole breadwinners of the family, while another third provide for at least 50% of the family income. This is true in spite of the fact that most of these women are economically and socially marginalized, illiterate, and disadvantaged. Tragically, they remain as invisible heroines: unrepresented, unrecognized and unaccounted for.

The author of this study was a participant in the Exposure and Dialogue Programme. The study is based on the encounters and dialogues with the SEWA members (organizers) and leaders and is the basis for self-evaluation, which is the programme's most important learning experience. As a concrete example, it allows third persons (outsiders) to examine how the results and learning methods can be assessed from the point of view of action-oriented institutions interested in exposure-training.

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<sup>1</sup> **BMZ:** Federal Ministry for Economic Cooperation and Development.  
**GTZ:** German government organization for Technical Cooperation.  
**KfW:** Bank for Reconstruction (Financial Cooperation).

The study follows the structure and flow of the Exposure and Dialogue Programme. It contains the following reports:

1. A lifestory of the 62-year-old tobacco labourer from Mogri named Paniben, resulting from the three-day exposure with her.  
**Objective:** To learn about the daily life and activities of a SEWA member, her work, experiences, problems, successes and failures.
2. The exposure at the Academy, SEWA's central education centre.  
**Objective:** To learn how the SEWA group leaders and organizers are trained (leadership training).
3. SEWA's strategy.  
**Objective:** To learn about SEWA, as an example of a self-help oriented organization of poor women, for poverty alleviation.
4. Preconditions for development cooperation with self-help organizations like SEWA.  
**Objective:** To pinpoint the expectations of the South which have to be considered in international bilateral development cooperation.

This study is part of the report evaluating the Exposure and Dialogue Programme for GTZ. The draft of the study was reviewed by SEWA during the follow-up workshop held in Germany in June 1993. Numerous hints to deepen certain concerns, like SEWA's overall strategy and human resource development, were provided by Dr. Ela Bhatt, Secretary-General of SEWA, and Namrata Bali, Head of the Academy.

### **The study as a learning instrument**

Aside from explaining the personal learning experience, the study aims to contribute to the development of instruments that render possible a systematic learning process with regard to participatory development cooperation for poverty alleviation in the South. Based on the exposure and dialogue programmes of the GTZ with SEWA, as well as on the experiences from other exposure and dialogue programmes, the following four expectations concerning results can be formulated. These in turn determine the appropriateness of the methodological approach.

1. Continuing education, i.e. the first concern is your own personal learning process.
  - that is why the study is based on the **subjective** learning experience
2. Poverty alleviation through self-help
  - to this end the study starts with the main actors, the poor, and it bases all reflections concerning effective internal and external self-help **promotion on their self-help efforts** .
3. Structural development cooperation, i.e. with the aim of removing the root causes of poverty.
  - important goals of the learning process include searching for possible areas of action to build up effective internal framework conditions for poverty alleviation and self-help, as well as the corresponding reconceptualisation of our development cooperation.
4. Action-oriented learning
  - the personal encounter with people who live in poverty is the basic element for the motivation of the actors from the North; accordingly, the life story of the people whom the actors from the North encounter forms the cornerstone of the case study.

## 1. Exposure to Paniben in Mogri

The head of the India Desk of GTZ, Cornelia Richter, the SEWA organizer responsible for the Kheda District, Jyotiben, and I were guests of a female tobacco worker named Paniben. We stayed in her humble abode, where we ate and slept with her for the following three days. Living with Paniben also entailed sharing in the household chores and field work. This meant following her routine: waking up at early hours and proceeding to the field. There we observed how the tobacco plants are laboriously cultivated and even tried it ourselves. We also had the opportunity to visit the head of the village, look around the tobacco factory, meet the members of the local SEWA savings club, and we went to the market with her. On one occasion my German exposure partner offered to cook the evening meal in Paniben's house, together with Jyotiben and myself. Paniben was truly taken by surprise and deeply touched: "Except for an occasional wedding, nobody has ever invited me to eat." After the hearty meal we relaxed and Paniben opened up spontaneously to us, recalling her childhood and the difficult years that followed thereafter: her lifestory.

Jyotiben turned out to be the best possible facilitator to accompany us, due to her special bond with Paniben. We later discovered that it was actually through Jyotiben's mother that Paniben came to know SEWA. Jyotiben expressed lovingly, with eyes full of care for the elderly woman: "She is my mother now."

After the long evening, Paniben serenaded us with a song she composed which has become the SEWA anthem:

*SEWA unionized the trade unions in Mogri on Monday  
 We assembled on Tuesday  
 We went to the factory owner and demanded the minimum wage on Wednesday  
 The factory owner forbade the workers to enter the factory on Thursday  
 We went to court on Friday  
 The court granted us our rights on Saturday  
 We had a day off and were happy on Sunday*

Towards the end of our stay, Paniben shared her thoughts with us: she believed that it was good that we had been able to visit her, not so much to hear her story, but to learn about SEWA's work. She herself longs to travel and meet other SEWA members.

Jyotiben also found the exposure to be an effective and useful visit: "Two visitors are just right, one is too few, three too many." Personally, she welcomed the chance to stay with Paniben: "Surely I have already been to Paniben's house many times in the past, but normally I arrive with others and we leave as soon as matters are discussed."



## **Paniben's lifestory**

### **Childhood, family, social and economic situation**

At 62, Paniben is a rural Indian worker who lives in Mogri (Kheda District), some three to four hours' ride by car from Ahmedabad, Gujarat. She lives in a small brick house that consists of one bedroom and a living room. This quaint village where Paniben has chosen to settle down in has 6,000 inhabitants, most of whom are rural farmer families. As one would expect, 90% of the population are Hindus. Paniben has been a widow for the past thirty years. She has a daughter and a brother who visits her two to three times a year.

Paniben's family was poor. Her mother told her that she had to beg from house to house to be able to buy the medicine for Paniben when she had fallen seriously ill during her early childhood.

Going to school was a source of serious tension between Paniben and her father. He would beat her to force her to go to school: "After four days I went to school in order to avoid being beaten again." She attended school up to the 5th grade. "When I only reached 11th place in the class ranking I was beaten again. Then I decided not to go back to school any more, because I no longer believed in myself. From then on, since I was 12 years old, I worked in the tobacco factory or in the fields as a labourer."

Paniben has pleasant memories of her husband: "He was good to me" she recalls, intimating that it was from him that she inherited the house she currently lives in. The couple was blessed with two children. The daughter was the firstborn. Work, however, interfered heavily with motherhood. Paniben continued to work in the fields soon after giving birth to the child. "I took her with me to the fields. But when she cried I was not allowed to work in the fields any longer. My son died at the age of three, and three years later my husband died as well. That's when my relatives wanted to throw me out of the house. With the help of the head of the village I prevented that."

After her husband's death Paniben did not remarry, for the sake of her daughter. Due to her cast tradition which allows a widow only to marry a widower, she feared that her child would suffer under a stepfather who might give preference to his own children. "But my daughter has never thanked me for this. She doesn't look after me, even though I managed a good marriage for her. When I got seriously ill and was

confined in the hospital, she didn't even visit me because I could not give her money for the ticket, even though she lives in good circumstances. Now, I no longer go to visit her."

Paniben works in the fields whenever work is available. The work is seasonal. She cultivates the tobacco plants eight hours a day, from 8:00 a.m. to 12:00 noon and from 2:00 p.m. to 6:00 p.m. The laborious task of taking care of the tobacco plants requires that the worker be in a stooped position, exposed to heat and other weather conditions. Her job is to remove the excess shoots and leaves, a task that dirties hands and clothes alike on account of the sticky substance that the plant excretes which is difficult to wash off. For this reason, soap and working clothes are a very relevant cost factor to Paniben. She estimates that her total work amounts to an average of two days' work per week during the six-month season. The hourly wage is 15Rs, which amounts to 120Rs a day. She calculates that her earnings for the week during the six-month season come to 240Rs.

Paniben is dependent on the landowner to giving her work each day. She has no savings nor right to employment: "If I get ill, I must take out a loan on my house or sell my pots and pans." At her advanced age, she has no retirement pension to look forward to, since workers in the informal sector are not covered by any kind of social security or pension schemes. At the moment Paniben is in need of a new set of dentures, for which she lacks the money (300Rs).

In an effort to ameliorate the situation and improve her finances, Paniben thought of raising vegetables in a small way, like many other SEWA members in town are doing. For this business venture, she needs to take out a loan of 1,000Rs from the SEWA Bank. It would be the first initiative of its kind by a SEWA member in Mogri.

### **Paniben - SEWA member and leader**

It was around 1985 that Paniben first came to know SEWA. Jyotiben's mother was working with SEWA at the time and visited Mogri regularly to inspect the working conditions of the women in the tobacco factory. Paniben: "At first I avoided Jyotiben's mother, because at the time she was a forewoman in the factory. I was afraid of what the factory owner would say if he saw us together. Later on I got permission from him

to attend one of the SEWA training courses. I told him afterwards that I had learned the alphabet. When he found out that I had been responsible for organizing a big meeting of 3000 tobacco workers in 1988 he forbade me to enter the factory, which he was not allowed to do under the law. SEWA brought legal action against the factory owner and eventually we won the case." She continues: "During the court hearing I was no longer afraid, since I was convinced that we would win."

Paniben's strong personal bond to SEWA is due to the fact that the SEWA organizers visited her when she was seriously ill. The SEWA people were the only ones who looked after her then. "Nobody from my family even came to bring me food. Jyotiben's mother came everyday. It was only thanks to them that I survived. I owe SEWA my life and so now I live for SEWA."

Paniben continues the work Jyotiben's mother started. To date the membership in Mogri has grown to 200, of which 125 are Harijans (untouchables). Within the village one can find several visible signs of SEWA's presence: a trade union of women tobacco workers with 180 members, a health centre and a savings club. The trade union is fighting for a minimum wage of 22Rs per hour. So far the struggle has resulted in an increase in the wages of the factory workers from 6Rs to the present rate of 12Rs per hour.

In the meantime, whenever she has no work or in the evenings after the work is done for the day, Paniben focuses her attention and efforts on the SEWA savings club (currently with 52 members). Their monthly savings rate amounts to 10Rs, which is deposited into the SEWA Bank earning 6% annual interest. The dream of the women is to set up a day-care centre. Paniben: "We need our own day-care centre because the existing kindergarten is not made for us: it is only open from 11:00 a.m. to 3:00 p.m. That does not correspond to our working hours in the field and in the factory from 8 til 12 a.m. and from 2 til 6 p.m. How are the women supposed to care for their children? I have offered the village head one of the two rooms in my house for starters."

An interview with the village headman reveals that the women have already taken the first steps towards making their dream a reality. They have made their intentions known to the local authorities. The next step was to raise the necessary capital, in order to have a concrete starting point. Calculations show that they need 2,000Rs for the furnishing and toys. The result of a long dialogue between the women and the village head was his offer of 2,000Rs of his own money in order to show his personal

interest in the project. The day-care centre will improve the women's chances of obtaining regular jobs and consequently improve their income. More importantly, as Paniben concluded: "We have peace in our mind."

As a member of the Executive Committee, the governing body of SEWA, Paniben travels once a month to Ahmedabad to participate in the monthly meeting. One item on the agenda is of special interest to her: SEWA's plan to set up a social security system that will provide health care packages and retirement benefits for the workers. It is a plan of vital importance to the SEWA members, all self-employed women and women workers without employment contracts.

Paniben has a clear idea about the criteria she feels the local leaders and organizers of SEWA should fulfil: "They must be sensitive to the other women's needs, they should have no fear of others and have the will to work hard." What is the source of SEWA's strength? Paniben's spontaneous answer: "When working women come together, then the strength comes."

## **2. Exposure at the academy, SEWA's education centre**

The exposure is comprised essentially of the two-day basic course for women who organize the SEWA groups, a task Paniben herself first undertook many years ago. The subject of the course is leadership development and cadre-building for the movement. The aim of the leadership training is to impart to the women the feeling that they are not alone and are part of a broader movement. It is built on the women's own life-experiences and comprises a continuous self-evaluation which reflects how the women see themselves. All the women are illiterate. Of the permanently employed SEWA staff, 80% were recruited from the local leaders and only 20% were outsiders belonging to the middle and upper classes. At the end of the course, the participants receive a certificate. Namrata Bali, the SEWA moderator of the course, says: "The women don't know what school is. We give them a certificate because it gives them a sense of pride to know that they have taken part in the educational system."

My decision to have an exposure at the SEWA Academy is rooted in the idea of learning about SEWA's concept of education and practice by participating in a basic course. Such a course would probably best reflect SEWA's "philosophy", training methods and innovations, including the way to work with and mobilize the women's natural abilities.

## **Becoming visible: prayer, introduction and self-expression**

After prayers and songs, Namrata Bali - the moderator of the two-day course - requests the forty women present to come forward one by one and introduce themselves, using the microphone, giving their names, background, and occupation. This introductory round is recorded on videotape.

The moderator then explains to the women the purpose of the round and the reason behind the given format: "We want to know who we are. When people meet us they don't ask us for our names. Our name is of no meaning to them. We want to have our own identity." The women understand what it is all about. Although each is bestowed with a name, it is of little consequence, since they are not commonly called by their names. They are referred to as "the daughter (or sister, or granddaughter, or wife) of ..." - always in relation to another person, a man. It is not only that their work is not reflected in any statistics, but the individual and unique personalities of the women also remain completely hidden: "Invisible", as SEWA puts it. Namrata continues: "Therefore, we must give ourselves a name, nobody should degrade us." Furthermore, "When we meet each other, we can learn to know which and how many activities we carry out." Sheets of paper and crayons are then distributed to the women and they are given their homework instructions: to draw their homes and their environment.

### **"SEWA" and its meaning**

The discussions turn towards the activities of the women. As the exchange is carried on between the moderator and the women, the word self-employed is introduced. What does it mean? One of the women answers: "Somebody who is employed on her own." The cigarette roller describes her job to the group, followed by others. "SEWA", the name of the organization for self-employed women, is now introduced. What does it stand for, other than being an acronym for a women's organization? Who and what does it support and struggle for? Namrata Bali: "Let us spell S-E-W-A:

- \* "S" and "E" stand for Self-Employed. We speak about poor women workers who use their hands and feet to work because they don't have any other means. We live by labour, the work of our hands.

- \* "W" stands for Women. We are different from many other women. We are mothers like they are, but we are working women. We are, like other men and women, self-employed, but we are among the poorest.
- \* "A" stands for Association and means that we are a part of a solidarity movement. We are organized. We are a women's movement. We have a goal."

Namrata Bali continues: "But SEWA has yet another meaning. It means (in Hindi) to serve: a God, the family, and everyone else, without being paid for the service. That is the concept of SEWA - the organization that wants to support the women."

### **The women's economic status**

A chart showing the ILO statistics explains the general employment situation. Namrata Bali: "55% of the workers are women, their share of the income is only 10%, and only 1% of the means of production belongs to women. That means that we women work more and earn less!" Glancing at the chart, she fires up the spirits of the women present: "We can see for ourselves that our work does not appear, it is invisible to the whole community. Therefore, as I told you, our work is not included in any of the statistics. This leads people to believe that we have nothing to do and a lot of time on our hands. Nobody values our work and nobody helps us. It is up to us to make our work known and fight for its appreciation. We must earn our own money. One can only make policies with those who raise their voices." The meeting ends with the SEWA anthem.

### **Thinking and expressing**

When the group meets again the next day, the session begins with a review of the previous day's lesson. The homework is brought out and displayed on the blackboard. One by one, the women explain their drawings, some fearfully, some shy, and others eager. One woman shares: "I had a discussion with my husband. He asked me what we women do when we meet. I said to him that when I earn my own money I want to own a house, which is to be registered under my name. My husband objected. I told him 'then you must respect me' and he said 'Do you want to create problems?' 'No' I said, and talked to him nicely!"

It is Namrata's turn to comment on the drawings of the women in detail. "We women have a lot of patience. Sometimes we are under stress. We don't think about our own future. If we want to become leaders we will have to think - to think 'big' - but keep our feet on the ground. That's why we think 'positive' and 'productive'." Shifting her attention momentarily to the foreign visitors, Namrata Bali explains the objectives of the dialogue-oriented form of learning: "The exercising the memory, observing and understanding the environment, understanding the SEWA vision." She adds: "When the women draw 'water' they may need water. When they draw a 'doctor' they may need medical care. When they draw a 'teacher' they might learn something." She repeats this to the women and poses the question: "What did you feel the first time your hand held a crayon?" One woman revealed: "I was trembling." Namrata Bali answers: "Drawings reflect our thoughts. Beautiful drawings are products of good thoughts. None of your drawings show violence." One of the women has drawn a knife - as a tool to cut vegetables. Says Namrata Bali to the visitors: "A knife could also mean 'weapon', but up to now that has never happened in the drawings."

### **Lessons from Gandhi's life**

This is the cue to talk about Gandhi's basic principle of non-violence and his importance to the SEWA movement. Namrata Bali: "What can we learn from Gandhi's lifestory? He teaches us:

- to tell the truth
- to be self-reliant
- to be non-violent
- to believe in human beings
- to be simple in our habits.

Our clothing - we call it Khadj - also belongs to our habits. But Khadj is not only a cloth, it is also an idea, a thought. It is made of cotton, simple and pure. It also indicates essential values of our movement! Cotton grows in the fields. Who works in the fields? We, the women. Who peels the cotton pods? It is our job. Who spins the yarn? We, the women. All this is done manually." Namrata Bali ends with: "By doing, we are. Through our work we are joined with so many women of our own kind."

The women start to sing: "Gandhi is our leader. We will not fall, because Gandhi is our leader. He is like an anchor in the water. Even during storms, if there are problems we will remain standing." Namrata Bali: "If the water moves we will have to be strong. For this we must build strong linkages among the members, among the group leaders and in the Executive Committee. Therefore we need more and more women who will take the movement further and further." She refers again to the drawings and underlines: "We should trust our thoughts." A midwife says: "A group leader must think, why should a midwife not be able to think as well as a doctor?"

### **The qualities of a good leader**

The video recording of the first round of introductions the day before is shown, recapturing the idea of "visibility" and making ones self 'visible'. Says Namrata Bali: "It is good to see for ourselves the image we project to others, how we stand and speak. Group leaders should know how they are perceived by the members, the head of the village, the factory owner or whoever else sees and perceives them." To stress the importance of identity: "When we are called by our name, then that means that we are not just anyone." The women are asked: "How do you see yourselves? Do you think that you were able to present yourself as you are? The women react: "Next time I will...", "I should have spoken more slowly," "I was nervous," and "I liked it very much."

When the film clip ends, the moderator explains: "Now we will watch another video. It is the lifestory of a leader who, like you now, started four years ago to organize the women." The video transports the women into the working day of the protagonist, describing the process that she went through. Today, this woman is a member of the executive committee of a trade union as well as a bank supervisor. Namrata Bali closes the session with: "We can learn from this woman how a leader behaves and speaks. It may take you three to four years to reach this point. But you can see what can be attained and what this woman has achieved is possible." In their talk the women analyze what they noticed about the protagonist in the video and what might be the good qualities of a group leader. The following list is drawn up:



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

### **Making 'visible' a vision**

The introduction round with names, the drawings and the video are tools that facilitate the practical implementation of SEWA's vision of becoming visible and helping the women to be visible as well. It is an approach that helps the women transcend the limitations of illiteracy and is easily practised.

The video is used as an instrument to make public the situation, deplorable conditions and problems of self-employed women, making them visible. This is reflected in the film of Lilaben, the SEWA video producer. She has also made a film about the conditions of the vegetable vendors, which has caught the attention of many Indians: "When I came into contact with SEWA in 1976, I was a vegetable vendor. I had no idea what electricity was. I learned English from the words on the machines." Another video production colleague adds: "My first assignment was to film a video about one of the gatherings. I did not understand anything. Ela Bhatt encouraged me: 'As long as you don't try, you will not learn.' We learn by doing. Today we sell our productions, the SEWA videos, a project which has become financially sustainable."

Later, in connection with the topic about the work being done with the **Shramshakti** government report about the self-employed women and women in the informal sector, other videos are shown, depicting the situation of the cigarette producers, the health situation of the Calcutta women, the group of women that organizes the transport of sand with the use of donkeys, in order to provide visual information for the representatives of the Commission on Science, Politics and Administration about the conditions of the various groups of women belonging to the informal sector.

### 3. SEWA's strategy

*"We get our strength from the poor"*

- Reema Nanavaty, SEWA

Both exposures to Paniben and the Academy were the basis for a dialogue and exchange of insights with the SEWA leaders about the overall strategy of their organization. The organizational process of the women in the trade unions and cooperatives, and the in-house services offered to the members, such as advice, education, credit, kindergartens, health care centres or legal counselling (mostly on labour rights) are integral components of the strategy. These elements serve to anchor SEWA's assistance in the problems, needs and issues concerning the women, as well in self-help initiatives by the members. "Organizing and struggle," this is the source of SEWA's strength.

#### **Struggle for rights - political action**

The legally guaranteed minimum wage is often denied for rural labourers like Paniben, the cigarette rollers, seamstresses, and head-load carriers. Not only are their rights withheld, but they are also denied access to income and markets: the vegetable vendors are driven away from the market place, and are thus unable to sell their products. The women's goods and stalls are confiscated if they do not have bribe money for the policemen or if they refuse to grant them sexual favours. Other deplorable conditions exist, e.g. the seamstresses are denied low-cost industrial electricity. The cigarette rollers complain that their health is endangered due to the tobacco dust in the factory.

This is the context within which the women have had to struggle for their rights - infringement of the law, arbitrary police behaviour and apathy on the part of the authorities and enterprise owners. The women have used various approaches: meetings, strikes, collective bargaining agreements, internal factory agreements, wage contracts, applications for business permits, dialogue, delegations, complaints to the authorities. With the help of some lawyers, who seemed to be the only ones willing to help at times, they embarked on the difficult path to the courts.

The granting and enforcement of their rights helps women like Paniben on a long-term basis. But it is not the end of the struggle. It is a big step, considering their disadvantaged economic situation and lack of political power. At the moment, only immediate concerns of SEWA members can be solved. Therefore, SEWA's strategy

aims at solving the problem at the political level and is directed towards finding a long-lasting solution to the problem for all women.

This strategy is aimed at shaping a framework to promote legal protection for all the self-employed women, in order to create conditions in which their fundamental rights are respected. Only in this manner can sustainable economic livelihoods for many be made possible and the personal integrity of the women be protected and ensured. A policy is therefore needed which promotes economic activity, development and a minimum wage among a marginalized but nevertheless significant group of people in terms of numbers and economic potential.

To influence and create such a policy, SEWA starts from concrete situations and problems: e.g. (1) obtaining official approval from all state authorities to gather waste paper; by doing so, the existence of the waste paper gatherers is secured. (2) establishing a tri-partite commission composed of the Labour Ministry, SEWA and representatives from the head-load carriers or seamstresses as a prerequisite for the conclusion of collective bargaining agreements. SEWA's strategy of struggle also addresses the amendment of the labour law such that it categorically stipulates that the presently marginalized women's sectors, e.g. rural labourers, seamstresses, cigarette rollers and carriers, are covered by the minimum wage laws. Moreover, it includes getting workers' personal documents issued directly by the proper authorities, not by the employer, as is the normal practice. In addition, it covers political action to obtain legal permits from the proper authorities for fixed market places, to secure business licences, to legalize the position of tradeswomen by corresponding administrative acts and even to provide leverage for influencing town planning (e.g. the inclusion and placement of these "informal sectors" in the plans for market places).

The results of SEWA's strategy for policy transformation have found their way into the 1988 report, *Shramshakti*, made by the National Commission of the Indian government, on the self-employed women and the women labourers in the informal sector. This is the first such report since the 1929 report on industrial workers from the Royal (British) Commission. It was implemented under the auspices of the Indian Finance Ministry. The position of Chairperson of the Commission was held by the founder and leader of SEWA, Dr. Ela Bhatt, a former member of the Upper House. The struggle just to set up the Commission took seven years!

#### 4. The necessary preconditions for development cooperation with self-help organizations like SEWA

The explanation of SEWA's strategy within the Indian context is followed by initial reflections on the design of development cooperation with governmental organizations in the North like the GTZ, KfW and the BMZ, from the viewpoint of a self-help organization in the South. Says Renana Jhabvala: "This is almost an entirely new dimension for us. We can perhaps introduce the experience we have had in India with the **Shramshakti** report into development cooperation with the North. We can give the projects a broader political impact if we place them in the context of development cooperation at the government level and use them as levers."

Dr. Ela Bhatt and Renana Jhabvala comment on the preconditions for cooperation. The dialogue regarding SEWA's position with the participants from government institutions in the North will continue.

#### SEWA's position

Ela Bhatt: "We have developed a concept for our work, the basic elements can be summarized in the following points:

1. We want to strengthen the self-esteem of each woman and to build a politically influential movement.
2. We follow a decentralized approach as far as the decision mechanisms and resource allocation are concerned. How can women be enabled to make their own decisions and to practise self-control? How can our services reach the members?
3. We set up alternative, supportive, development services, such as the SEWA Bank and the social security system. We follow an approach "from below".
4. Our work is participatory. It is self-help oriented. This makes us accountable to the people.

5. We fight poverty by providing sustainable employment. It is not welfare that we need, but a government policy which includes labour-intensive employment as an integral component of growth policy.
6. We follow a holistic approach to development, which embraces the needs of the members and is compatible with their work.
7. We pursue the vision of a more humane society. This is possible if one knows oneself. We want to remain "small" and, at the same time, be able to build an influential social movement.

These are the elements of our concept, some of which are also to be found in the **Shramshakti** report. These key issues are: poverty, women, self-employment, self-help and self-reliance."

Ela Bhatt continues: "The elaboration of the National Report **Shramshakti** was an important learning process for all of us. It was an overwhelming experience. We were exposed to the women in their own living and work places and learned from their mouths what they had to say. Our findings can be summarized in four points:

1. The women's situation is unstable and vulnerable.
2. Poor women are more forward-looking, more preserving and better fighters.
3. They are very aware and are more prepared to take action themselves.
4. They are able to absorb assistance and use it."

Renana Jhabvala adds: "Two things are missing from Indian development policy: it lacks sufficient focus on the poor and on participation. The poor should be the central focus of such policy. This requires both practical and conceptual efforts." Ela Bhatt notes: "This is our concept. If the government organizations of the North agree, we can cooperate, then you are our partners." Renana Jhabvala: "We hope you are our allies."

Ela Bhatt concludes the exposure and dialogue programme by saying: "**Reconciliation** (between North and South)? No. But **Integration** - perhaps one day. The exposure and dialogue programme is a means for development cooperation with organizations in the North and to build up, in a long process, the necessary trust to make such cooperation successful."

## **APPENDICES**

## Appendix 1

### List of participants in the GTZ/SEWA Exposure and Dialogue Programme

*"Participatory Organisational processes of poor Women"*

November 22-29, 1992, Ahmedabad, India

1. Mrs. Heike Backofen-Warnecke  
BMZ, Dept. 220  
(Poverty Alleviation)
2. Mrs. Helene Beitzel  
BMZ, Dept. 300  
(Personnel matters, Training)
3. Dr. Renée Chao-Béroff  
Centre International de Développement Rural  
(Consultant for small credits, village savings banks)
4. Dr. Agnes Gerold  
GTZ, OE 4043  
(Micro-enterprise promotion)
5. Mrs. Gisela Hammerschmidt  
BMZ, Dept. 222  
(Promotion of women)
6. Dr. Gisela Hayfa  
GTZ, STL 07  
(Poverty eradication, socio-cultural competence, promotion of women)
7. Dr. Alexander Muser  
BMZ, Dept. 101  
(India)
8. Mr. Ewald Neubauer  
GTZ, OE 6013  
(Staff development and training)

9. Mrs. Cornelia Richter  
GTZ, AL 2030  
(South Asia II)
  10. Mr. Söhnke Schmidt  
GTZ, OE 4010  
(Economic and social policies; law and administration)
  11. Dr. H. Sommer  
KfW, L II c/2  
(Ivory Coast, Guinea, Guinea-Bissau, Cape Verde, Liberia, Mano River Union, Sierra Leone)
  12. Dr. Rolf Sülzer  
GTZ, AL 4030  
(Organizational and management consultancy of government and public executing agencies and self-help groups)
  13. Mr. Uttam Dhakwa  
GTZ, (Small Farmers Development Programme, Nepal)
  14. Mrs. Margarete Wenzel-Weckmann  
BMZ, Dept. 320  
(Development policy cooperation with the churches)
- 

Organization:

15. Dr. Gudrun Kochendörfer-Lucius  
GTZ, STS 07  
(Build-up and cooperation with NGOs)
16. Mr. Karl Osner  
Mdg. a.D.  
Association for the Promotion of North-South Dialogue



## **Appendix 2**

### **GTZ-SEWA Exposure and Dialogue Programme**

Synoptic report of the most important points resulting  
from the questionnaires filled out by the participants.  
The sequence of the answers corresponds to that of the questions.

Marion Winkelmann-Brunner

Berlin, April 1993

## Questionnaire

### A Insights, experiences and effects

1. What were the **most important lessons** for you from the exposure and dialogue programme? What was new to you?
2. What were your **most important personal experiences** from the exposure and dialogue programme?
3. In your opinion, what were the **most important conclusions** concerning the design of official development cooperation?
4. What are your plans and ideas with regard to **putting into practice, in your professional capacity** what you have experienced?

### B. Evaluation

5. What were the **weakest points** of the exposure and dialogue programme?
6. What were the three **strongest points** of the exposure and dialogue programme?
7. How do you assess the **participation of SEWA** in the programme?
8. How do you appraise the **conceptualization** of the programme
  - a. in terms of **content**
  - b. in terms of **methodology** with emphasis on
    - (1) Exposure
    - (2) Reflection
    - (3) Dialogue
9. How do you rate the **duration** of the programme?
10. How do you rate the **preparation**, e.g. the preparatory meeting?
11. Your proposals for a **Follow-Up** with suggestions for goals and design.
12. Your **recommendations** for the implementation of future exposure and dialogue programmes.
13. **Overall assessment**, any other proposals or recommendations.

**Backofen-Warnecke**

- A.
1. SEWA as a movement and organization; significance of joining together and leadership personalities.
  2. Mental balance and fighting spirit of the women; heterogeneous group composition.
  3. In connection with government development cooperation: strengthening policy dialogue, supporting the self-help initiatives of the poor.
  4. Promotion of self-help projects and organizations; support for SEWA by building up networks.
- B.
5. Too little time: to process impressions and for joint discussions during the reflection stage.
  6. Direct contact with the women; group composition; cultural event as an "ice breaker".
  7. Good preparation and supervision; possible limitations on SEWA's own work during the programme.
  8. (a) excellent
  9. (b) (1) partly positive (the combination of both parts), partly negative (the interview character of part 1); (2) too short; (3) -.
  10. Too short, esp. reflection and dialogue.

**Beitzel**

- A.
1. Population growth as a problem; necessity of defining poverty in the partner country.
  2. Contact with people, discussion with the poor, doing without comfort.
  3. -
  4. -
- B.
5. Too short, too little dialogue among participants, more information necessary beforehand.
  6. Great variety, living with the people.
  7. High level of commitment, very good organization and supervision.
  8. (a) very good  
(b) (1) too long; no new information through lifestory; (2) too short; no contact to the groups in the urban area; (3) interesting; unclear conclusions
  9. Too short.
  10. More intensive preparation on culture.
  11. Useful.
  12. Programme as training for BMZ.
  13. Positive and interesting experience.

10. Too little information about the programme; no intensive getting-to-know the participants; SEWA film was interesting.
11. Regular contact with SEWA, support for expansion and network building.
12. Heterogeneity of participants; presence of everyone throughout the entire programme.  
The variety of participants from the North, not just those who are directly involved in poverty alleviation through self-help

**Dr. Chao-Béroff**

- A.
1. SEWA as a movement links promotion of the individual with changes in framework conditions.
  2. Sharing for a short time life and hopes of a village woman despite the obstacles of different cultures etc.
  3. Adaptation of the instruments, possibly the involvement of an intermediary organization between NGO and bilateral development cooperation.
  4. Training of an African woman at SEWA; possible cooperation on research work.

**Dr. Gerold**

- A.
1. Completing knowledge of SEWA as a union and the cooperatives.
  2. Living conditions of the women.
  3. Government development cooperation as a reaction to demand from independent NGOs.
  4. Integration of NGOs in technical cooperation in the sphere of micro-enterprise promotion.

- B.
5. Homogeneity of the participants makes it hard to see other logic; no intensive encounter between "urban group" and SEWA members.
  6. Very good organization and logistics; good timetable; good choice of partner.
  7. SEWA is a strong partner for conceptualization and conversion; partly insufficient top-down communication.
  8. (a) see 1  
(b) (1) good; (2) too short, no interaction between urban and rural groups; (3) instead of dialogue, presentation by SEWA itself and evaluation by the participants.
  9. Just right.
  10. -
  11. Follow-up in small groups, theme: future cooperation with SEWA, promotion of similar processes in other spheres.
  12. Further implementation with participants from GOs and NGOs from the North and South; goal: personal training, not project identification; if possible programmes with small, flexible groups.
  13. see 12
- B.
5. No time for group dynamics; no influence on the formation of the small groups; emphasis on organization instead of people.
  6. Contact with target group, preparation and supervision of the programme by SEWA.
  7. Very good, limit number of programmes on account of high cost for SEWA.
  8. (a) cf. 5; thematic reference not strictly followed.  
(b) (1) better similar questions in parts 1 and 2; (2) very little structure, very little communication between groups; (3) good.
  9. Too short, more time to get to know the local context.
  10. Very little specific facts, too many and too heterogenous participants.
  11. Not necessary.
  12. Smaller number and more homogeneous participants, objective: lower cost for the NGO.
  13. Programmes as preparation for the German experts (in small groups, focus: transfer of information, not emotion).

**Hammerschmidt**

- A.
1. Exchange with colleagues; importance of the support of organizations with grassroots connections.
  2. Friendliness and openness of the women towards "rich" people; a certain embarrassment as a German.
  3. The importance of the support of women's projects; integration of the promotion of women and esp. institutional promotion.
  4. Integrating the experiences into a planned research project.
- B.
5. Programme too full; no possibility to decide whether rural or urban group; no getting to know the other participants before departure.
  6. Days with poor women; group itself; composition of the group (different organizations).
  7. Very good; dealing with the requirements of visitors despite the burden of SEWA's daily work.
  8. (a) Positive through contact with the women.  
(b) (1) sufficient; (2) too little; (3) not clear enough; no discussion of negative points.
  9. Just right; fatigue after end of programme.
  10. Too short; no personalized getting-to-know the participants.
  11. Practical; selection of participants without experience in developing countries.
  12. See 11; more time needed for reflection.
  13. See 1-12.

**Dr. Hayfa**

- A.
1. NGO as a movement; political dimension of development cooperation; cooperation SEWA-government.
  2. Commitment of staff and members encouraging; concern about living conditions; respect for industriousness.
  3. "Politization" of technical cooperation necessary; cooperation with NGOs an important instrument; replicability of SEWA cooperation?
  4. Continuing the dialogue with SEWA beyond the concrete cooperation on projects.
- B.
5. No new insights through exposure part 1; differences between the participants; too little dialogue about SEWA's developmental process.
  6. Exposure and organization very good; good organization and moderation of programme.
  7. Autonomous shaping of the programme by SEWA.
  8. (a) Convincing conveyance of the topic.  
(b) (1) part 1 too long; (2) adequate; (3) too short.
  9. Just right.
  10. Adequate.
  11. Meeting between participants and SEWA a good idea; problem-oriented discussion.
  12. Careful selection of participants; orientation towards dialogue; no routine training programme.
  13. -

**Dr. Kochendörfer-Lucius**

- A.
1. Content-wise: importance of leadership development; method-wise: strict, clearly defined selection of participants.
  2. Courage and consistency of the women; high demands of the programme on the participants (self-discovery)
  3. See 1; importance of framework conditions at micro-level; dialogue between GO and NGO in the South, cooperation with SEWA.
  4. EDP as an instrument to spread innovations in institutions of development cooperation.
- B.
5. Large discrepancies between participants, therefore partial discontent; one person necessary for organizational problems in the field.
  6. Identification of SEWA with the programme; achieving concrete results with participants (projects, motivation, insights).
  7. Acceptance of responsibility for the programme by SEWA; political framework of cooperation became clear.
  8. (a) Shaping the exposure in the organization: less, better, selective. (b) (1) see a); (2) too short for rural group, too long for urban group; (3) too short for some participants, too long for others.
  9. Just right.
  10. Motivation of SEWA for the preparation of the programme.
  11. Adequate.
  12. Development of different types of programmes; programme like the one with SEWA not a mass product.
  13. Inclusion of younger participants and participants from the South.

**Dr. Muser**

- A.
1. Insight into well-functioning NGO; opportunity to get to know a project/partner well.
  2. Openness of target group and management; group composition: BMZ, GTZ, KfW.
  3. Careful spreading of SEWA's approach makes sense; for inter-governmental financial cooperation intermediate organization necessary.
  4. Broadening of conclusions in dialogue with Indian partners (government, development banks, etc.).
- B.
5. No time for one's own reflection; lack of general information on the country; no influence on exposure, part 1.
  6. Exposure, part 2; questioning about preferences of participants; discussion in small group; insight into SEWA bank.
  7. High commitment and readiness for self-criticism.
  8. (a) Part 1: nothing new; part 2 successful. (b) (1) part 1 too long; part 2 too short; (2) in small groups too short; (3) in small groups helpful, less so in the plenary.
  9. All in all correct, cf. 8.
  10. Good and sufficient.
  11. Continuous brief information on SEWA desirable; work in topic-oriented small groups at follow-up meeting.
  12. With exemplary partners; oriented towards finding projects; heterogeneous make-up of groups (North and South).
  13. Overall positive; replament of lifestories through description of organization; exchange of experiences for South NGO.

**Dr. Sommer**

- A.
1. Participating in the daily life of the people; getting to know an efficient NGO; exchange with colleagues.
  2. Concrete experience of poverty and development; importance of cultural factors for processes of development.
  3. Dominance of material needs in the target group? Role of conflicts and South-North values in our work?
  4. More stress on selecting appropriate partners; integrating women in project work.
- B.
5. Time for programme too short, esp. exposure part; dialogue in the plenary not successful.
  6. Exposure in the village; talks with SEWA staff members and within the group.
  7. SEWA's high degree of commitment; possible hindrance of SEWA's real work through groups of visitors.
  8. (a) Programme accentuates central topics of development policy  
(b) (1) too short; (2) -; (3) -.
  9. See 8 (b).
  10. Lack of general country information in the preparation and assessments of the Indian public on SEWA.
  11. Evaluation of questionnaire; discussion at follow-up.
  12. Programme useful; desirable as a fixed part of training; maybe also individual exposure visits.
  13. See 12; take into account burdens on SEWA.

**Osner**

- A.
1. SEWA's ability to shape policy 'from below'; combination of vision, self-help, participation and promotion.
  2. Exposure group as human and creative dialogue unit; motivation for continuing work for participatory poverty alleviation.
  3. Suitability of EDP for training; building cooperative relations; dialogue on development policy at government level.
  4. Qualitative improvement and differentiation of EDP for the needs of institutions and their staff.
- B.
5. Exposure in organization; reflection and dialogue only partially successful; SEWA's development process not clear enough.
  6. Meeting of South experience and North know-how; transformation of daily work into systematic training.
  7. Full adoption of the objectives by SEWA; obligation for the future for the German side.
  8. (a) Right way; more open programme conception; more participation.  
(1) develop for the urban area; (2) needs more time and more conducive framework; (3) more time; extraction of central points for deepening; also dialogue among German participants.
  9. Just right. Longer programme not good for SEWA and participants.



10. Too much integrated in daily work routine.
11. Continuation of the dialogue between SEWA and participants on shaping policy (from below and through governmental development cooperation).
12. Cf. 11 and 13.  
Programme in the field as part of a comprehensive process; further development of central elements: small group, reflection, dialogue.

### **Mr. Neubauer**

- A.
1. Own reaction to living conditions of the poor; work-style of a SHO; importance of promotion of women and poverty orientation.
  2. Concrete picture of poverty; securing existence through participation in the programme; optimism of SEWA staff.
  3. Support for NGOs through development cooperation; sustainability through participation of the poor in programmes.
  4. Exposure programmes as training for ex-pats in their country of work.
- B.
5. No constituting of groups; lack of preparation on culture; no dialogue with SEWA.
  6. Organization by SEWA; learning from colleagues in the small group.
  7. High level of commitment; SEWA's expectations not clear.
  8. (a) Programme allows an understanding for the topic to be developed.  
(1) overall balanced; necessity of lifestories questionable; (2) stronger methodical structuring and moderating; (3)-.
  9. Just right.

### **Wenzel-Weckmann**

- A.
1. Reaction of an NGO to the need of individuals; time in the field to get to know the situation intensively.
  2. Completing the picture of the situation in the South and possible solutions.
  3. Cooperation with South NGO indispensable for sustainability and poverty orientation; more flexible design of the instruments.
  4. Important basis information for own work; integration in current projects.
- B.
5. Preparation for Indian context too short; reflection phase too short.
  6. Getting to know SEWA; combination of insights into individual case and organization, cooperation in the group.
  7. Impressive adaptation to the wishes of the visitors; danger of going beyond what is possible for SEWA.
  8. (a) Successful.  
(b) (1) less intensive in the urban area; developing the questionnaire better in group; (2) double time necessary; (3) overall impressive; quite successful.

- 10. -
- 11. Follow-up meeting: exchange of experiences; feedback to SEWA; perspectives for future programmes.
- 12. More focused selection of participants; dealing with aspects of self-discovery; cf. 13.  
Precondition for programmes: focused offer, specific target group, strong partners, experienced facilitators, good organization.

- 9. Too short; increasing the reflection phase necessary.
- 10. More information on areas visited desirable.
- 11. Discussion of the suitability of exposure as a training instrument.
- 12. See above; increasing the benefits for the partner.  
Overall positive; take into account physical limits of the participants; voluntary participation necessary.

### Richter

- A.
  - 1. Participation in the daily life of a tobacco worker; better knowledge of SEWA as an organization.
  - 2. Parallel existence of poverty and vitality/vision; SEWA's commitment to individuals creates strong ties to the institution.
  - 3. Good knowledge about the structure of support institutions essential; promotion in the informal sector is linked to social transfer payments.
  - 4. -
- B.
  - 5. Too little opportunity to understand SEWA's development process.
  - 6. See 1.
  - 7. Very positive; adapting to individual interests; open dialogue; great organizational work.
  - 8. (a) Very positive; getting to know the individual case allows intensive perception and processing, and development of new questions.  
(b) (1) positive; cf. (a); (2) not intensive; (3) too short.
  - 9. Enough opportunity for experience, analysis, exchange.
  - 10. High costs if group idea is not implemented in programme.

### Dr. Sülzer

- A.
  - 1. Credible combination of politics, philosophy, and daily action in SEWA.
  - 2. SEWA's time input and priority for programme; openness (without hierarchical thinking) of the participants.
  - 3. Changing the process of allocating funds for development cooperation; less dominance; more respect for autonomy of groups.
  - 4. Conceptualizing innovative programmes with NGOs in different countries of the South.
- B.
  - 5. No getting-to-know the participants on a personal, political and professional level.
  - 6. Selection of SEWA as a partner; restrained organization of the programme as a whole.
  - 7. Very good; comprehensive organization and care of participants by SEWA.
  - 8. (a) Excellent, see 1  
(b) (1) not sufficiently delineated; (2) rather weak; (3) rather weak; feedback to SEWA missing.
  - 9. Just right.
  - 10. Too short; inappropriate form; more information on culture and politics of host country necessary.

11. Continuation of the dialogue and cooperation with SEWA within the framework of the self-help fund project.
  12. Makes sense as targeted training for ex-pats working in the self-help/NGO fields; danger of overburdening the partner.
  13. Overall very positive, cf. 12.
11. Reflection after one year; taking into account the time needed to implement ideas.
  12. Improving the preparation, reflection and dialogue phases; establishing long-term relationships with partners; illustrating the training aspect; work routine in North and South.
  13. Joint, calm reflection without pressure to achieve results.

**APPENDIX 3**

**Concept for the SEWA/GTZ Exposure and Dialogue Programme  
in India "Participatory organizational processes  
of poor women"  
(November 22 to 29, 1992)**

**Mdg.a.D. Karl Osner  
13. July 1992**

## **Introductory remarks**

### **1. Objectives**

The subject matter of the SEWA/GTZ exposure and dialogue programme is organizing self-employed poor women for self-reliance. The objective is the increased and adequate promotion of such development processes (projects) within bilateral technical assistance. The exposure and dialogue programme is part of the efforts within the context of German development cooperation aiming at the durable amelioration of the living conditions of the poor strata of the population in the South by promoting participatory processes.

There is a fourfold challenge to be met: can an exposure and dialogue programme achieve the following

- 1.1. Help the German participants gain a comprehensive understanding of an organization like SEWA. How can a methodological approach for achieving this purpose be conceived?
- 1.2. Be a means for providing the participants with professional training in participatory poverty-oriented development cooperation - the participants being actors within governmental promotion organizations of the North e.g. the GTZ. The training shall be based on the experiences and learnings of an organization in the South working in a field which corresponds to the subject matter and objectives of the exposure and dialogue programme.
- 1.3. Contribute to the acquisition of new inputs for the elaboration of innovative concepts, instruments and procedures for supporting organizational processes.
- 1.4. Lead to the discovery of additional fields of activity which correspond to the specific tasks of actors within governmental promotion institutions of the North like the Federal Ministry for Economic Cooperation and Development (BMZ), the Kreditanstalt für Wiederaufbau (KfW) and the GTZ, and strengthen their capacity for interaction and for cooperation with participatory NGOs.

## 2. The methodological approach

The underlying elements of the proposed concept for the SEWA/GTZ exposure and dialogue programme in November 1992 are the following:

- 2.1. The German participants will meet in a direct and very personal way with all those who "are" and represent the movement: they are exposed to SEWA members, group leaders, full-time organizers and to leaders of the overall organization. They will learn about their daily life and work, their experiences, success and problems. They will be exposed to concrete realities of the members' lives and the struggle and work of those who try to support them.

Therefore the exposure takes place not only during the first part of the programme where the German participants meet with SEWA members, but also during the second part where the participants are confronted with the daily work of those who create the supportive structure at different levels.

- 2.2. The programme reflects in its first part the main types or categories of SEWA members and in its second part the main wings and important services of SEWA as a supportive organization. It is built up in such a way that the German participants can (1) learn how SEWA tries to meet and respond to the needs of the members, (2) understand how SEWA's basic strategy is put into practice, i.e. to fight through the union and to promote development through cooperatives and services, and (3) get an inside view of the rationale of the organizational frame and structure.

The programme aims, in other words, at an understanding and learning from below and from within - following the natural process of the daily life of the movement.

- 2.3. On the one hand, the limited timeframe of a seven day programme suggests a clear option, giving the whole programme an exemplary character: This is true at the level of the members with whom the participants will meet during the first part of the programme (selection of one category of members) and especially for the second part (concentration on one of the main wings or services of SEWA respectively).

On the other hand it is necessary for the participants always to link what they see and get to know with the overall organization and strategy of SEWA. The reflection, exchange and dialogue among the participants and with their facilitators is therefore extremely important and explains the considerable amount of time which is foreseen for this.

- 2.4. The exposure and dialogue programme offers for all the participants - those from the North as well as those from the South - an opportunity for mutual learning. The programme should be considered as a platform which allows an innovative people's organization of the South to be combined with the know-how of actors from the North, respecting the different and specific tasks of the participants, but focusing on a common goal: to root the development processes and development cooperation in the strength and participation of poor people. The lessons learnt by the participants from the North will be reflected (1) in the life-stories of the SEWA members, (2) in conceptual results and (3) in the participants' concrete ideas regarding their active contribution towards strengthening and expanding sustainable people's organizations in the South.

### **3. The focus on comprehensive understanding of a process**

A crucial element for achieving the objective of the exposure and dialogue programme is the understanding of the organizational process of SEWA: All parties involved in the programme, the participants as well as the organizational organizers and leaders of SEWA, who will participate in the programme, are invited to always go back to the origins and beginnings - of a business, of a union, a cooperative or a service - and explain the historical process (How did it come about? How did it develop? Why was it done in this way?) and the learnings for building up step by step an efficient democratic self-reliant workers' movement.

All in all, further discussion of the programme and its implementation by the different parties involved should very much focus on building up an exposure and dialogue programme which allows the participants to follow the natural process of SEWA's life.

**Concept for the GTZ/SEWA Exposure and Dialogue Programme**  
**"Participatory organizational process of poor women"**  
**(November 22 to 29, 1992)**

**A. The self-employed (3 1/2 days)**

**I. Half a day: Introduction**

- country presentation: self-employment and self-employed women in India
- introduction to the methodology
- discussion of the programme/participants' expectations

**II. Two days: Exposure**

To meet with self-employed women: The fourteen participants will be divided into seven groups of two, plus one Indian facilitator for each group. Each group will meet one self-employed woman, representing one of three main types of self-employed:

- Home based producers, such as bidi workers or tailors (three groups).
- Small-scale vendors and traders, such as paddy traders or hawkers selling vegetables (two groups).
- The providers of services and manual labour, e. g. in agriculture or transportation (two groups).

**Objectives:**

- To learn about the living conditions of self-employed women and their families.
- To learn about their strategies: how to survive and how to overcome in a sustainable way (results, experiences, obstacles, frame conditions).
- To learn about the kind of supportive services they need and get from SEWA as a support-institution and how they participate in the life of SEWA as members of the union and/or of a cooperative.



The means for achieving these objectives are the elaboration of life-stories of the SEWA members whom the participants will meet. Information will be collected during the exposure.

### **III. One day: Dialogue and reflection**

Reflection and sharing on the previous days' experiences among the participants themselves: The fourteen German participants will be divided into two groups of seven, each reflecting in the three main types of self-employed.

An Indian expert facilitator will participate in the reflection and sharing of each of the two groups.

#### Objectives:

- To understand, how - seen from the point of view of the self-employed -
  - SEWA as an organization responds to the needs of its members (kind of support; instruments)
  - their participation in the movement SEWA is planned and implemented.
- To elaborate the essential findings regarding problems observed and services provided.
- To reflect on the content of the SEWA members' lifestories (to be written by the participants back home).

### **B. SEWA as a movement and organization (3 1/2 days)**

#### **IV. 2 days: Exposure and dialogue**

Meeting with group leaders, full-time organizers and staff, members of the Executive Committee. Corresponding with the two main wings (union, cooperatives) and some of the important supportive services of SEWA, the fourteen participants will be divided into five groups of two or three participants each:

Group 1: Union/Legal aid - 3 participants

Group 2: SEWA's cooperatives - 3 participants

Group 3: SEWA Bank (saving and credit services) - 3 participants

Group 4: SEWA Academy (Human resource development; communication) - 3 participants

Group 5: Health; social security; housing - 2 participants

### **Union and cooperative**

Group 1 (union, legal aid) will meet with trade union committee leaders, organizers, executive committee members

Group 2 (cooperatives) will meet with chairpersons/secretaries of cooperatives (artisans, land-based cooperatives, dairy, service cooperatives) - urban and rural and with staff members and respective executive committee members.

### **Supportive services**

Groups 3, 4 and 5 will learn about the daily work and practical functioning of the supportive services. They will meet with staff members and with the heads of the respective service units.

### **Objectives:**

With regard to the organizers:

To learn about the daily work, problems and experiences of the organizers at the different levels: specific tasks; approaches, instruments and methods for organizing groups and services, innovative banking procedures and training methods;

interlinkages between groups, group leaders and supportive units (top down, bottom up); the frame conditions; impact on the members.

With regard to the structure:

To understand the role and function of the respective wing and supportive service within the framework of the overall organization: to learn about (1) the historical process, (2) the interlinkages among union, cooperative and supportive services, (3) the instruments and methods for building up a self-reliant workers' organization and sustainable unions, cooperatives and services, and (4) the impact of and the influence on frame conditions.

In accordance with these objectives each group will follow its specific programme. It will be elaborated by the respective wing or unit of SEWA.

#### **V. 1 1/2 days: Reflection-Dialogue-Evaluation**

For  $\frac{3}{4}$  of a day the five groups will reflect among themselves on the previous days' experiences.

##### Objectives:

- To understand the role of the different wings and support services of SEWA within the context of the overall movement: historical process; approaches/concepts; instruments; interlinkages between the different levels and between wings and services; methods; results.
- To define factors of success and obstacles (1) for effective organization of groups, (2) for building up sustainable wings and support services, (3) for replication and expansion.
- To collect conceptual elements for building up a self-reliant people's organization.
- To reflect on implications and consequences for development cooperation and for promotional instruments.
- To collect the most important findings for preparing the group reports which will be presented in the following plenary meeting.

This reflection within the five groups will be followed by three rounds of dialogue in plenary discussions including all the participants, lasting 3/4 of a day. Members of SEWA SAMITI will participate in the sharing of the participants.

Subject matter for the three rounds of dialogue:

1. To understand SEWA as an integrated, development-oriented, people centered self-help organization for self-employed poor women: The participants will share their previous day's experience on the basis of short introductory reports from the five groups from the second part of the programme.

Discussion of specific topics or questions to be defined by the participants, such as centralised or decentralised structure; management structure, e.g. for expansion; democratic participation of the members in defining SEWA's policy; approaches and instruments for achieving sustainable self-reliance of the members on their organization; strategies for replication and expansion, obstacles; influence and impact of the self-employed on policies.

The sharing of the participants and their findings will be put into the overall context of the movement by SEWA. Special attention will be given to understanding the central focus of SEWA, the mutual reinforcement of SEWA the organization and SEWA the movement and SEWA's objectives in future.

Objective: Comprehensive understanding of SEWA as an example of an organization fighting poverty by the participation of poor workers and struggling for full employment and self-reliance among its members.

2. Discussion of the implications and consequences for development cooperation. The participants will share their reflections and learnings with the aim of improving the promotion concepts, instruments and procedures of development cooperation.

Objective: The elaboration of concrete proposals with special regard to the specific tasks of the participants within their own institutional environment.

3. Evaluation of the seven-day experience with special regard to the underlying exposure and dialogue methodology.

Objective: First assessment of "Exposure" and "Dialogue" as means for sensitization and professional training of staff in development institutions of the North: strong points, weak points, success factors.

Points 2 and 3 could be deepened during a potential follow-up.

## **Appendix 4**

Exposure and dialogue programme organized by the German Agency for Technical Cooperation (GTZ) with the Self-Employed Women's Association (SEWA) from November 22 to 29, 1992 in India on the theme

**"Participatory organizational process of poor women"**

An introduction to the programme (content, methodology, results) by Karl Osner given at the preparatory meeting for participants on November 2, 1992 at the GTZ.

## I. Objectives

The GTZ/SEWA exposure and dialogue programme has a double objective:

The first objective is the training of staff members of government organizations in the context of participation-oriented development cooperation for poverty alleviation.

The topical framework of the training is characterised by the following key words: it is about (1) the "organization" as a promotion instrument, (2) the promotion of women in the informal sector, and (3) the attainment of self-reliance - at the level of both the target group and the organization.

The second objective is to prove whether *Exposure* and *Dialogue* in the field with partners from the South are suitable training instruments for experts and decision-makers in the North. And also to find out how they should be conceptualized so that they correspond to the concrete needs of those employed in government development cooperation and whether the relationship between benefits and costs in the form of resources and time is reasonable.

Therefore the 14 German participants from the BMZ, GTZ and KfW are the target group of the exposure and dialogue programme. Through their participation, however, they are, at the same time, the subjects of an experience which should be integrated into the conceptualization of a specific training instrument - a crucial aspect.

It would be an important positive result of the upcoming programme if the participants would, going beyond their own training, take up this second aspect of a subsequent active cooperation in the shaping of replicable training instrument: with this we would integrate the principle of participation into the conceptualization of our own need-oriented work instrument, rather than just seeing this principle in the context of project work, as is usually the case.

The participants in the exposure and dialogue programme from the South - the women and members of SEWA that you will meet, the staff members and management personnel of SEWA - are the resource persons from whose experiences we want to learn. For our Indian partners this learning process is a great challenge and a considerable burden. The expectations that SEWA has for the exposure and dialogue programme will be best fulfilled if the participants manage, as a result of the programme, to translate the newly acquired insights into structural improvements in development cooperation.

Let me briefly recall the expectations of results in connection with the exposure and dialogue programme as described in the introduction to the programme concept. Summed up, this is about the following three points:

- (1) A comprehensive understanding of an organization like SEWA in the Indian context. Through this example we want to learn how the organizing processes of the poor can be made effective in a concrete context of poverty, which promotion instruments are used, etc.
- (2) Ideas for the improvement of the external promotion concepts, promotion instruments and promotion processes, i.e. the improvement of the tools of governmental development cooperation.
- (3) Gaining additional spheres of action in the specific work field of the participants and the institutions in which they work. Enabling government actors to cooperate with participatory NGOs in the South is part of this. In other words, it is about improving the basis or climate for the development of cooperative relationships with participatory NGOs in the South.

These three most important expectations of results also contain the criteria for the later evaluation of the results of the exposure and dialogue programme. They make it clear that the programme is combined with a challenging and binding set of requirements.

## **II. Implementation**

In the second part of my introduction I want to explain in short the implementation phase with a few words and the help of the following overview, focussing especially on the learning objectives defined for each of the individual programme sections.

### **Programme Overview**

**Part A:** The women and their organization (duration: 3 1/2 days)

This first part contains:

- about half a day of introduction in plenary session: this focusses mainly on the context of SEWA's work
- a two-day exposure



The participants will be divided into seven **small groups** consisting of two persons plus an Indian facilitator and they will meet SEWA members, each representing one of the main categories of self-employed women respectively.

- **a one-day reflection**  
in **mid-sized** groups consisting of seven each plus an Indian expert. The participants reflect on their experiences during the two-day exposure. In each of the two groups the three main categories of self-employed women are "represented".

**Part B** SEWA as an organization and movement (duration: also 3 1/2 days)

This second part contains:

- **a two-day exposure**  
The participants are divided into **five** groups and meet the volunteer and full-time staff of SEWA, representing the two main work areas (trade unions, cooperatives) and three of the most important services (Bank, education, social services).
- **1 1/2 day reflection and dialogue phase**  
About half of the time will be allocated for reflection within the five groups (without Indian participation).

The other half of the time is scheduled for a final plenary discussion in which all German participants and representatives of SEWA will take part.

This programme structure is based on the following thoughts:

1. The programme is built *bottom-up* and *from within*. It should allow the participants to follow the natural process of SEWA: first the members, the circumstances of their lives and their needs, then SEWA's answer as a promotion organization. First the self-help of the members and the internal self-help system, then the external promotion which is based on it.
2. It is about learning from examples: the encounter with **one** woman, or a few; with **one** of the most important categories of self-employed people; dealing with **one** of the most important work areas/services of SEWA; with **one** of the Indian self-help organizations; with **one** problem area, etc. !

The considerable time allocated for "Exposure" should allow for intensive familiarization with the detailed part of SEWA that the participants get to know. The likewise considerable time allocated for reflection and dialogue in the groups and in the plenary session should help the participants arrive at a holistic picture nevertheless, and to understand the origins and development processes of SEWA.

3. The individual programme parts are combined with learning objectives. When you go through the programme concept you will find five paragraphs and corresponding learning objectives.

The phases of learning are as follows:

With regard to the members of SEWA in the first programme part:

- 3.1 Getting to know the living conditions, needs and survival strategies of the women.
- 3.2 Understanding how SEWA is perceived by the members; collecting the elements of the lifestory.

With regard to SEWA as an organization in the second part:

- 3.3 Understanding the daily work of the organizers and the structures of SEWA.
- 3.4 Defining success factors for the build up of participatory, self-reliant self-help organizations in the informal sector and collecting conceptual elements for the shaping of their structure, their instruments and their work processes.
- 3.5 The conclusions with regard to external assistance and assessment of the exposure and dialogue programme as a training instrument.

These learning objectives form a **frame of reference** that tries to do justice to the topic of the programme "Organizing poor women for self-reliance". It also aims to accommodate the heterogeneous composition of the participants and their different experiences, tasks and expectations. It is of the utmost importance for the success of the programme that the participants perceive this framework, which is obviously kept relatively general, as a stimulation to define their **own** learning objectives within the different steps of the programme and that they approach the programme with this

frame of reference that they have formulated for themselves. This, in my understanding, would be the core of preparation that is expected of participants. **III.**

### **Concluding remarks**

Let me finally contribute to the reflective character of this preparatory seminar with a somewhat detailed quote from the well-known anthropologist Robert Chambers. It is a paragraph from an article "In Search of Professionalism, Bureaucracy and Sustainable Livelihoods for the 21st century" and is entitled "*Reversals as Solutions*". The quote reads:

"The question is how to diminish and overcome these misfits between what normal professionals and bureaucrats perceive and do, and what poor rural people need for sustainable livelihoods: between top down, standardised, simplified, regulated, rigid and short-term blueprinting, and local-level diversified, complicating, unregulated, flexible and long-term processes.

Solutions can be sought through reversals, through turning the normal on its head. Professionally, this means putting people before things... It means permitting and promoting the complexity and diversity that poor people often want, presenting them with a basket of choices rather than a package of practices. Bureaucratically, it means decentralizing power, destandardising, and removing restrictions... In learning, it means gaining insight less from 'our' often out-of-date knowledge in books and lectures, and more from 'their' knowledge of their livelihoods and conditions which is always up-to-date: less from rural development tourism, and more from relaxed and participatory appraisal; and less from questionnaire surveys, measurement and statistics, and more from participatory learning methods, ranking and scoring. In behaviour, it means the most important reversal of all, not standing, lecturing and motivating, but sitting, listening and learning. And with all these reversals, the argument is not for an absolute or 'slot-rattling' change, from one extreme to another; rather it is that only with a big shift of weight can an optimal balance be achieved."<sup>1</sup>

I wish us all a successful exposure.

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<sup>1</sup> IDS Bulletin 1991. vol 22 no. 4. Institute of Development Studies, Sussex.

## Appendix 5

EXPOSURE AND DIALOGUE PROGRAMME  
SEWA AND GTZ

DATE	TIME	VENUE	ACTIVITY	PERSON'S NAME (ACCOMPANYING)
20/11/1992	EVENING FLIGHT FROM BOMBAY	AIRPORT	ARRIVAL	JAYSHREEBEN / NAMRATABEN RENANABEN
21/11/1992	6:45 A.M.	AIRPORT TO SHALIN HOTEL	ARRIVAL	NAMRATABEN LEELABEN & GUDRUN
	2:45 P.M.	AIRPORT	ARRIVAL OF THREE MORE PARTICIPANTS FROM GOA	JAYSHREEBEN & GUDRUN
	4:00 P.M.	GANDHI ASHRAM	VISIT	RENUKABEN
	6:00 P.M.	SHALIN HOTEL	RETURN & MEETING IN LOBBY	RENANABEN
	6:30 P.M.	SHALIN HOTEL	DINNER	RENANABEN JAYSHREEBEN
	8:00 P.M.	SHRI H.K.ARTS COLLEGE HALL	CULTURAL EVENING	RENANABEN JAYSHREEBEN
22/11/1992	9:00 A.M. TO 9:30 A.M.	SHALIN HOTEL CONFERENCE HALL	WELCOME AND BRIEF INTRODUCTION OF PARTICIPANTS	RENANABEN
	9:30 A.M. TO 10:00 A.M.	SHALIN HOTEL CONFERENCE HALL	OVERVIEW OF SELF-EMPLOYMENT	ELABEN BHATT
	10:00 A.M. TO 10:10 A.M.	SHALIN HOTEL CONFERENCE HALL	TEA BREAK	-
	10:10 A.M. TO 11:00 A.M.	SHALIN HOTEL CONFERENCE HALL	OBJECTIVES OF EDF	MRS. GUDRUN LUCIUS
	11:00 A.M. TO 12:00 P.M.	SHALIN HOTEL CONFERENCE HALL	INTRODUCTION TO PROGRAMME AND PROFILES OF SELF-EMPLOYED WOMEN  DISCUSSION AND LOGISTIC	MIRAI CHATERJEE    MIRAI CHATERJEE

EXPOSURE AND DIALOGUE PROGRAMME  
SEWA AND GTZ

DATE	TIME	VENUE	ACTIVITY	PERSON'S NAME (ACCOMPANYING)
22/11/1992	12:00 P.M.	SHALIN HOTEL	LUNCH	FACILITATORS, COORDINATORS, SEWA SAMITI MEMBERS
	2:00 P.M. ONWARDS	AHMEDABAD CITY URBAN	EXPOSURE TO A SELF-EMPLOYED WOMAN'S LIFE	
			MEMBER'S NAME	FACILITATOR
			LAXMIBEN TETA & CHAMPABEN (VENDORS)	MEENABEN PATEL
			REHMATBIBI (MAMI-HOMEBASED BLOCK PRINTER)	UMABEN
			AMBABEN (LABOUR SERVICES - PAPER PICKER)	BINA BHATT
			BALLAMMABEN (HOME BASED - BIDI WORKER)	MANALIBEN SHAH
		RURAL KADI	AYESHABEN (HOME BASED - ARTISAN)	SUKRUTIBEN RAWAL
		RURAL KHEDA	PANIBEN (LABOUR SERVICE - TOBACCO WORKER)	JYOTI MEKWAN
		RURAL VINCHHIYA	CHANCHIBEN (HEALTH WORKER)	PINKYBEN VYAS & ANJANBEN PATEL
		RURAL GANESHPURA	SHANTABEN (AGRICULTURE WORKER)	PURVIBEN & MONABEN
	NIGHT	SEWA ACADEMY FOR KHEDA, GANESHPURA, VINCHHIYA & KADI	FOR URBAN PARTICIPANTS FOR RURAL PARTICIPANTS	RENUKABEN & BABIBEN FACILITATORS
23/11/1992 AND 24/11/1992	-	WITH THE MEMBERS	EXPOSURE TO A SELF-EMPLOYED WOMAN'S LIFE	FACILITATORS

EXPOSURE AND DIALOGUE PROGRAMME  
SEWA AND GTZ

DATE	TIME	VENUE	ACTIVITY	PERSON'S NAME (ACCOMPANYING)
23/11/1992 AND 24/11/1992	NIGHT	SEWA ACADEMY	FOR URBAN PARTICIPANTS	RENUKABEN & BABIBEN
		FOR KHEDA, GANESH PURA, VINCHHIYA & KADI	FOR RURAL PARTICIPANTS	FACILITATORS
25/11/1992	9:00 A.M. TO 4:00 P.M.	SEWA ACADEMY	REFLECTION BY TWO GROUPS URBAN AND RURAL	
	WITH THE BREAKS FOR TEA AND LUNCH			
	10:30 A.M. TO 10:45 A.M.	SEWA ACADEMY	TEA BREAK	RENUKABEN (IN CHARGE)
	1:00 P.M. TO 3:00 P.M.	SEWA ACADEMY	LUNCH	RENUKABEN (IN CHARGE)
	4:00 P.M. TO 4:15 P.M.	SEWA ACADEMY	TEA BREAK	RENUKABEN (IN CHARGE)
	4:15 P.M. TO 5:00 P.M.	SEWA ACADEMY	REFLECTION CONTINUES	FACILITATORS JOIN
	5:00 P.M.	SHALIN HOTEL	RETURN	
26/11/1992	12:00 P.M. TO 6:00 P.M.	SEWA (PARTICIPANTS DIVIDE INTO FIVE GROUPS)	EXPOSURE TO SEWA AS AN ORGANISATION	
		1] UNION 2] CO-OPERATIVES 3] SEWA BANK 4] SEWA ACADEMY 5] SOCIAL SECURITY HOUSING & INSURANCE	EACH PERSON WILL BE GIVEN A DETAILED PROGRAMME ACCORDING TO THE SECTION SELECTED	MEENA & MANALI LALITAJI, REEMABEN UMABEN & SUKRUTIBEN NIRUBEN SAVITABEN JAYSHREEBEN RENANABEN & NAMRATABEN ELABEN, MIRAIKEN, ANJANABEN PATEL, YAMINIBEN
26/11/1992	7:00 P.M.		MARRIAGE CEREMONY	JAYSHREEBEN

EXPOSURE AND DIALOGUE PROGRAMME  
SEWA AND GTZ

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DATE	TIME	VENUE	ACTIVITY	PERSON'S NAME (ACCOMPANYING)
27/11/1992	8:00 A.M.	SHALIN HOTEL	BREAKFAST	
	6:00 A.M. TO 6:00 P.M.	SHOPPING AT BANAS CRAFT AND LAW GARDEN		MEENABEN AND MANALIBEN
28/11/1992	8:00 A.M.	SHALIN HOTEL	BREAKFAST	
	9:00 A.M. TO 4:00 P.M.	SHALIN HOTEL CONFERENCE HALL	REFLECTION	MAIN FACILITATORS & OTHER FACILITATORS
		ALONG WITH TEA BREAK AND LUNCH BREAK AT 10:10 AND 1:00 RESP.		
	4:00 P.M. TO 6:00 P.M.	SHALIN HOTEL CONFERENCE HALL	SHARING EXPERIENCES	SEWA SAMITI ELABEN
	7:00 P.M. TO 8:00 P.M.	SHALIN HOTEL	HIGH TEA	ALL MEMBERS PARTICIPATED DURING EXPOSURE
29/11/1992	8:00 A.M.	SHALIN HOTEL	BREAKFAST	
	10:00 A.M. TO 12:00 P.M.	SEWA ACADEMY	OVERVIEW OF SEWA EVALUATION OF THE PROGRAMME	ELABEN BHATT
	12:00 P.M.	SEWA ACADEMY	LUNCH	RENUKABEN (IN CHARGE)
	1:00 P.M. TO 3:00 P.M.	SEWA ACADEMY	RECOMMENDATIONS FOR FOLLOW UP AND FINAL EVALUATION  FINAL EVALUATION OF EDP	
	6:00 P.M.	SHALIN HOTEL	TRANSFER TO AIRPORT	
	8:45 P.M.	AIRPORT	DEPARTURE TO DELHI	

## Appendix 6

### Interview guidelines for life stories

1. General Situation: Living place  
Equipment  
Location in village  
Family members  
General impression  
Means: Description  
Visit on first day
  
2. Personal history: Childhood  
Origins of the family  
Parent's/grand-parents occupation  
Youth  
Marriage (dowry)  
Family  
Husband's family  
Children (alive/dead)  
Hopes for the future  
Problems  
Possible solutions  
Situation of family before Association and Development Centre
  - Economical
  - Social
  - Political
 Means: Recounting  
Sitting together, e.g. the second evening
  
3. Work history: Occupation of the family members (present/past)  
Reasons for changes  
Children's work (if any)  
Education  
Employer  
Structures of work  
Work process  
Problems  
Advantages  
Means: Observation and recounting  
Accompanying to work, watching and helping e.g. on second day



4. **Income/expenses:** Level of income  
 Composition/sources of income  
 Regularity of income  
 Seasonal differences  
 One day's income/sources  
 One day's expenses/sources  
 Main expenses  
 Percentage of expenses for food  
 Prices  
 Saving potential  
**Means:** Asking, observing  
 at work, shopping in the market(e.g.)  
 1st-3rd day
5. **Resources:** Family workers  
 Land  
 Means of production  
 House  
 Animals  
 Jewellery  
 Savings  
 Debts  
**Means:** Asking, observing  
 at work, when visiting
6. **Living conditions:** Health/health problems  
 Food (intake/quality)  
 Children's education  
 Social status  
 Status within family  
 Relationship with other village groups  
 (poorer/richer)  
 Position in credit group
7. **Networking:** Contact with institutions  
 Perception of involvement of government in the  
 programme/reaction/why  
 Decision to participate in the social discipline of the  
 programme/why?  
 cost of participation  
 Reaction to process of group formation  
 Difficulties  
 Achievements  
 Use of institutions  
 Problems encountered

Results achieved  
Benefits  
Other consequences of networking  
Changes in the family  
Changes in income  
Changes in resources  
Changes in expectations/hopes

## Appendix 7

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