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**Case Study
on “Empowerment“:
The SEWA-Approach**

**Development
has Got a Face
Volume 7**

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Case Study on „Empowerment“: The SEWA - Approach

Development has got a Face

Volume 7

Case study on SEWA, Self-Employed Women's Organisation, in India. The study is a part of an IRED-project on empowerment approaches against poverty and exclusion. It is based on an Exposure and Dialogue Programme in India in July 1996. By Annette Krauß and Karl Osner.

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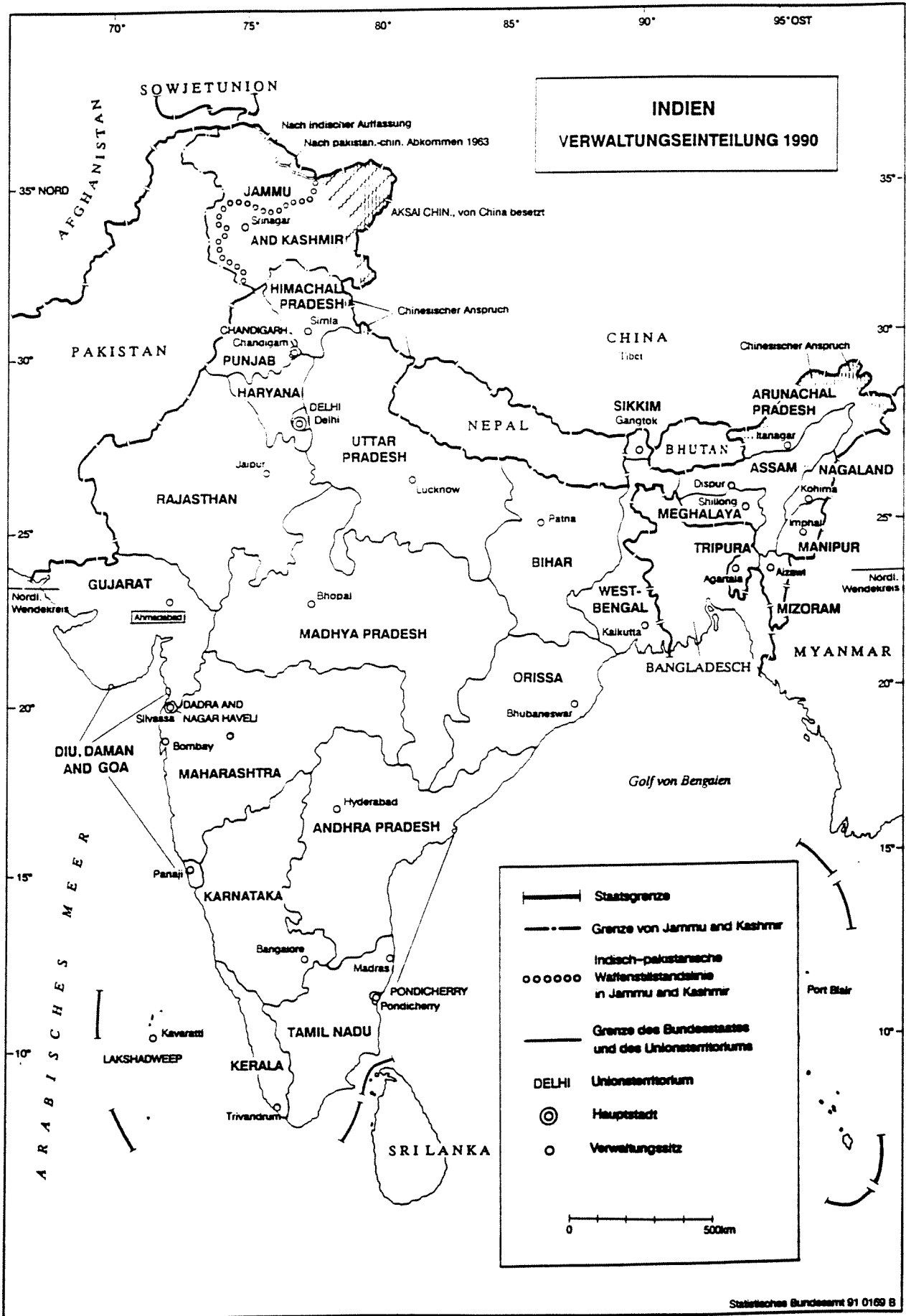
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What is the source of SEWA's strength? "When working women come together, then the strength comes."

Paniben, SEWA leader of Mogri

Foreword

This case study will explain the approach of SEWA, Self-Employed Women's Association, situated in India, to be movement **and** organisation of empowerment. After a short brief on SEWA's understanding of empowerment, and on its historic roots, it will show, in a third step, SEWA's objectives upon which all of its actions are based. Fourth, it will present SEWA's activities through looking at its actors, the members and branches of SEWA. The study will in particular focus on two of SEWA's recent innovative strategies in a fifth step. General results, constraints encountered, and success factors of SEWA's empowerment will be discussed in further steps. Finally, the study will look at prospects for SEWA's future. Several appendices complement the study. They reveal not only more details on SEWA's strategies but also SEWA's approach to co-operation with the North.

The case study and its appendices rely mainly on three types of sources, exemplifying how the North can learn from self-help organisations in the South.

The study draws, first, from the most recent publications on SEWA. These have been presented at Habitat II, the United Nations' Conference on Human Settlements in Istanbul, in June 1996. It relies, second, on the authors personal experiences made in encounters with SEWA in India in July 1996. The authors were participating at a study of SEWA Bank on capitalisation processes of SEWA's rural savings and loan groups. Results of these fourteen-days experiences are reported in Appendix 4. They are presented in the form of case histories on two savings and loan groups, and on the business-household of Shantaben, a member of one group.

Results and learning experiences of „Exposure and Dialogue Programmes“ (EDP) with SEWA provide the third main type of sources. EDP are encounter programs with self-help organisations in the South, offered to policy makers and key persons in development co-operation. They aim at enabling and encouraging its participants to promote and to implement policies of participatory poverty alleviation, and holistic development. Throughout the whole case study, experiences from EDP with SEWA will tell SEWA's own view on its key issues. They accompany a leader of SEWA, the tobacco worker Paniben from Mogri village (Appendix 2 contains her life story), in her leadership training at SEWA Academy.

1. Context and Meaning of Empowerment

SEWA: movement and organisation

SEWA is a movement and organisation of poor self-employed women and rural workers in India. SEWA, Self-Employed Women's Association, has its origins in the city of Ahmedabad in Gujarat. It is an autonomous self-help system of poor women which comprises a democratic union and a net of developmental services - the organisation. It is a dynamic system of women who all go in the same direction towards empowerment - the movement: SEWA develops ways and means towards economic, social, but also political empowerment of poor women.¹

Out of the mainstream

The context where SEWA has been established explains its focus on empowerment.² SEWA brings together urban and rural women who work in the informal sector or people's sector of a national economy. Most of these women live below poverty line. They are earning their living without being in a regular and salaried job; they are „self-employed“. SEWA distinguishes three categories of self-employed workers among its members:³ small-scale vendors, traders and hawkers; home-based producers such as weavers and milk producers; and labourers selling their services of their labour, including agricultural labourers and construction workers.

The self-employed rarely own capital or tools of production. They have no direct link with organised industries and services such as banking in the mainstream economy, and they have no access to modern technology or facilities. They are working without legal protection and formal social security, without being „visible“ and without having a voice.

Self-employed poor women are extremely vulnerable because they have no resources, little assistance from their families, no support structure, and always the fear to lose their employment in an economy where labour supply largely exceeds labour demand. An increasing share of Indian women lives and works in these conditions. Their contribution to gross national product remains invisible in national statistics, but it is known that for example in 1995, 94% of all female Indian labour force were part of the people's sector; these women constitute 55% of the urban work-force in Ahmedabad, 45% in Calcutta, 40% in Bombay.

¹ SEWA (1989): SEWA in 1988. Ahmedabad: SEWA. pp. 12-16.

² Jhabvala, Renana; Ela R. Bhatt (1996): The world of work in people's sector and its inherent strength. SEWA's experience. Ahmedabad: SEWA.

³ SEWA (1996a): SEWA 1995. Ahmedabad: SEWA. p. 1.

„Some 40 women have gathered in the SEWA headquarters in Ahmedabad to undergo training as SEWA leaders. The course starts with a round of introductions. One after the other the participants step up to the microphone and tell the assembled women - often hesitantly, uncertainly, in a quiet voice - their names and where they come from.

Namrata Bali, the moderator of SEWA Academy, explains: The women are learning for the first time that their names are important. They know themselves just as „the daughter of ...“, „the sister of...“, „the wife of...“. Men are called by their names, but not women. And even if it is not immediately obvious, they are trying them out. How do they sound? How do they flow from the lips? How do others react to their names?

„Being invisible“ ist what SEWA calls this nameless state. This invisibility extends as far as national statistics, in which the work and income of women is frequently ignored. In order to explain more fully, Namrata Bali shows an ILO chart which she has brought with her, and continues, „Therefore, we must give ourselves a name, nobody should degrade us.“⁴

These poor and „invisible“ women are „disempowered“: They lack power in (and through the interaction of) multiple social, political, and economic contexts and institutions.⁵

Gandhian roots of „empowerment“

Achieving empowerment of these women is SEWA’s overall objective on the one hand, a means on the other hand. SEWA’s Gandhian roots explain its concept and strategies of „empowerment“: SEWA relies upon the Gandhian principles of truth, non-violence, dignity and harmony. According to Mahatma Gandhi, every woman, as every man, should have the prospect to become self-reliant and able to hold her own against tyranny from employers or the state. „Women must be empowered to gain considerably more influence on decision making processes and to improve their social, economic and political position within the society.“⁶

In another lesson at SEWA Academy’s leadership training, Paniben and the other women discuss:

„What can we learn from Gandhi’s life story?

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.“⁷

Holistic approach

These principles establish a holistic approach because they focus on all aspects of working people’s lives, at work and at home. They, thus, set up a whole bundle of objectives and

⁴ Osner, Karl (1995a): Reflection on Exposure Experiences. A Working Aid. Bonn: German Commission of Justice and Peace (November). p. 7.

⁵ Carr, Marilyn; Martha Chen; Renana Jhabvala (1996): Speaking Out. Women’s Economic Empowerment in South Asia. London. p. 4.

⁶ National Commission on Self-Employed Women and Women in the Informal Sector (1988): Report signed in June 1988. Ahmedabad: SEWA.

⁷ Osner, Karl (1995b): Participatory organizational processes of poor women. Development has got a Face, Volume 3. Bonn: Deutsche Kommission Justitia et Pax, ARB 71e. p. 49.

actions for the poor. Poor women need self-esteem, identity, consciousness for their own situation. They need visibility in society, which demands solidarity for gaining a voice. They need education and resources, and they need economic self-reliance, that means employment. All these elements together form what SEWA understands as its direct and ultimate goal of „empowerment“: to awaken the consciousness and to strengthen the backbone of poor women.

Why women

It is not only because women are generally the poorest amongst all poor people in the people's sector for which reason SEWA is a women's movement. Gandhi called women the vanguard for social change. In SEWA, poor women organise for social change, following the Gandhian path of non-violence and truth.

Understood as a means, SEWA's promotion of the women's empowerment is a way to make the conditions of poor women in the informal sector a political issue and to influence policy on local and on national level.

Empowerment

The reality of SEWA's work reflects the manifold meaning of empowerment:⁸ By unionising and establishing occupational co-operatives, women pursue strategies of struggle against injustice and invisibility. Unions in Gandhian tradition, on the other hand, are not restricted to meet employers in confrontation or to solve merely economic problems. They strive - by democratic ways and means - for developing the workers' personality and for obtaining recognition of their rights in society. Unionising is linked to efforts to improve material conditions to which the SEWA members are subject.

2. Origins and History

No blueprint to follow

SEWA derived from TLA, the Indian Textile and Labour Association. TLA, India's oldest and largest union of textile workers, was founded by a woman, Ansuya Sarabhai, in 1920. TLA is a union in Gandhian tradition, and so became SEWA.

⁸ Carr, Marilyn; Martha Chen; Renana Jhabvala (1996), op. cit., p. 5.

In the beginning of the 1970s, cart pullers in the cloth market of Ahmedabad came seeking support from TLA in their struggle for housing. Ela Bhatt, in these days the Head of TLA Women's Wing, started working with them and with more self-employed women. She went into public, published articles for support, talked to politicians and employers, arranged public meetings, demonstrations and strikes. As suggested by one of the vendors, an independent association of women in the people's sector, SEWA, was created in December 1971 - a complete novelty at that time. „We had started SEWA with no blueprint or a model to follow. [...] ‘You are ahead of time’, I was told by ILO in Geneva in 1974, though I had not realised it then“, Ela Bhatt wrote later.⁹ She became SEWA's first general secretary.

Self-help through activities and services

In the following years, SEWA grew step by step and developed numerous activities. A first priority was to organise women, to unionise them in order to struggle for rights and legal recognition. In particular, obtaining official recognition as a trade union was a first struggle which revealed once more the invisibility and low status that the informal economy had - and still has - in the perspective from mainstream economy. „The Labour Department refused to register SEWA because they felt that since there was no recognised employer, the workers would have no one to struggle against. We argued that a union was not necessarily against an employer, but was for the unity of the workers. Finally, SEWA was registered as trade union in April 1972.“¹⁰

Soon, supporting services such as banking, child care, or training were created, which cover all those parts of a poor woman's life where co-operation and struggle are useful for getting out of poverty. (Further explanations of these services and actions will follow in chapter 4.) All actions and services were undertaken because SEWA's members themselves pushed forwards to find and implement solutions to their problems. SEWA is a self-help organisation: The women wanted SEWA. „This is the basis of SEWA's ideology - that women from all levels of society join together to plan with rather than planning for poor women. [...] The idea is holding hands in mutual respect.“¹¹

⁹ SEWA (1989), op. cit., p. 147.

¹⁰ SEWA (1996b): Experiences of Organising Poor Self Employed Women. Presentation held at the Catholic Congress in Hildesheim, September 13, 1996. p. 1.

¹¹ Rose, Kalima (1992): Where Women are Leaders. The SEWA Movement in India. New Dehli. p. 19.

Growth

Membership increased steadily and at fast pace, beginning with 320 in 1972 and reaching almost 160,000 in 1995 in Gujarat, and about 220,000 in all of India.

SEWA is more than a labour union, it is a „sangam“, a confluence of three movements, which are the labour movement in the people’s sector, the co-operative movement, and the women’s movement. All three issues are crucial for the poor women in India's informal sector, and Gandhian philosophy giving a strong foundation built upon self-esteem and dignity, the SEWA women together form an entire system. This system consists of its members as the „SEWA family“, of the confluence of movements, and of its organisational structures and services.

3. SEWA’s Objectives and Strategy

Overall objective: the meaning of „SEWA“

SEWA’s understanding of empowerment is the key for understanding its main goals. These are defined with respect to each single woman. They hence put deliberately SEWA’s members, the self-employed poor women working in the informal economy, in the centre. All of SEWA’s activities focus first and foremost on supporting the women on their way out of poverty, towards self-reliance and a life in dignity.

„Discussions in SEWA Academy’s lesson 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.“¹²

Ela Bhatt, the founder and former president, explains SEWA’s goals and focus on women with the following words: „SEWA believes that women are the leaders in changes and also

¹² Osner, Karl (1995b), op. cit., p. 47.

in achieving full employment and self-reliance for a household. We will not rest until all our members have attained full employment. Full employment is not the only ultimate goal, since at this level, the women are still dependent on the other members of a group. Full employment - economic strength - is the first and foremost goal to reach self-reliance.¹³

Concept of work

Both notions, full employment and self-reliance are first understood at the micro level, that means for each individual woman and her family. They also refer to the collective of women. Self-help requires the poor to organise groups because one poor woman alone is too vulnerable and too weak for struggling.

SEWA's members themselves have made a list of „Ten Points“ that summarise the instrumental objectives which all lead to self-reliance and full employment:

Full employment requires that each woman has **employment** which generates sufficient **income** for living in human dignity. This includes **ownership** on productive assets, sufficient **nutritious food**, and the fulfilment of other basic needs such as **health care**, **housing**, and **child care**.

Self-reliance of each woman is achieved through **organising** in groups, achieving **leadership** as a SEWA member, and **self-sufficiency**.

Micro and macro

These Ten Points underline that SEWA aims at nothing less than participation in the society and mainstream economy, and eradication of poverty. The Ten Points are defined at the micro level. Nevertheless, the underlying economic idea is to be placed on the macro level as well: Claiming access to the mainstream economy and full employment for a potential of 94 % of Indian female labour force, this means that sustainable full employment is also demanded on the macro level. Striving for access to the mainstream implies that the market system is not rejected as long as it can help to reduce poverty. Going further, SEWA's leaders suggested as option for macroeconomic policy, the promotion of those sectors of industries which are producing with high labour intensity. Moreover, they consider crucial to increase the productivity of labour.¹⁴

¹³ Dr. Ela Bhatt on July 22, 1996.

¹⁴ Bhatt, Ela R. (1995a): Bringing Women central in development planning is inevitable for any nation. Ahmedabad: SEWA. p. 7, and: Jhabvala, Renana; Ela R. Bhatt (1996), op. cit., pp. 2-3.

Comprehensive and holistic

SEWA does not limit empowerment to such economic issues but it includes in its concept comprehensive development of the women's living conditions. It wants self-reliant women to obtain the potential for leadership and public action. It wants them to gain access to policy and economic decision-making structures by democratic means.

In other words, SEWA proposes a vision of a truly human society.¹⁵ It claims not only improvements of the poor women's status within society but changes of society. The vision's new society will grant human rights, participation, fulfilment of basic needs, and income redistribution. It will give equal opportunities and equal rights to poor and rich, to men and women, and it will put social upliftment as a first priority. This vision has come not from theoretical understanding, but from SEWA's members themselves. Over the years, they have articulated their wish for this ideal society.

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.“¹⁶

Joint strategies

SEWA is - of course - not satisfied with proposing this vision of a new society. It is actively working towards this vision. It understands itself as an actor of civil society, participating responsibly in creating a human society and nation.¹⁷ It has developed twofold but joint strategies of policy action. SEWA describes them as „struggle and development“.

Struggling alone would draw attention to exploitive situations and invisibility, but it would not increase strength and bargaining power of the struggling women. Development efforts

¹⁵ SEWA (1989), op. cit., p. 13.

¹⁶ Osner, Karl (199b), op. cit., p. 54.

¹⁷ SEWA (1989), op. cit., p. 15.

alone would improve living conditions but would become too commercial-minded and limited in outlook. Therefore, SEWA combines and balances both as joint strategies.

Respecting the process

Ela Bhatt once explained why SEWA has found inspiration in Gandhi's practices: „She said one reason was because Gandhi did not rely on miracles in his work against powerful social forces. SEWA women also recognize that no miracles will change their lives, and they persevere in their day-to-day struggle toward self-reliance. [...] They continue to respect the process as much as any result. They say that gaining a demand is useful only if it leads to more organizing, only if it inspires travelling further in the process of change.¹⁸

Fighting against abuses

In day-to-day work of the movement, SEWA pursues the strategies of struggle and development in the following steps: SEWA is engaged in capacity building for strengthening self-esteem, participation, and leadership of the women. It encourages its members to report on needs and exploitive situations. „Legal guarantees of the minimum wage have been routinely withheld from rural labourers, cigarette rollers, seamstresses, and head-load carriers. Not only were their rights withheld, but also access to income and markets were denied: The vegetable vendors were driven away from the market place, and thus unable to sell their products. The women's goods and stalls were confiscated when they did not have bribe money for the policemen or when they refused to provide sexual favours. Other deplorable conditions exist e.g. low-costs industrial electricity was denied for the seamstresses. The cigarette rollers complained that their health was endangered due to tobacco dust in the factory. This is the context within which the women have had to struggle for their rights.¹⁹

Bottom up

When a need or abuse is identified, SEWA does research on it at SEWA Academy, and organises women in order to create consciousness. In organising, it even crosses religious and social boundaries. It focuses on specific issues: „We have found that unity is built when a group of women begin to collectively perceive a common need or interest. For example, organising bidi workers, regardless of caste or religion, but around the issue of bonus or identity cards slowly creates unity among them. Common bonds forged thus are then not so

¹⁸ Rose, Kalima (1992), *op. cit.*, p. 33.

¹⁹ Osner, Karl (1995b), *op. cit.*, p. 52.

easily broken even in the face of great provocation.²⁰ SEWA thus builds a movement from bottom up. The women decide together in participative processes on strategies to follow.

Struggle for rights

Through publications, meetings, strikes, demonstrations, and many other, non-violent public actions, SEWA reaches the public, and makes them conscious about the situation, for creating support, and for forming broad lobbies for legal changes or innovations.

Having thus, if possible, made a case to a public issue, SEWA deals directly with contractors, employers, or other abusers of their rights. In collective bargaining agreements, internal factory agreements, wage contracts, applications for business permits etc., it aims at granting and enforcing the women's rights, and at stopping the abuses. It takes very often a long and difficult struggle until such an agreement is reached. And a specific agreement does not finish a struggle.

Policy action

SEWA also tries to involve local, regional and national governmental structures, or the opposite camp. Wherever possible and whenever oriented towards the topic of participatory poverty eradication, SEWA co-operates with the Government. This is a big step, considering the disadvantaged economic situation and lack of political power. SEWA nonetheless demands certain conditions to be held for such a co-operation to take place. The focus and objective of all such governmental intervention for fighting against poverty must rely on participation and self-reliance of the poor women. Government policies must be credible, and they must respect SEWA's independence and autonomy.

Ela Bhatt has summarised SEWA's strategy of policy action as following:²¹

- * The Government has been democratically elected. Therefore, the Government belongs to the People.
- * The majority of India's population is poor. Therefore, Government programs must be in favour of the poor.
- * The Government is subject to manifold vested interests. Implementation of Government programs by public authorities is not successful. Participation of self-help organisations can advance the implementation of Government programs which focus on poverty alleviation.
- * The Government has advantages compared to SEWA: its broad influence, its political mandate, power, resources. SEWA has advantages compared to the Government: a close link to the target group, knowledge of their needs, commitment of its members, organisational power."

²⁰ SEWA (1996b), op. cit., p. 5.

²¹ Bhatt, Ela R. (1995b): Stellungnahmen zu der Öffentlichen Anhörung des Ausschusses für wirtschaftliche Zusammenarbeit und Entwicklung „Selbsthilfeorientierte Armutsbekämpfung“. Bonn: Ausschuß für wirtschaftliche Zusammenarbeit des Deutschen Bundestages, 25.10.1995, Ausschußdrucksache 13/51. (Statement at the Public Hearing on „Self-help Oriented Poverty Alleviation“ of the Committee on Development Co-operation of the German Parliament. Its full text is in Appendix 1 to this study.)

The result of SEWA's strategy for policy transformation finds its way into recommendations of the National Commission on Self-Employed Women and Women in the Informal Sector („Shramshakti“). The commission was set up by the Indian Government in 1986 on initiative from SEWA, and implemented under the auspices of the Indian Finance Ministry. Furthermore, SEWA contacts international organisations such as the ILO, whenever appropriate and possible. An example is SEWA's involvement in the ILO convention on Home-based Workers. It was adopted in June 1996 after years of struggle, and gives legal recognition and a framework to the activities of thousands of people, mostly women, who work world-wide in homebased activities.²²

In the meantime and as a complement to struggle, SEWA itself implements capable supportive services for eliminating abuses, or fulfilling need. Because these services are the proof for SEWA's active and successful engagement in poverty eradication, they also reinforce SEWA's standing as a movement and actor of civil society.

4. The SEWA Tree: Actors and Activities

For explaining its organisational structure, SEWA in Gujarat does not use an ordinary institutional organigram. It visualises the organisation in the picture of a Banyan Tree. This Indian tree develops roots from its branches, which eventually reach the soil and form further trunks.

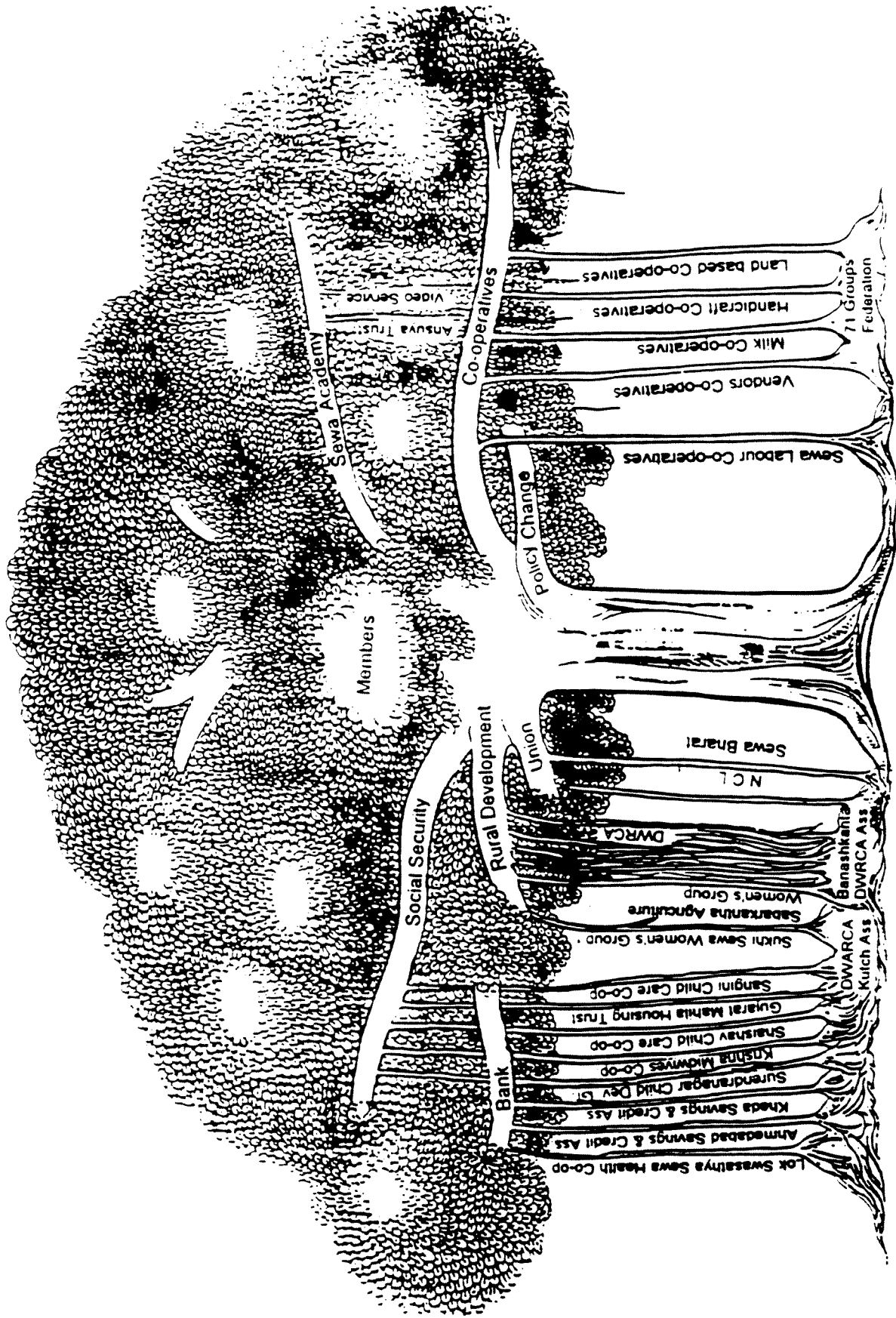
In its understanding, SEWA is such a tree, the original movement forming the trunk which gives and channels strength. The movement's strength nourishes the members, represented in the leaves, and the branches of actions and activities. It is pushing forwards for change of the members' living conditions, and for growth of SEWA.

„The real force behind the SEWA movement is the self-employed women. They work endlessly. They have strong hearts, and an ability to be inclusive. They bring a desire for change, for respect, and for economic prosperity for their families and communities.“²³

²² HomeNet. The International Network for Homebased Workers. Bulletin No. 4, July 1996, Special Issue on the ILO Convention.

²³ Rose, Kalima (1992), op. cit., p. 273.

The SEWA Tree



(Source: SEWA Academy, 1996)

SEWA's members constitute the basic decision making body. Every member - a leave of the SEWA tree - is first a member of an occupational union. Any of the members can take responsibilities, accomplish important functions, and become a leader within SEWA. Every three years, members elect representatives to the Trade Council who in turn elect 25 members of the highest decision making body, the Executive Committee. SEWA's decentralised structures of decision-making, of resource allocation, and of control reflect its democratic principles.

A story about broken and whole sticks:

„A new day in the induction training program for SEWA members. About 20 women are sitting on the ground listening to the words of the course leader. There are pictures on the walls which the women have painted the day before. Now the course leader ask the women to explain what they want to express with the pictures.

One picture in particular shows a broken stick next to a bundle of whole sticks. The woman who had painted the picture stood up and explained that before becoming a SEWA member she had been the single stick. Weak, easily broken. SEWA membership had helped make her strong as the sticks in the bundle. Given her the power to resist. [...]

The picture is evidence of a high degree of abstract capability. She might have been expected to take a more obvious example and draw a single women next to a group of women - but that would not have had anything like the same impact. The painter had recognised the significance of her SEWA membership - strong together - and recorded this core element in picture. Who of us is able to describe an essential issue in such a simple and yet apt way?²⁴

The Banyan Tree's branches, representing SEWA's joint strategies of union movement and co-operatives as well as the supportive services, indicate all of SEWA's main activities, which have been set up step by step, initiated by the women themselves.²⁵

Like a tree grows, activities develop and comprise more and more aspects of the women's lives, such as child care, or banking. Meanwhile, some of the branches have become partly independent, some of them autonomous with own decision-making bodies and budgets, however without losing its linkage to the trunk.

Unions

First, **unions** grew out of the first activities of cloth vendors. Unions are today organised according to occupations, as there are now the Bidi and Cigar Workers' Union, the Home Based Workers' Union, the Garment Workers' Union, and so on. They are the basic unit of organisation as each SEWA member is first a member of her occupational union.

SEWA's union activities strive for the unity of the workers, and for creating a positive organised strength. Because very often, self-employed workers have to struggle against inap-

²⁴ Briesemeister, Annette: Issue: organising, in: Osner, Karl (1995a), op. cit., p. 9.

²⁵ SEWA (1996a), op. cit.

propriate law, unjust employers, and abuses from the police, SEWA's union activities have been supplemented from the very beginning with legal education and support in court cases.

On organising:

„After a long evening, Paniben serenaded 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.“²⁶

Co-operatives and Federations

Co-operatives form another major part of SEWA, given SEWA's emphasis on employment and income. Co-operatives consist of a group of workers who have contributed share capital to become members. The members are worker-owners who work together in some of their occupational activities and creation of productive assets. Co-operatives unite workers for craft and artisan-based activities, for trading and vending, for purchasing of raw material, or for offering services. In 1995, around one fifth of all SEWA women have been members of one of SEWA's 71 co-operatives and producer groups. Some co-operatives are registered under the Indian Co-operatives Act, some are registered with the Ministry of Rural Development as so-called DWCRA producer groups.²⁷ All are independent and autonomous economic units. Co-operatives of self-employed women benefit from the scale and market advantages as they produce, purchase or sell larger amounts than individual workers could do. Moreover, the co-operatives pursue social objectives in addition to business profits.

Federations are larger organisations of SEWA members that go beyond the grassroots level in order to gain access to markets, to training, to technical inputs, to policy making and to advocacy. They aid to link the SEWA members to larger economic structures.

SEWA Bank

Early as in 1974, **SEWA Bank** was registered against strong reservation from the banking system. It is an answer to the women's need for savings and loan facilities. „Since then, the women shattered the existing myths about banking with the poor illiterate workers and

²⁶ Osner, Karl (1995b), op. cit., p. 42.

²⁷ DWCRA stands for „Development of Women and Children in Rural Areas“, an Indian Government Program. DWCRA groups work like co-operatives but their rules are more flexible in nature.

proved it to be a viable financial venture.²⁸ It is today the largest co-operative promoted by SEWA, with (in 1995) a working capital of about 114.5 million Rs. (3.3 mio US\$). It has been financially viable and self-reliant from the very beginning. Shareholders are SEWA members, who elect a representative board.

The bank started as a savings bank; it now has also a loaning facility. It operates in many popular neighbourhoods of Ahmedabad and introduced, in 1996, a mobile bank branch that allows women from distant areas to frequent the bank without problems. Moreover, it assists at present more than 500 rural savings and loan groups. (These groups will be subject of chapter 5). Repayment rates of loans in SEWA Bank amount to 95 % - a clearly better result than in the formal banking sector.

SEWA Academy

The branch that focuses on education and training is **SEWA Academy**. It aims at building the women's capacities for leadership and self-reliance, and reaches about 600 women each year in training programs. Programs include leadership training, group organising, capacity building for policy action and for management of producer groups and co-operatives. On demand, SEWA Academy also holds literacy and basic education classes. It is highly creative in developing didactic methods for illiterate women, using pictures, games, video and much more training tools.

Group training and leadership training are excellent examples for SEWA's strategy to translate Gandhian philosophy into action: Group training familiarises the women with organising and integration in a group. Leadership training aims at realizing SEWA's objective to give the women self-esteem and a self-identity as workers and SEWA members. Trainers familiarise local group leaders with SEWA's vision and Gandhi's life and thinking, and help them to articulate the groups' demands.

„In their talk at SEWA Academy's leadership training, the women analyse 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.²⁹

²⁸ SEWA (1989), op. cit., p. 40.

²⁹ Osner, Karl (1995b), op. cit., p. 50.

Video SEWA, a newsletter, and **SEWA Research** are other branches of SEWA Academy that support training but that also furnish important contributions to SEWA's public relations, policy action, impact studies, and planning of new activities.

Services of Social Security

Social security is the branch which provides basic services for improving living standard. Currently, these services comprise several child care centres as well as health care centres in many urban and rural areas. Provisions to care children is a major relief for the working women, increasing their employment opportunities, productivity, and of course, living conditions of their children. SEWA's **child care centers**, organised in co-operatives, are run by the SEWA members themselves. Some centers started in villages where earlier, women had no alternative but taking their children to work with them, leaving them alone, or in the care of older siblings - who in turn were unable to attend school. Some of the centers have taken over the Indian Government's child development scheme for rural areas, so that the children coming to SEWA' centers get both nutrition and child-care.³⁰

Health care services are provided in local centres throughout Gujarat's villages, which are connected in a common co-operative. The centres co-operate with the public health system but at the same time, they make rural communities more self-sufficient in their own health care: They offer more appropriate services than the rare and expensive public hospitals, and they also focus on health care and prevention education. Another co-operative works in educating local mid-wives for becoming the main health care provider in their villages, and linking them with the modern health system. Moreover, SEWA has set up a social security system for its members, which will be explained in chapter 5.

Another one of SEWA's major concerns is to promote housing facilities among the women because the housing situation of many SEWA members - in crowded ghettos, sprawling and congested slums, or remote villages - is extremely bad. Huts or houses do not provide enough space; they are often insecure and exposed to weather calamities, or they are illegal, which creates more insecurity. Since for many self-employed workers, their houses are also their workplace, these conditions lower productivity of the self-employed women. SEWA joined, in 1995, with other organisations for forming a **Housing Trust**, dedicated to promote housing for self-employed women.³¹

³⁰ Chatterjee, Mirai; Jyoti Macwan (1992): „Taking Care of Our Children“ - The Experiences of SEWA Union. Ahmedabad: SEWA Paper Series, Working Paper No. 1 (December)

³¹ Vyas, Jayshree; Anjana Patel; Yamini Parikh (1996): Housing finance: Mahila SEWA Co-operative Bank. Ahmedabad: SEWA, Friends of Women's World Banking.

Rural Development

Rural Development is another branch of the SEWA Banyan Tree. It denotes an integrated approach to life of agricultural labourers, and combines all supportive services and strategies with special focus on SEWA's rural members. It has developed out of the lessons learned from a start with rural actions, when agricultural unions revealed to be not able to struggle because its members suffered from low bargaining power due to extreme poverty and large supply of labour.³²

Policy change

Last but not least, SEWA is struggling for **policy change** in form of campaigns. Campaigns, set up in the steps of SEWA's policy strategy as explained above, unite women who suffer from a specific abuse or need for joint action. SEWA's campaigns combine direct policy action with the search for practical solutions.

An example is the 1995 campaign on water shortages in the arid and semi-arid areas of North Gujarat. This water campaign was undertaken almost entirely by the local women leaders. Women started working out solutions for overcoming water shortages, contacting authorities, linking Government schemes, and bringing in new technical solutions. Other campaigns in 1995 focused on food shortage in rural villages which were due to inefficient public distribution systems, on homebased workers, on the recognition of unorganised sector workers at national level, and many more.

SEWA in India

SEWA has started in Gujarat, and this case study concentrates on the Gujarati SEWA being the largest association. However, since its foundation, SEWA has spread to other parts of India. As a result, in 1995, there were nine independent SEWAs organised in five Indian States. The other eight SEWAs are SEWA Lucknow in Uttar Pradesh, SEWA Bhagalpur, SEWA Monghyr, SEWA Mithila and SEWA Singhbhum in Bihar, SEWA Trivandrum in Kerala, SEWA Delhi, and SEWA Bhopal and SEWA Indore in Madhya Pradesh.

All SEWAs are autonomous bodies. They pursue the same goals of full employment and self-reliance. However, some of them concentrate more on developing economic organisations than on union struggling. About 100,000 women were affiliated to the other eight SEWAs outside of Gujarat in 1995. The nine SEWAs together form the SEWA Bharat.

³² SEWA (1995): *Women Fight Deserts in Banaskantha*. Ahmedabad: SEWA.

This federation brings the SEWAs together for learning from each other, for exchanging experiences, for creating strength, and for forming a common voice on national level.

The Banyan Tree - a living tree

Finally, as the Banyan Tree suggests, SEWA allows for constantly evolving structures. New activities, new services, and the extension of services to new members often come from the women themselves who express new needs or mobilise adjacent villages. The women's own organisations are vibrant, new organisations being registered continuously. Awareness about their own situation is growing among the women and the communities. „There is a tremendous pressure from the women. They are pushing towards participation, towards realisation of SEWA's objectives.“³³

Networks

For gaining strength and developing, the women need skills and resources. SEWA, therefore, does not concentrate on itself, it also strives for linkages to external structures and organisations, national and international NGOs and institutions. SEWA is networking through these linkages. They shall provide access to resources, capital, knowledge, and infrastructure. They also shall enhance SEWA's voice and give some impact on external structures.

5. Recent Innovative Activities: Social Security Insurance Scheme and Capitalisation of Savings and Loan Groups

Needs and impoverishing factors

There are numerous factors that actually cause the women's poverty. They even drive the women into a vicious circle of impoverishment, where low income causes bad living conditions and indebtedness, which further reduce income opportunities.

One factor that characterises, but also causes poverty, consists in the numerous natural, social and individual crises that continuously threaten the self-employed women's work and life. Illness, widowhood, accident, fire, communal riots, floods and other natural and human made calamities result in their loss of occupation and income. When they occur, workers and their families are pushed further into the vicious cycle of impoverishment.

³³ Mirai Chatterjee, general secretary of SEWA, on July 29, 1996.

Another factor that causes poverty is scarcity of capital: The lack of productive assets such as cattle, machines, tools, prevents women from pursuing income generating activities. Homebased workers or vendors, who need a house for processing or for storing, cannot work as efficiently as required if they do not have an adequate workplace.

Missing access

There is a striking need of the women for insurance as a measure of protection against the risks of incurring existential crises. So-called primary security, based upon solidarity networks and social linkages, is not sufficient for covering large or interdependent risks. Private insurance companies or public social security schemes, however, usually do not offer or even deny access to insurance for people working in the informal sector. In the logic of formal insurance markets, costs of insuring poor customers are higher than profitable.

Insurance against risks is a means to reach security against calamities, and, thus, to reduce poverty. Another way out of poverty is to create savings and loan facilities for the poor women.³⁴ Low income, combined with frequent calamities which require high expenses, makes savings indispensable. More important, the workers need capital for productive investment purposes.

But as in the case of social security systems, poor women usually do not have access to the formal banking system. Commercial banks refuse poor customers because administrative overhead costs and monitoring costs are too high compared to saving deposits and loan amounts. Access to credit is denied because poor customers cannot give formal collateral or securities which satisfy bank conditions.

Ways out of poverty

Experience has shown, however, that even though their income is low, the poor women are ready and able to save regularly small amounts out of their income. Moreover, poor women proved to be ready to repay loans and to pay market prices for services, for example market interest rates on loans.³⁵

It is, thus, necessary to provide insurance and banking services and to design sustainable structures of social security schemes, and of banking for poor customers in a way that makes use of their reliability.

³⁴ SEWA (1989), op. cit., p. 39.

³⁵ WWB and International Coalition on Women and Credit (1995): Self Employed Women's Association (SEWA) Cooperative Banking. New York: Women's World Banking, International Coalition on Women and Credit. pp. 9-11.

SEWA's approach

SEWA develops such institutional structures. In other words, it solves the problems that occur in insurance markets respectively in banking markets when dealing with poor customers. It offers a social security scheme for insurance against major risks such as illness, floods, or death. And currently, almost 530 savings and loan groups operating under the shelter of SEWA Bank currently provide access to credit and saving facilities for rural SEWA members.

Mutual trust and responsibility

SEWA has an important advantage over large commercial or public insurance companies and banks: a narrow linkage between SEWA movement and its members, social cohesion, commitment, and group feeling among the women. This linkage creates mutual trust.

Mutual trust and knowledge are the means to overcome the problems of high administration and control costs. These arise when formal institutions such as banks and insurance companies do not know the poor women and vice versa.

SEWA, on the contrary, can rely on its members and their groups. It creates „moral security“ when dealing with insurance operations, or savings and loan operations. In the case of insurance, incentives to negligence or fraud, inherent in each insurance market, is far lower when SEWA offers an insurance scheme. In the case of banking, collective decision on loan allocation, mutual responsibility and monitoring of members of a savings and loan group, substitute formal collateral. Furthermore, SEWA's possibility to decentralise the management of banking and insurance services considerably reduces administrative costs.

Because they know and trust SEWA, its members can in turn rely on their own organisation fulfilling its parts of an insurance contract, respectively correctly managing savings and loan accounts.

SEWA's activities

SEWA's „Integrated Social Security Insurance Scheme“, started in 1993, covers most major risks of the SEWA members.³⁶ Appendix 3 of this case study reports in more detail on its functioning, results, and impacts.

In 1988, SEWA Bank started to promote local savings and loan groups of women in the rural districts of Gujarat. In the deposit business, these groups collect and administrate savings of all members and deposit them at a bank account, usually with SEWA Bank. In lend-

³⁶ Freiberg-Strauss, Jörg (1994): Versicherung für Arme, in: Nord-Süd aktuell 8 (1994) 2.

ing business, they allocate loans to its members. The number of savings and loan groups is increasing rapidly, their capitalisation is going on, pushed by the rural women's demand for creating new savings and loan groups and for more credits.

In Appendix 4, case histories of two savings and loan groups, and the „business life story“ of Shantaben, a rural savings and loan group leader, tell more about the functioning and impact of these saving and loan facilities.

The impact of both, insurance facilities, and access to savings and loans, on reducing poverty of SEWA's members, is important. In the long run, they can change the direction of the vicious circle of poverty in which poor women are trapped: They contribute to turn the cycle into a „spiral“ of generating income and improving living conditions. This possibility will increase as the process of capitalisation of savings and loan groups advances, and more women conclude insurance contracts. After all, decentralisation of decision-making, of financial management, of property rights, and of budgets, is a crucial ingredient for becoming self-reliant.

Innovation

SEWA's activities in insurance and capitalisation have another important, political result. Until now, there are few other examples of capitalisation of self-help savings and loan groups. There are even fewer examples of social security schemes for the poor, which are based on mutuality. SEWA is highly innovative in both fields.

Its implementation of an insurance scheme demonstrates that it is possible to run insurance for people in the informal sector in a self-reliant and sustainable way. Its promotion of capitalisation of rural savings and loan groups is a courageous step towards economic self-reliance of self-employed women. SEWA delivers, hence, two outstanding examples of what is possible when poor women can implement participative and self-help oriented instruments of poverty alleviation.

6. Results

Results of SEWA's actions are impressive. Membership increased at very high rates; starting from Ahmedabad in Gujarat, it reached not only rural districts in Gujarat but also five other Indian states. Initially, SEWA has been organised by a handful of women, and mean-

while it has become a people's organisation. Since its creation, it has become visible and gained voice at regional, national, and international level.

Step by step the different activities and supports have been spread out to a larger number of women. Results of SEWA's activities become clear when compared to SEWA's ten points of objectives. The following tables shortly survey Gujarati SEWA's achievements in full employment and self-reliance of 158,152 members, and indicate some of the actions implemented in 1995.³⁷

Employment and income

Employment and income have been promoted through union activities, on the one hand, and through co-operatives and producer groups, on the other hand.

| | No. of members covered in 1995 | |
|--|--------------------------------|----------------------|
| Agricultural co-operatives | 4,035 | |
| Artisan and services co-operatives | 1,281 | |
| DWRCA producer groups | 5,525 | |
| Federations | 86,307 | |
| Employment and income created for members in 1995 | No. of members | Amount in Rs. |
| Employment created through co-operatives, DWCRCA groups and Bank loans | 35,175 | 445,000 |
| Increase in members' income through the Union struggles | 27,982 | 288,000 |
| Increase in members' income through the Bank | 74,000 | 150,000 |

Services

SEWA's supportive services have contributed to improving living conditions for many workers. The following table shows coverage of health and child care, social security, and access to savings and credits.

| | No. of members covered in 1995 |
|------------------------|--|
| Social Security | |
| Health care centres | 27,641 members and their families, reached through 255 centres |
| Child care centres | 6,970 children, reached through 85 centres |
| Work security | 1,016 |
| Life insurance | 387 |
| Maternity benefit | 126 |

³⁷ SEWA (1996a), op. cit.

| | No. of members covered in 1995 |
|---|--------------------------------|
| Banking | |
| Deposits at SEWA Bank | 54,530 |
| Ahmedabad Savings & Credit Association | 4,600 |
| Kheda Savings & Credit Association | 5,690 |
| Loans given | 25,648 |
| Housing | |
| Loans for land | 750 |
| Loans for water, drainage, toilets connection | 6,500 |
| Loans for financing for new house | 1,550 |
| Loans for financing for upgrading of house | 3,200 |
| Housing co-operative | 302 |

Policy action and visibility

Union activities and legal aid indicate progress in gaining voice and visibility. Training at SEWA Academy shows gains in leadership and self-sufficiency. Numerous labour struggles have led to improved working conditions. An example are the vegetable vendors in Manek Chowk Market, Ahmedabad. Since the 1970s, they have been struggling for getting licenses. Earlier, they used to be chased by policemen who even did not hesitate to empty the vendors' charts and to destroy the vendors' merchandises. Today, SEWA members are registered so that they will not be expelled from their place any longer. However, the struggle for a market place that offers sufficient space for all vendors having charts has not yet been resolved.

| | No. of members covered in 1995 |
|---------------------------------------|--------------------------------|
| Union activities in 1995 | |
| Increase in wages | 17,354 |
| New work | 989 |
| Vendors cases | 2,114 |
| Sammelans (mass meetings) | 1,000 |
| Procession | 500 |
| Dharna (demonstrations) | 500 |
| Meetings | 16,978 |
| Legal cases in 1995 | |
| All courts | 10,592 (in 203 cases) |
| Training courses in 1995 | |
| Leadership | 595 |
| Writing skills | 9 |
| Mobilising members, survey techniques | 123 |
| Others | 36 |
| Video SEWA in 1995 | |
| Women covered | 8,000 |

More important as all figures are the women's achievements in gaining self-reliance and leadership potential. SEWA has experienced several „transformations“ of women, who are nonetheless not only single success stories, but who positively affect whole groups of women. Paniben, whose life story is told in Appendix 2, is such an example.

All in all, SEWA's activities have improved the women's existence. Some of their statements are the best proof.

„My confidence increased, and I can now talk to anyone, even police.“

„If women organise, we become a solid group, we can solve many problems together.“

„I got a health centre opened in my area.“

„I gained self-esteem and recognition from my family when we bought land from a loan I had taken.“

„Nobody from my family even came to bring me food when I was ill. SEWA took care of me every day. I owe SEWA my life, and so now I live for SEWA.“

„When we have a good house, we have peace in our mind.“

„The group is shelter, you can depend on it in crises.“

„When more working women come together, then the strength comes.“

7. Problems and Constraints

SEWA is successful. It is a sign of hope for many other self-help organisations and also for development co-operation. But nevertheless, struggle usually comes not without problems, and so is SEWA's strategy suffering from constraints on many levels.

Lack of acceptance

Many of SEWA services suffer from the constraint that they do not receive serious attention from public authorities. This is even worse as they provide social infrastructure services which usually should be supplied by public services. As a consequence, little funds are made available for them. For example, unflexible financing rules on governmental child care schemes, with which SEWA's child care co-operates, prevents the SEWA organisation from becoming sustainable.

Another consequence is that many SEWA activities such as SEWA Bank, SEWA Academy, SEWA Video etc., are questioned about their „professionalism“.³⁸ The economic system

³⁸ SEWA (1996a), op. cit., p. 46.

does not seem to accept and to have place for self-help organisations such as SEWA Bank, despite its obvious success and economic viability. It costs SEWA time and resources always having to prove that this is not true, to prove its professionalism and the feasibility of its approach.

Legal, social, and political framework

In many cases, there are legal restrictions to economic activities and to participation in decision-making. Either laws are restricting activities in the informal sector. Or laws regulating these activities are missing at all. Or existing, positive laws are not implemented. Legal restrictions are often linked to unfair macro-economic or micro-economic policies. Regulation of the vegetable vendors' market is just one example out of many. Another one is that - in spite of India's recent first privatisation measures - public-owned corporations still retain control of most of natural resources and fix monopoly prices. One example here is forest regulation in the market of gum.

Moreover, there are numerous economic restrictions to participation and market access, examples being land scarcity and unequal distribution of land, or the mechanisation of agriculture to which poor land owners and labourers do not have access. Economic difficulties on national level also affect employment opportunities and earnings of SEWA self-employed workers in agriculture, craft, and services. Obviously, SEWA cannot create more work. „For agricultural labourers who are unemployed seven months in a year, the union cannot change the seasons. [...] SEWA saw the usefulness of helping women to get access to alternatives.“³⁹

In addition, self-employed women often face administrative and social discrimination. Discrimination affects the women's self-reliance when they are treated unjustly by employers or policemen, as well as by representatives of Government agencies and structures which support direct exploiters.

Difficult implementation

Finally, there are many large and small operational problems to be solved when implementing activities. Each new problem, need, or abuse, which the SEWA women encounter, requires to develop new strategies, appropriate instruments and forms of organisation. „There are so many first times“, members of SEWA's Executive Committee say. „We always have to do path-breaking activities to new grounds.“

³⁹ Rose, Kalima (1992), op. cit., p. 23.

8. Strength of SEWA's Empowerment Approach

Far-reaching

SEWA's approach to empowerment is a very broad and far-reaching one. Results and innovations prove its success in spite of all constraints and the ongoing struggle women have to go through. Understanding SEWA's empowerment approach is crucial for appreciating the source of its strength.

Based upon women's needs

An important success factor is that SEWA is concrete in its actions. All actions have immediate impact in improving economic and social living conditions of the women. SEWA uses the positive correlation which exists between economic empowerment and social empowerment of the women. This interdependence increases the incentives for participation and commitment to the movement. It induces to proceed from bottom up.

Self-esteem

Not only its increasing size strengthens the movement. SEWA enables poor women to realise, to pronounce, and to find means to fulfil their own needs. It does this through empowerment; it promotes identity, self-esteem, capacity building and leadership for each individual woman. By improving economic, occupational, and social standing of the women, SEWA also increases the acceptance of its members experience from others outside of SEWA, in their families, in their communities, and in contact with local and central Government authorities.

Built upon its members

SEWA's core strength is that it is built upon its members. It empowers individual women, and it empowers groups.

The women together develop visions and strategies to solve their problems. SEWA uses the enormous potential and energy of the women and channels them into collective action. „Our nation's poor are a vast and challenging resource. If we begin to work with them as a resource, recognising their potential and creative abilities as opposed to treating them as a problem, much constructive action can be initiated.“⁴⁰

⁴⁰ SEWA (1996b), op. cit., p. 4.

Political strength

Finally and mostly important, the inner strength of SEWA translates into political strength. Empowerment of the women is their incentive for achieving participation in policy making and society.⁴¹

SEWA is not only a grassroots organisation but it is actively involved in policy interventions on regional, national, and international level. By translating principles and objectives of poverty eradication into action, by showing feasible ways and instruments, it puts pressure on the public discussion. SEWA's more than 200,000 members give a broad support and a strong argument. Its undeniable achievements make it difficult for Government authorities, to argue with SEWA without committing themselves: SEWA is a „constructive“ challenge for the Government.

Furthermore, SEWA offers the opportunity to impart very important learning experiences to decisionmakers and key persons from the North, who influence the fundamental conditions and processes of development co-operation.⁴²

Realistically ambitious

In setting many and far-reaching goals and perspectives, and in following a holistic approach, SEWA is ambitious. However, it remains realistic. It goes on step by step, it defines realistic objectives, and it never forgets what is crucial for its success: being rooted in the women's self-reliance and solidarity, searching for outside recognition and co-operation wherever possible, trusting in own strength, and being built upon own actions.

9. Prospects for the Future

„It is a long way that we have come. [...] It is a long way to go, yet“, Ela Bhatt wrote in 1988.⁴³ As this study shows, in 1996, SEWA has made large progress on this way, and still there are many steps to be taken, given the poverty of the SEWA women and of all those women in the people's sector who are not (yet) member of SEWA.

A major objective for the next future is to increase SEWA's membership and to provide access to the whole of supportive services to all members.

⁴¹ Osner, Karl (1995b), op. cit. See also Appendix 1, which contains Dr. Ela Bhatt's declaration on SEWA's political strategy in the German Parliament, Bhatt, Ela R. (1995b), op. cit.

⁴² Osner, Karl (1995b), op. cit., p. 22.

⁴³ SEWA (1989) op. cit., p. 147.

Another objective, always urgent and always a priority, is to promote more poor women's leadership and to increase each woman's self-reliance by means of training and policy action. Moreover, new policy actions and campaigns are planned.

SEWA wants to take courageous steps for realising its visions. It does not stop developing innovative approaches for coming out of invisibility and poverty. The examples of social security system and of capitalising savings and loan groups are two of these steps. Even further reaching, SEWA aims at creating alternative economic organisations.⁴⁴

In pursuing all these objectives, an important characteristic of SEWA's strategy is going to be to preserve flexibility and dynamics towards new and changing socio-economic needs and environments: „The secret of organising is to „keep on keeping on“. No one action ever leads to a success. No failure is permanent.“⁴⁵

⁴⁴ Bhatt, Ela R. (1996b): Beyond Microcredit. Structures that increase the economic power of the poor. Ahmedabad: SEWA.

⁴⁵ Jhabvala, Renana (1986): Women's struggles in the informal sector: Two case studies from SEWA. Paper for the India Association of Women's Studies. October 1986. p. 2.

Appendices

- Appendix 1 Ela Bhatt: On SEWA's Political Strategy
- Appendix 2 Life Story of Paniben, Tobacco Worker in Mogri, Member of SEWA Board
- Appendix 3 On Social Security: SEWA's Integrated Social Security Insurance Scheme
- Appendix 4 On Capitalisation: Case Histories of SEWA Savings and Loan Groups in Kunjarav and in Shankarpura, and Business Life Story of Shantaben, Agricultural Worker in Shankarpura
- Appendix 5 Information Sources and Contact Persons

Bibliography

Appendix 1: Ela Bhatt:

On SEWA's Political Strategy

Bhatt, Ela R. (1995):

Statement at the Public Hearing on „Self-help Oriented Poverty Alleviation“ of the Committee on Development Co-operation of the German Parliament.

In German:

Stellungnahmen zu der Öffentlichen Anhörung des Ausschusses für wirtschaftliche Zusammenarbeit und Entwicklung „Selbsthilfeorientierte Armutsbekämpfung“.

Bonn: Ausschuß für wirtschaftliche Zusammenarbeit des Deutschen Bundestages, 25.10.1995, Ausschußdrucksache 13/51

Poverty cannot be addressed if the poor remain powerless. Unless poor are involved, poverty cannot be eradicated. Amongst poor, women are the poorest. So, I shall focus on **poor women**, based on my **experiences**. Women have become steadily poorer in the context of increasingly merciless struggle for scarce resources, and, a dense concentration of wealth at the top of a steep pyramid.

Why has **women's work** - vital as it is for the national economy, especially in developing countries - has not generated wealth for them?

One answer to this is that women do not obtain the full benefit of their own work. Many women work for the benefit of others - they work on land that is not theirs, and the land that they will not inherit. They manage homes that they do not own. Therefore, if sustainable and equitable development is to be achieved, a priority issue that must be addressed, is women's rights over land, resources and means of livelihood.

The gender-differential impact of resources loss can be understood in terms of men and women having different 'life-spaces'. A 'life-space' is the socio ecological context that enables life process to go on.

Labour power is the single most important resource at the disposal of poor women. But even that may not be under their own control.

There are three **major strategies** of transformation:

1. Restructuring the market
2. Reforming the state
3. Empowering People's Organisations

SEWA, started in 1972, a union of rural and urban poor self-employed women of 250.000 in India (and South Africa), is building up Women's Organisations having joint action of trade Unions and Cooperatives. The goal is to attain full employment (at household level) and self-reliance (financially and managerial).

In the year 1994, SEWA Gujarat having 143.000 members, created employment for 13.700 members worth 1,4 million US Dollars, increased income of 23.268 members of about 3 million US Dollars through union activities, and, through SEWA Co-operative Bank, created new assets for 67.000 SEWA women worth 1,8 million US Dollars. It means that SEWA women are coming into bargaining position, making their presence felt in the markets and government policies.

Regarding employment, SEWA's approach is an integrated one that includes the quality of employment. When we say 'full employment', we mean such employment that ensures income security, food security and social security (wealthcare, childcare, shelter at least) at the family level.

Market is tough. Because the market only responds to those who have the capacity to participate in it; it cannot, then, respond to the poor.

And women-poor women are in the non-market-economy. Indeed, an economy that appropriates and that locks up livelihood resources through a pricing mechanism tends to breed violence as an alternative means of accessing resources. The examples are strewn all over the world.

Unfortunately, the **current** national (global) **model** of economic growth creates neither an enabling environment for the elimination of poverty, nor the creation of productive employment. Assisting the promotion of people's own organisations is still a far cry. Mainly because, as I understand, the model places the interests of capital before that of people.

Unless there is devolution of power and resources in the hands of people - especially poor people - there is no chance ever of eradicating poverty.

Women and **environment** are the 'shadow subsidies' which support all societies. Both are undervalued or perceived as free, even while others profit from them.

There is need for addressing the markets directly to move in from competitive self interests to a larger collectivism that is sustainable and equitable.

For example SEWA Co-operative Bank eliminated private money lenders from the money market. SEWA's Artisan's Co-operatives upgraded the wage structure of landless labourers (men including) in that entire region. 80% of the forced migration of these poor, assetless from rural to urban areas has stopped.

Checks and balances to ensure accountability must be built into all structures - government or private - and all processes of governance. If governance is reduced to just 'labour management', then the issue of human rights, civil rights, and women's rights can be trivialized as 'labour problems'!

The UN-Conferences have made it clear that women and the poor are essential elements of change. However, yet to be done is an analysis of the process of impoverishment, the reasons why the new poor are mostly women. The destruction of previously sustainable livelihoods and the feminisation of poverty is the present scenario of our economics.

There is no challenge to the national (global) economic framework that make poor poorer, and poor women are poorer than poor men. Instead, the usual perception is that the poor are seen as dependants, and that they need to become self-sufficient.

Self-help approach is considered an answer to poverty eradication. But we must understand that **Self-help approach** is connected with empowerment. It leads to the independence of the poor. It is a sound approach, because the approach uses people's own strengths, skills, relationships, assets, leadership potential. Therefore, the base is sound.

For weak and poor, it means group approach. Only as a group they can have staying power, bargaining power and lending mutual strength.

It means access as a group to the economic areas from where they have been excluded - i.e. markets, credits, policy, positions.

Self-help does not mean that there should be no external assistance. Any assistance in this regard has to help the poor to be self-reliant.

What is required is the recognition of such self-help groups and the encouragement by society and policy makers. Needed is the training to the group in technical, managerial capacity, building so as to reach the capital, markets, information, know-how.

Sure, this is a long, painful but empowering process. Remember, the partners have to commit themselves to the process - and not that it as a Project approach. Developing Self-help Groups is changing structures - markets, Universities, Banks, laws, policies, everything.

For SEWA, the self-help approach means organising the poor women workers/producers into their own unions and cooperatives. Our experience is a clear evidence showing that the poor are ready for building their lives and livelihoods on self-help. They are keen to get education for accessing the mainstream.

Regarding **outside international help** to our country, I understand that in India a foreign government is not to open a closed door, but they can lean against an open door and open it wider - in terms of policy change.

The **German** Government can aid the process through dialogue and workshops for making our national policies for poverty eradication more clear. The German Government can finance the self-help models with potential growth, use such useful models to influence policy by wide dissemination and bring actors into policy decisions, especially people's organisations, women and NGOs; e.g. participation in the dialogue on SHRAMSHAKTI Report's follow-up process.

**Appendix 2: Life Story of Paniben,
Tobacco Worker in Mogri, Member of SEWA Board**

by
Karl Osner

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Paniben's life story

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 15 Rs., which amounts to 120 Rs. a day. She calculates that her earnings for the week during the six-month season come to 240 Rs.

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 (300 Rs.).

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 1,000 Rs. 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 22 Rs. per hour. So far the struggle has resulted in an increase in the wages of the factory workers from 6 Rs. to the present rate of 12 Rs. 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 10 Rs., 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 8:00 till 12:00 a.m. and from 2:00 till 6:00 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 2,000 Rs. for the furnishing and toys. The result of a long dialogue between the women and the village head was his offer of 2,000 Rs. 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.“

Appendix 3: On Social Security:

SEWA's Integrated Social Security Insurance Scheme

by
Annette Krauß

Bochum, October 1996

SEWA's Integrated Social Security Insurance Scheme

Need to insure basic risks

Poor women are exposed to manifold risks such as illness, widowhood, death, riots, floods, maternity. All these events are risks as they are not exactly foreseeable, cause high extraordinary expenses, and possibly even reduce income opportunities. Since poor women usually have little savings to fall back upon, these events push poor women further into the vicious cycle of poverty. For fighting against poverty, it is, therefore, crucial to provide insurance against the risks related to such events.

Specific problems in insurance markets

Commercial insurance companies very often deny to cover poor customers. In their view, poor people are not insurable because of some problems inherent to insurance markets. First, there is the consideration that the higher the risk a potential insurance customer faces, the more she is willing to pay an insurance premium. Thus, an insurance company tends to get a „negative selection“ of insurance customers, with a higher average risk than in the entire population. In order to exclude such a selection of poor customers, who usually do face higher risks than an average customer, insurance companies offer them contracts at prohibitively high premiums.

The second problem is that insurance takers possibly are enticed to negligence or even to fraud once having concluded an insurance. This behaviour pushes insurance premiums further up. Standard solutions to the problem are for example control mechanisms applied by insurance agents, risk prevention premiums, and the customers' use of certain signals for screening their viability. These solutions take for granted that the insurance company is able to understand the signals, and has access to monitoring devices. Yet, costs of selecting good customers in the people's economy, and of monitoring risk prevention behaviour and fraud might be relatively high because insurance agents usually are not familiar with the informal sector.

A third problem is that of interlinked risks. An insurance's principle is to collect and to match calculable risks of a large number of people, whose insurance events usually not occur simultaneously - in other words, whose risks are not correlated. However, poor women, especially when belonging to neighbouring communities, might be exposed to correlated risks, such as floods, riots, or epidemics.

SEWA's conceptual approach

SEWA's strategy is to solve these problems of insurance markets for poor customers.⁴⁶ It is able to do so because it has an important advantage over commercial insurance companies or a public agency: a relation of mutual trust between SEWA movement and its members. On the one hand, SEWA knows the women and their social and economic situation since it reaches them through its other activities. On the other hand, women do trust in SEWA, they appreciate any undertaking which SEWA offers, and follow the rules. Therefore, the women's incentives to negligence or fraud are much lower than when dealing with commercial insurance companies.

Creating an insurance scheme

SEWA first started a small maternity insurance scheme as early as in 1973 because it had become obvious that female borrowers had very expensive access to loans due to their risk of death in confinement. Later, SEWA realised that loans for productive purposes were difficult to obtain and recovery was unreliable because the women always ran the risk of losing their productive assets in social riots or floods. SEWA decided to create an insurance scheme to deal with such risks.

Since then, SEWA has developed an integrated insurance scheme which covers most major risks of the SEWA members. The „Integrated Social Security Insurance Scheme“, started in 1993, comprises death, accidental death, sickness, accidental widowhood, loss of household goods and work tools in case of flood, fire, riot or storm. For members who have linked their fixed deposit savings with the insurance scheme, there is also coverage for maternity benefit.

SEWA Bank is in charge of the social security scheme, which has become a most innovative branch of SEWA. In order to overcome problems of correlated risks, similar risks, and low financial endowments, SEWA has concluded group insurance contracts for life insurance respectively for insurance of accidents, illness, and accidental losses, with two large commercial insurance companies. Through this arrangement, risk is spread among a larger insurance group than the SEWA community itself.

SEWA acts as an agent for these insurance companies. It reaches the women, what the large companies are unable to do. In occurrence of the event insured, SEWA organises and

⁴⁶ Freiberg-Strauss, Jörg (1994): Versicherung für Arme, in: Nord-Süd aktuell 8 (1994) 2.
(Insurance for the poor: Experiences with Introducing Security Schemes for poor women in India.)

monitors the adjustment of damages with the company, one of its organisers accompanying insurance agents of the large companies to the insurance customer and preparing the appraisal of damages. Moreover, SEWA Bank agents explain the insurance system to its members, and verify premium calculations.

Demand for insurance from SEWA members is high. For example, very often savings and loan groups require to conclude insurance contracts from their individual members as an entry condition to a group.

Results

In 1994, about 7,000 women, and in 1995, already 15,000 women were covered by some SEWA's social security against payment of an annual premium of 45 Rs. (around 1.50 US\$) - 1 % of average annual income of the women. Total insurance premiums paid amounted at 33,300 Rs.⁴⁷

Financing is currently assured to one third through the insurance premiums, to one third through subsidies of Indian Government, and to one third through a capital fund of German Technical Co-operation.⁴⁸ The long-run objective is to reach financial self-reliance by raising insurance premiums, and to create sufficient reserves on behalf of the SEWA Social Security.

Impact

The impact of the SEWA integrated insurance is large. First, the insured women are able to avoid major material losses in income and wealth losses. Even though for most women, not the entire material loss from accident, natural calamities, illness, etc. is covered (on average, the insurance sum covered the total of losses in 50 % of the cases) the insurance alleviates one of the most striking and difficult aspects of poverty, namely the continuous insecurity about life conditions in the near future.

Moreover, SEWA's sensitising and motivation for membership in the insurance scheme creates the necessary incentives and trust for concluding an insurance contract. Women started understanding the system of insurance, what they might not have done before SEWA's engagement in this field.

⁴⁷ Bhatt, Ela R. (1996a): Moving towards people centered economy. Ahmedabad: SEWA. p. 4.

⁴⁸ BMZ (1995): Armutsbekämpfung - warum, wozu und vor allem: wie? Bonn: Bundesministerium für wirtschaftliche Zusammenarbeit (BMZ) (Juni).

(Federal Ministry for Economic Cooperation and Development - BMZ (1995): Poverty Alleviation: Why, for what purpose, and in particular: how? Bonn: BMZ, June).

Another effect of SEWA's insurance scheme is political: With the implementation of the scheme, SEWA demonstrates that viable insurance for the poor is possible. Its insurance scheme does not face more fraud or negligence of its customers as average insurance companies. Its members are willing and able to pay premiums provided that they correctly get insurance services. It turned out that there are even margins to raise insurance premiums as long as this condition holds. SEWA gives an example how to use structures of self-help organisations for fighting poverty through insurance schemes.

Problems and risks

There are, however, still problems to be solved in the design of the insurance scheme. Constraints come from the fact that many insurance rules, in particular of health insurance, are designed not only for poor women but for people from the educated urban middle class working in the organised sector. Many rules for regulating claims lose, thus, most of their benefits because they are not appropriate to the rural poor. For example, the usual requirement of hospitalisation for medical insurance is unreasonable for rural poor where hospitals are not readily available, but the insurance does not cover health expenditure to physicians or health centres. As a result, SEWA is a net payer to the commercial insurance company that holds the group contract for health insurance.

Premiums for life insurance with the other commercial company are very high and not transparent to SEWA members. There are also some problems such as lengthy processing periods of claims, insufficient documentation, and rejection of claims. These problems seem to be solvable as the insurance companies gain trust in SEWA's agents settling the claims.

In the long run

With this prospective, the social security scheme proves to be successful. The year of 1996 brought some important innovations. SEWA raised its monthly premium, thus approaching its objective to reach financial viability in the long run. Moreover, the scheme now covers also occupational chronic diseases.

In the long run, members should learn to estimate their risk for calculating reserves and cash flow of an insurance scheme, in order to become autonomous in the insurance market for SEWA's group contracts. It is foreseen that SEWA's health service will be in charge of the Integrated Social Security Insurance Scheme. The service should further develop advisory

assistance for health care and risk prevention education, and own health care centres. „We are also learning, and increasing our performance step by step.“⁴⁹

⁴⁹ Jayshree Vyas, managing director of SEWA Bank, on September 11, 1996.

Appendix 4: On Capitalisation:

Case Histories of SEWA Savings and Loan Groups in Kunjarav and in Shankarpura, and Business Life Story of Shantaben, Agricultural Worker in Shankarpura

By

Annette Krauß, Karl Osner, Veena Padia, Jyoti Macwan, and Jayshree Vyas

Outline:

1. Introduction
2. Case Histories of Shankarpura Village and Kunjarav Village Savings and Loan Groups
 - 2.1 „Shri Bhatiji Maharaj SEWA Women’s Savings and Loan Group“ in Shankarpura Village
 - 2.2 „Hasta Phool SEWA Women’s Savings and Loan Group“ in Kunjarav Village
 - 2.3 Learnings
 - 2.4 Success and Risk Factors
3. Business Life Story of Shanta Prabhat

1. Introduction

SEWA, Self-Employed Women's Association, in Gujarat, India, has promoted the creation of rural poor women's rural savings and loan groups since 1988. SEWA's strategy is to launch further groups and to capitalise functioning groups: It envisages decentralising the decision-making, financial management, property rights, and budgets of local savings and loan groups, considering the decentralisation to be a crucial ingredient for the groups' self-reliance.

For getting information and understanding of the groups' and the women's current situation, SEWA Bank initiated a fourteen-days Exposure and Dialogue Programme („EDP“): The authors - SEWA Bank's managing director, SEWA Kheda District's leader, an independent Indian and two German consultants - used the EDP methodology of encountering the members and leaders of two rural savings and loan groups. They met the women of both groups in their villages during two days each, for discussing with them their savings and loan activities as well as their economic situation.

The following case histories of both savings and loan groups, as well as the economic development and situation of one individual group member („business life story“), Shanta Prabhat, are the result of the authors' encounters and learning. They summarise insights into the functioning and group life of savings and loan groups, and attempt to assess the impact of access to credit and savings facilities on the economic situation of SEWA women. The situation as described is of July 1996.

2. Case Histories of Shankarpura Village and Kunjarav Village Savings and Loan Groups

2.1 „Shri Bhatiji Maharaj SEWA Women's Savings and Loan Group“ in Shankarpura Village

Origins

„Shri Bhatiji Maharaj SEWA Women's Savings and Loan Group“ has been formed in 1992 by the women in Shankarpura village in Kheda district, about 90 km south of Ahmedabad. The village, home of about 300 inhabitants and a suburb of a larger community, is situated amid large farms' fields. Basic infrastructure such as connection to roads, water supply,

health care and schooling facilities, is lacking; electricity supply is unreliable. The village community is low cast, and most inhabitants are working as agricultural day-labourers.

In 1992, organisers of SEWA's District Association initiated the foundation of the group. The group, starting with 18 women, increased steadily since then, attracting even some women of neighbouring communities, and reached membership of 43 women in 1996. Since then, members and leaders have attended to several training programs on savings and loan groups, offered by SEWA Academy.

Management and Leadership

The group members, in an initial meeting, followed SEWA Bank's directions as they gave a name to the group, elected two leaders, and made formal rules on the group's functioning and the savings and loan cycle. The women named their group after the village's local saint, protector against snake bites, in „Bhatiji Maharaj's group“. They set up a list of strict and detailed rules, written in the group's minutes book as follows:

1. Members should save regularly.
2. Savings must be deposited within the first to tenth day of each month, otherwise 0.5 Rs. penalty will be charged.
3. 5 Rs. will be taken as membership fee.
4. In case a member stops saving or does not give money, the amount saved will be returned only at the end of the year; however, she will not be entitled to receive interest on that.
5. Meetings will be conducted every month. Each member should bring her savings card at that time and should get it filled up.
6. Loan will be given after three years of membership in the savings and loan group.
7. Loan instalments should be deposited between the first and the fifth day of every month.
8. Each borrower should purchase a share of 50 Rs. of SEWA Bank.
9. Each borrower should subscribe to the Insurance Scheme under the SEWA Social Security Scheme.
10. 24 % Rate of interest on loans will be charged.

The group's administration relies on accurate book-keeping on the one hand, on the group leaders' management capacities on the other hand. The group holds several books of accounts. Records of meetings are maintained consistently. A book on individual saving accounts regularly keeps track of individual contributions, interest on savings, and withdrawals. Individual loans, however, are not recorded at the group level but only at the level of SEWA Bank's (Association's) organisers. The group's possibilities of formal monitoring individual loan repayment are, thus, limited.

The group adopted two leaders with complementary leadership qualities. The one, Shantaben, is the overall respected oldest woman in the community. The other leader, Ramilaben, is a young literate woman. Both leaders contribute to the group's cohesion and functioning: While Ramilaben correctly manages accounts and minutes of the group, Shantaben's strong position and exemplary leadership strategies keep the group cohesive, whilst her personal entrepreneurial abilities push the group to adopt reasonable economic decisions. The members affirmed their trust in both leaders.

The group's decision making procedures, even though difficult to assess for outsiders, seem to rely on both, vote and consensus. There are in this group generally no differences among the members, for instance on decisions about loan allocation or saving amounts. Decisions will be taken after open, and if necessary, long discussions. Only a small and constant group of all members has, nonetheless, at all been eligible to loans since the foundation of the group.

Savings and Loan Operations

Business operations of the group are the following: All members give monthly savings of 10 Rs., which is the mandatory amount for everybody. Savings are held in personal accounts at SEWA Bank at interest rate of 5% p.a. Women can choose whether to put them on fixed deposit. The group administers compound interest earnings on savings, and keeps them on fixed deposit. An important attribute of the group is that in case a member is not able to pay saving for a particular month, either a leader or another member pays on her behalf. According to the women, outstanding savings are always paid soon afterwards.

In the first meeting of a year, the group allocates new loans to the group's members. Currently, the group is functioning as a „catalyst“: SEWA Bank, mediated by SEWA's District Association, imparts an amount at banking market rate of 21% p.a. as capital to the group, who becomes the owner of the capital. The total amount given as loan is net higher than the group's accumulated savings. Repayment rates on loans, averaging 95% for all SEWA Bank borrowers, are not registered at group's or individual borrowers' level; SEWA Bank registers the entire group as „good“ according to multiple criteria. The group's mere functioning, its rules, and management, are the only collateral for SEWA Bank. The strongest incentive for repayment is SEWA Bank's requirement of total disbursement of one loan before it gives a new loan. SEWA Bank demands full recovery in 20 to 30 instalments. The group in turn allocates loans to market rate of 24% p.a. to individual group members, applying the same repayment rules. Average size of loans is 2,000 Rs. Collateral is not requested

either, but the borrowers sign documents like demand promissory notes, and Bank-borrower-agreement, which ensure legal enforcement, if required. Actually, informal monitoring and pressure from the group members on a borrower seem to have a major impact on repayment. There is, however, no legal liability of the group or of each member for another member's loan.

Loans have been used at the largest share (69%) for house repair - due to a special credit tranche of SEWA Bank for housing loans after floods in 1995 - followed by business loans (16%) and land release (12%).

Achievements

From 1992 to 1996, the group's net accumulated savings amounted to around 12,000 Rs., while total loans given to members were almost 70,000 Rs. Out of these, SEWA Bank imparted 62,000 Rs., and recycling of loans provided 8,000 Rs. Accumulated interest earnings from savings and loans on the group level are 2,000 Rs. These interest earnings constitute the group's income generated by its banking activity. The group's means for income generation are limited as long as the group retains only 3% as the interests on loans, while SEWA Bank and District Association allocate loans to the group and receive interest at 21%, hence a share of 87,5% of all interest earnings on loans.

2.2 „Hasta Phool SEWA Women's Savings and Loan Group“ in Kunjarav Village

Origins

„Hasta Phool SEWA Women's Savings and Loan Group“ is the SEWA savings and loan group in Kunjarav village, which is also situated in Kheda district. Nearly 10,000 inhabitants with a blend of different religious and cast communities and income groups reside in this village. It has better infrastructure facilities than Shankarpura village. The main economic activity is agriculture based, predominantly tobacco cultivation, but there are also various small production and service businesses supplying the local market.

The idea of forming a savings and loan group was launched in 1989 by SEWA's district organisers at the child care centre which SEWA women, mostly agricultural labourers, run in the village. As in the case of Shankarpura village, organisers had to overcome distrust about the security of savings. Moreover, in the large and diverse community, the opposition from vested interests by way of discouragement for saving was enough. The group increased slightly slower than Shankarpura's group, from 44 members in 1990 to 69 in 1996;

in prior years, some members withdraw because of economic problems, or because of differences within the group. Meanwhile, as the village's women have acknowledged the functioning of savings and loan activities, the group has become most attractive to them. After having to deny entry during two years, it is currently in the process of dividing into two groups because membership of more than 80 members would soon become unmanageable.

Management and Leadership

The group adopted, in its first meeting, only few formal rules on savings and loan instalments, group meetings, and loan eligibility. For example, no clause of penal interest was imposed. The group's book lists the rules as follows:

1. Savings will be collected by the 25th of every month.
2. A meeting of the group members will be conducted every month. Annual meeting will be conducted every year.
3. A member will be eligible for loan after uninterrupted savings of two years.
4. Instalments should be paid regularly.

Group decisions seem to be taken in democratic vote after discussions where every woman is able to speak freely. The group elected two leaders, Sumanben and Kantaben, who divide their tasks not complementary but according to their membership in different social communities in Kunjarav village. Both assume, for a respective part of the group, the same responsibilities in accounting, administration, and monitoring. Women appear to have more trust in their respective community leader. Group meetings, loan allocation, and financial management of interest earnings, etc., are, however, common issues to the entire group. There are some indications that the group seems to be able to overcome the traditional cleavages between socio-religious communities for forming a functioning group. Group administration in book of accounts is not as complete as in Shankarpura village, as the leaders register neither accumulated savings nor loans of individual members.

Savings and Loan Operations

Regular savings of mandatory 10 Rs. per month are given by the members themselves, after leaders made clear that their collecting savings was too time-consuming. The actual saving contributions amount to only around 78% of the 120 Rs. per year-target - compared to 95% in Shankarpura group. Moreover, the group did not put savings on fixed deposits, and distributed interest earnings on savings instead of keeping them as group capital.

Loans are distributed in similar procedures as in Shankarpura village. Here again, not all members are getting the benefit of loan, and that only few new borrowers are elected every year. Purposes of loans have been housing to 43%, release of mortgaged land and debts to 40%, and business investment to 7%. Even though economic activities in Kunjarav village are fairly more diversified as in Shankarpura village, the SEWA women did not seize more investment opportunities. In total, the Kunjarav group seems less apt or inclined to entrepreneurial economic and financial management than the Shankarpura group.

Achievements

The group's accumulated earnings out of banking business from 1990 to 1996 equal around 3,800 Rs. Total savings (net of withdrawn savings) amount to 27,000 Rs., total imparted loans to 92,000 Rs. The group has, hence, been a catalyst in tripling the group's capital availability.

2.3 Learnings

1. The possibility to get access to credits is an important reason for the women for becoming member of a savings and loan group and for saving regularly. Through savings and credits, they expect to soon improve their living conditions. This improvement actually takes a long process but is visible in first signs, for example a decreasing share members who have to mortgage their land.
2. Savings create security: Women consider savings and interest earnings as security to sustain the family, and as investment in their children's future.
3. The groups provide access to credit at banking market rates of 24%. Because the women compare these interest rates with the much higher rates of money lenders, they accept the group's loan offer. This allows them, hence, to invest in indirect or direct productive purposes at reasonable capital cost.
4. The women generally use available loans in a certain sequence of purposes. This sequence reveals the impact of different sources of poverty, the importance of the women's needs, their preferences: In many cases, women decided to use the first loan for releasing mortgaged land, which is, according to Indian law, on the creditor's disposition until full and lump-sum repayment of a credit. The next loan is often used for constructing or improving the women's houses. A house is necessary for assuring health, acceptable living conditions, and space for productive activities such as handicraft or trading. Loans for

debt release, as well as loans for house construction or repair, are indirectly productive as they reduce current expenditure, and allow for income-generating activities on own land or in proper houses. Step by step, some women are then able to increase their directly productive assets and income.

5. As important as the actual improvement of each woman's economic situation, is her „awakening“ for economic issues. Savings and loan facilities create incentives to plan economic activities, to identify and to use investment opportunities.
6. Finally, the groups contribute substantially to social empowerment of its members. The women realise that if their group is strong, they will be strong. Consolidated through common purposes and interest, they are able to overcome social and religious barriers. They create support structures, and their members gain respect and voice when dealing with outsiders, such as husbands, village elders, and employers.
7. The group's day to day life provides a continuous learning and training experience for the women themselves. Moreover, it is also one of the most precious and indispensable sources for outsiders for discovering the success and risk factors of an informal savings and loan group: If a group is well functioning, all its constitutive elements are contributing to it - and these real elements can be discovered and defined by open-minded and qualified outsiders.

2.4 Success and Risk Factors

Success Factors

1. Strong leadership

Entrepreneurial abilities and strong leadership of the group leaders are a crucial factor for the group's functioning. In order to assure economic sustainability and viability, the decision of loan allocation should follow criteria which are both, socially acceptable, and economically reliable. The role of group's leaders in this decision-making process is crucial.

2. Good financial management

Regular and transparent book-keeping, and all members' understanding of economic meaning of savings, loans, interests are crucial factors for the group's participative and reliant management. Recovery needs to be assured through the members' mutual control on loan repayment and use of loans. Democratic and overall accepted decision-making rules of the group are also necessary.

3. Access to financial services

Access to savings and credit is a most important incentive not only for becoming a member, but also for respecting the group's rules.

4. Solidarity

A group's feeling of solidarity of all and with members is crucial for the group's sustainability. „The group is shelter to us. “This statement of the women in Shankarpura village expresses that solidarity for the group is real, but it also indicates a pre-condition for the successful implementation of a sustainable capitalisation process. Both, the members and the group including the leaders are linked „for the better for the worse“.⁵⁰ This definition of solidarity as it is formulated by the German sociologist Nell-Breuning seems to apply overall: It reflects exactly the reality of SEWA's savings and loan groups in Kheda District.

Possible Risk Factors

1. Heterogeneity

There is, always the danger of conflicts among women concerning loan allocation. These and other sorts of conflicts are the more likely the more heterogeneous is the group in economic, religious, or social terms, including personal and family relationships. Such heterogeneity can endanger the group's functioning concerning decision-making, financial management, and loan recovery control.

2. Availability of credit

Another problem is that members lose confidence and patience in waiting for loans as the process of asset creation and capitalisation does not advance as rapidly as expected and desired. In other words, besides the usually quoted danger of „overfunding“ a self-help savings and loan group, there is also the danger of its „underfunding“. „Underfunding“ in this context refers to the availability of credit services in due time, and additional incentives for accelerating the capitalisation process.

3. Increase of charges and responsibilities

Moreover, with increasing savings and loan flows, charges and responsibilities of the leaders increase and make their training, but also a proper recompense indispensable.

4. All in all, the most critical factors seem to be solvable if the following pre-conditions are fulfilled throughout the entire process of capitalisation:

⁵⁰ Nell-Breuning, Oswald von (1987): Unsere Verantwortung für eine solidarische Gesellschaft. Freiburg. p. 36.

- 4.1 Intensive training, provided for members, leaders, organisers, and monitors, on economic, financial, and last but not least social management of a group;
- 4.2 Committed leadership at all levels (Group, Association, Bank);
- 4.3 Participatory action research, and regularly monitoring and evaluation.

3. The Business Life Story of Shanta Prabhat

Proceedings for Collecting Data

Shantaben Prabhat, a 48 year old woman, is member of Shankarpura savings and loan group and one of its leaders.

After meeting her at her house and talking four times to her about her family, businesses, and savings and loan activities, the authors tried to assess the economic situation and its development by means of financial accounting. These means comprise balance sheets, and statements of investment and consumption expenses of the four years of her membership in the group; calculations of business profits, family income, household expenses, and equity of the last year; as well as rates of return and indebtedness indicators. There is no book-keeping in Shantaben's household-business-system, and most figures are based on oral communications and step by step recollection of Shanta herself. Even when allowing for some variance, it is possible to conclude that the order and range of figures is not mistaken. The financial accounting sheets, thus, tell an economic version of Shanta's „business life story“: Shanta's economic situation changed considerably since her entry into the savings and loan group. Today, Shanta is a respected elder woman of her village community in Shankarpura.

Family and Social Status

Shantaben describes her childhood as unhappy and painful. She had no regular schooling, and was married at the young age of twelve years. She gave birth to three sons and one daughter. At present, she stays with her husband, her father-in-law, and two younger sons, the elder one and the daughter being married. Besides, she maintains in her household two elders distantly related to her husband. As she had and still has the responsibility of taking care of a large family, she gained a respected social status in the village community. This brought her forth when SEWA organisers initiated the savings and loan group in 1992: The group members elected her as group leader.

Economic Situation in 1992

Shanta's point of departure in 1992 was one of extreme poverty and insecurity. Her family used to stay in a mud house, often washed away in the monsoon season, on ground which belongs to the elder relatives. These relatives also own a small farmland of approximately 0.5 acre, which the entire family tills. In the past, however, the land was often mortgaged, and during most of her life, Shanta as well as her family worked as agricultural labourers. Besides, they kept milk cattle most of the time, and Shanta's husband set up a small sewing business. For the last years, this business has been declining as here husband is not keeping well. Day-to-day consumption and extraordinary expenditure should have weighted heavily for the family. „We had sorrows and sorrows“, Shanta recalls her past. She was often obliged to cover major expenses such as on social occasions, reconstruction of the mud house, from money lender's loans at monthly interest rates of 5 to 10%.

Shanta's Economic Strategy

When entering the savings and loan group, the household-business of Shanta's family did possess mainly the land, mortgaged at that time, and livestock. Since then, Shanta developed her strategy towards improving her living conditions through careful investment in income generating purposes and in improving return on her assets. She started to put regular savings on SEWA accounts, and accumulated even slightly more than the group's requirement of 480 Rs. in four years. She is conscious to save her income, and to diversify her sources of income. She demanded a fairly large number and amount of loans from the group and stopped taking expensive loans from traditional sources. Probably because of her respected status as elder and leader, she and her daughter-in-law were eligible for four loans, totalling 15.000 Rs. The first loan was used to release the mortgaged land. Activities as SEWA group leaders led her to the nearby town for the first time in her life. On the market there, she got the idea to buy a grinding machine, which she did with a second loan. Next loans were used for buying a buffalo, and for improving the house, which is the workplace for the sewing and the grinding businesses. Due to these investments, total assets increased from around 64,000 Rs. in 1992 to around 94,000 Rs. in 1996.

The family's activities contribute differently to the family income. Probably due to her new grinding service, Shanta was able to stop working as day-labourer. Eager to make the family less dependent on agriculture, she incited one son to work as sales assistant in a nearby shop. The family allocates labour force unequally to all business branches, and uses different shares of productive assets. Due to low production costs in all activities (machines, labour,

etc. being „cheap“), profitability of all branches is high compared to activities in the „formal economy“. Whilst the sewing business generates the highest return due to low allocable costs and a very old machine, cultivation generates relative low return and residual remuneration for labour due to large land and labour inputs.

Impact and Economic Achievements

Information gathered on household expenditure reveals once more the emphasis Shanta puts on productive investments, and their frugal methods to avoid undue consumptive expenditure. Because investments and activities generated annual family income of more than 39,000 Rs., and household expenditure was only around 14,000 Rs. in the last year, she was, able to increase household and business equity considerably by around 25,000 Rs. Per capita annual income has been about 5,000 Rs. (700 US\$) in 1995/96.

Financial accounts of Shanta's business household clearly indicate that changes in her living conditions have occurred due to her access and use of savings and loan facilities. Housing, a productive asset, but also a basic need, has improved considerably. The family was even able to buy some personal household equipment from their income. Owner capital increased by around 55% since 1992. Income sources have been diversified. Shanta's entrepreneurial sense has been awakened. Some savings provide a minor financial security and probably a large psychological security. More important is that due to regular savings, Shanta was able to enter SEWA's Integrated Social Security Scheme, which insures her and her family against some major risks. Last but not least, Shanta has been able to improve her social position and personal competence; apparently in her family, and clearly in the village, being the savings and loan group's leader. She is not only respected by her members but she has been able to build a support structure and a cohesive and functioning group. She is a strong and strict leader, but she is always willing to help others, to advance savings to someone who is not able to pay in due time, and, as she said, to renounce a loan if another woman is not satisfied with loan allocation.

Current Situation and Risks

In spite of Shanta's indisputable success, her story is not a simple success story. Hence, the considerable per capita income in the last year is probably due to the fact that no major and not insured calamities or other expenditure occasions (wedding, etc.) occurred. Thus, the whole capital building process may get an interruption if there is a major calamity or illness

that exceeds insurance adjustments. In another phase of the natural family cycle of educating and marrying children, such interruptions would be frequent.

Living conditions of Shanta's family are still far below poverty line, given already the very poor infrastructure conditions of the entire village. Moreover, markets and hence, opportunities for income generation, are limited. Currently, All family members are clearly under-employed over the year, compared to standard working hours even in rural areas. Shanta told us about the problems of increasing employment and income in such a remote village as hers: She was unable to set up a trading business because there were not enough customers willing and able to pay market prices.

Nonetheless, this attempt of her setting up a trade business shows again: The process of capital building and income creation has definitely been affected by the SEWA self-help group. The group strengthened Shanta's incentives for pursuing income generating activities, and increased her entrepreneurial skills and risk taking. She has got the confidence that „she can do“. She has been empowered.

Appendix 5: Information Sources and Contact Persons

Numerous information sources are directly available from SEWA Academy. SEWA publishes books and working papers. The Academy's library provides further lists of publications on SEWA in English and Gujarati. Please contact

Namrata Bali, Coordinator, SEWA Academy,
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Video SEWA offers a range of video tapes on SEWA's activities and services, and of training material. Tapes are made on U-matic tape format (3/4 inch tape) and are available on VHS tape format (1/2 inch tape) - PAL System. Please contact

Video SEWA
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