CHAPTER- 5

Role of NGOs and Empowerment of Women
No discussion of poverty, equality or development in today’s world is complete without considering the contribution of NGOs in these fields. In any part of the world NGOs are manifest, treasured and deep-rooted part of the most of the societies. The achievements of NGOs in providing health care, education, economic opportunities and human rights advocacy to millions of people are also well-known. The decentralisation of governments and social spending advocated by the international financial institutions and large aid-donor organisations throughout the decades have created considerable space for NGOs, and made the key figures in a wide range of social sectors.

India has a long history and tradition of voluntary actions, providing services to the sick, needy and destitute. Rather, it is a part of our cultural heritage and way of life. Voluntarism in India is as old as the emergence of organised society itself. It has originated as pure philanthropy of charity and this motivation sustained the voluntary efforts all through history. The voluntary efforts in the process of welfare and development have undergone evolutionary changes with changing emphasis on various experimental development programmes in India.

Voluntarism in early days had its genesis in charity, philanthropy and relief activities. In ancient and medieval India, charity on a voluntary basis outside the religious channels operated freely and extensively in the fields of education, health, cultural promotion and assistance in crises during natural calamities such as floods, famine, droughts, and epidemics. The voluntary efforts in the early phase were limited in scope and were marked in rural and community development such as digging wells and tanks, planting trees etc. The history reveals that the responsibility of assisting the individual-in-need was shared by the community and the rulers. The kings and the chiefs used to provide free kitchens during famine and shelter to homeless. The directives of the emperor were restricted to the rules of Dharma Sastras. Religion emphasised on the value of charity, philanthropy and mutual help. Prior to the nineteenth century, family, kinship, caste and the village community were the main institutions to meet the needs of the poor and downtrodden. In the nineteenth century, voluntarism gained new stimulus. The history from nineteenth century onwards has more evident linkages with voluntarism in India. Voluntary organisations proliferated and actively participated in various fields of social action during the British rule. They were engaged in social welfare activities, literary and relief works.¹

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The introduction of western ideas and Christian faith by the end of the eighteenth century precipitated the widespread emergence of religious and social reform movements in India during the first half of the nineteenth century (1800-1850). Social reformers like Raja Ram Mohan Roy, Ravindranath Tagore, Dayananda Saraswathy, Iswara Chandra Vidyasagar, Kesava Chandra Sen, Ram Krishna Paramhansa, Sayyed Ahmed Khan, and Swami Vivekananda had focussed their social action against the rigid social evils and practices like Sati, Child Marriage, prohibition of widow remarriage and other caste-directed practices etc. The social reform movement was spear-headed by Raja Ram Mohan Roy with the formation of Atmiya Sabha in 1815 in Calcutta, which was one of the earliest voluntary associations in India. The other prominent associations originated during this period were: the Unitarian Committee (1822), Brahma Samaj (1828), Dharma Samaj (1830), Widows Remarriage Association (1850) and so on. Many literary and educational institutions e.g. Royal Asiatic Society (1834), and Dhyan Prakash Sabha (1840), took shape at this time. One religion, one caste and one God were the voice of various associations. During this period, the voluntary organisations based on a ‘reformist approach’, were striving for the eradication of social evils, religious dogmas, caste rigidity, untouchability, human bondage and inhuman treatment to women and children which were deep rooted in the social fabrics of that era. The secular western education and ideas played a crucial role in the process of social reforms and many individuals and organisations influenced by modern western thought began mobilising people against the prevailing social disabilities.

The period witnessed a process of further consolidation and institutionalisation of social and religious movements and a large number of reform associations originated in different parts of the country, attracting many people to voluntary work. The establishment of the Friend-in-Need Society (1858), Prathana Samaj (1864), Satya Shodhan Samaj (1873), and Arya Samaj (1875) further consolidated the reform movement and also the voluntary movement in India. The other prominent organisations which emerged and inculcated voluntary spirit for the service of the poor and the neglected in this period were the National Council for Women in India (1875), Indian National Social Conference (1887) etc. The Ram Krishna Mission founded in 1898 was actively involved in many amelioration programmes.
In the initial years of the twentieth century, religious commitment gave way to more rationalist principles. The establishment of Servants of India Society in 1905 by Gopal Krishna Gokhale laid the foundation of secular voluntary action in India. Cooperative movement started during this period. Several national literary and educational societies were set up to expose the emerging middle class to secular western thoughts and ideas. Notable among them were Gokhale Education Society, Servants of India Society (1905), Servants of People Society (1921) etc. Some organisations aiming at the goal of emancipation of women and backward classes were also established e.g. Depressed Classes Mission (1906), Mahila Silpasrama (1907) and the All India Seva Samiti (1914).³

Gandhiji propagated national reconstruction on the basis of swadeshi, village self-government and self-sufficiency. Gandhiji gave a new impetus to voluntarism. Gandhiji started his ‘Constructive Work’ in 1922-28 which entailed among others as Charkha (spinning-wheel), Khadi (hand-woven cloth), Gram udyog (village industries), basic education, removal of untouchability etc. Development of village crafts and village industries were his main thrusts. ‘Gandhiji’s Constructive Work’ became part of the mass national movement for political freedom and he insisted that political freedom must go hand in hand with a sense of social responsibility. The fundamental principles of Gandhiji’s Constructive Programme were: voluntariness and sharing, cooperation, mutual aid, decentralisation, non-violence, self-reliance, self-help and moral action.⁴

**Need for the development of NGOs**

After independence, the social welfare and developmental responsibilities which were the main responsibilities of voluntary sector, shifted to the government sector. The government launched a massive relief, welfare and developmental programmes aiming at upliftment of the weaker sections of the society in which the voluntary organisations now played a supplementary role.

In India, these organizations had shown and demonstrated the ability to undertake both developmental and welfare program to bridge the gap between people’s needs and governmental services. The voluntary organizations have been relatively more sensitive to the needs of the people, making them more successful in generating community participation as compared to government agencies. The greater functional
flexibility has helped them to function with new approaches and methodologies for mobilizing community support and participation. The country is at the transitional phase of development and undergoing a rapid socio-economic transformation. The forces of modernisation, technological changes and industrialisation has been affecting the life styles and the social structures. There is fast loosening of the methods of social control and breakdown of social and familial relationships. As a result, various groups are increasingly becoming weak and the individuals are being alienated and marginalised from the society. These social forces have aggravated many social problems. These problems of women, children, handicapped, youth, drug addicts, urban slum dwellers, aged, infirm etc. Have increased manifold and thus call was made for massive development and welfare services to these targets groups.

The need for NGOs continues to increase in India. One of the reasons for this is that there are still millions of people in country who are not even getting their basic needs. They do not have proper place to stay or have other resources to run their day-to-day life with dignity. There are many government organized programs but not all of them reach the people as they should so there is an increasing need for NGOs in India.

In a large developing country like India, there are numerous gaps left by the government in the development process - sometimes by intention, sometimes due to lack of funds, sometimes due to lack of awareness. These are the gaps that many NGOs try to fill in modern India. Some of them may work in areas that the government does not want to get into - like fighting discrimination on the basis of caste. Most Indian politicians do not really want to upset the existing caste hierarchy in his or her constituency, because the politician is dependent for votes on the dominant castes of that particular constituency. In the process, laws prohibiting discrimination on the basis of caste are often ignored unless there is an NGO working in the area that is willing to take up the cause of those being discriminated against.

To bridge this gap there are many NGO movements in India that have worked to improve the standard of people's life. Every NGO in India have their own vision and goals. There are many social welfare programs run by these NGOs. One of the best goals NGOs in India can have for themselves is to provide free education in India. This would be the best social service in India.
In the last few decades, the growing awareness of the limitations and intrinsic constraints of the Government has led to an increasing recognition of NGOs and voluntary efforts and sought their greater cooperation and involvement in the process of development and in the process of nation building. Today, they are important partners in the process of development and are an inalienable part of the contemporary scene. Their involvement is not only seen in the implementation of governmental programmes but also in the process of formulation of public policies and even in the enforcement of social legislation.

**Grey Areas of NGOs**

The foregoing analysis of the NGOs may show a rosy and positive picture, it may seems to appear that all the NGOs at this point of level are authentic, competence, creative, full of vigour, committed. However, these are not always true as there are some worrisome tread appearing within last few years in the history of NGOs that are necessary to be highlighted for those who are interested in the long-term development, roles and contributions of NGOs:

It is an emerging trend of mushrooming NGOs in India it cannot be seen as positive and healthy effects to the society as these organizations are just the hurried formation without any clear idea of mission, purpose and goals. Many an organization opens up without looking into the needs of the local, demands of the people, but they have started up with the idea of siphoning off the funds, which are being allocated to these organizations by the government agencies and through the international aid, they receive. It cannot be always said that all of them are growing with the idea of using funds for the personal gains but many a times this takes place.

The second worrisome trend is use of voluntary organizations for other motivations other than the social work. They are working as the shop for commerce, they are being run as a business, cover for the business or as shops of employment because large number of uneducated and unemployed youth are being lured by them. Other motivations of this business are of family voluntary foundations, which are very much similar to the family business. As with help of these organization setup, they get rid of the taxation that are registered societies, trust, and get access to the government aids and funds, which are being granted, for the development task in the society. In addition, alarming trend in this is of political parties setting up voluntary
organizations. Historically we have already discussed that political parties had taken up initiatives to setup various voluntary organization to serve community, many of them were part of freedom struggle social action for constructive work and political action for liberation were seen as the two sides of the same coin. Many Gandhian inspired organizations continued to maintain close relationship with political parties and leadership even after independence. However, the recent trend is that political parties setup voluntary organizations with the motive to maintain their vote bank and to receive government aids and funds so that they could receive their ongoing support of the political parties.

Another worrisome trend in recent years is emergence of certain corrupt practices among voluntary organizations many types of corrupt practices are there in this the first one is of fake organizations or paper organizations set-up primarily to receive one time grant from the government department or foreign agencies to siphon-off money for some personal use. A second, trend is of declining personal integrity. Senior leaders of voluntary organizations are many a time are blamed for not maintaining high standards of personal integrity. A Third trend is of visible use of forces of castism, communalism, and favouritism within the voluntary organizations. These are again part of larger societal forces and trend but these become critical in case of voluntary organizations as these are set up with certain social values and social commitments. Hence, the acceptations from these organizations and their leadership are of higher normative and moral orders and set a practice different from the societal trend.

In addition, worrisome trend of the voluntary organizations is of increasing expression of self-righteous and arrogance on the part of some of the voluntary organizations. They have started to take over the limelight and begin of their own tunes so often and so loudly that they have forgotten the humility that has to be retained historically in the work of these organizations. Some of the voluntary organizations hoard wealth, infrastructure it is like empire building and therefore flushing of funds for personal gains which is otherwise to be used for social development.

The changing social dynamics and security environment have added to the exposure of the voluntary sector to various risks, especially those operating in extremely remote or underdeveloped regions where incidentally the need and the contribution of the
NGOs is most critical. In particular, the NGO sector has become vulnerable to the vested interests of partial political parties, organized crime and extremist organizations in such regions. In the incidents of the past several years, the sector has been often unlawfully exploited in that several NGOs (both national and global), especially those that receive foreign contributions, have been used as conduits for money laundering and sponsoring terrorist/extremist activities.

Such security considerations have further brought into notice the rising criticality of improving the governance practices in the Indian NGOs and exercising better regulatory mechanisms, disclosure norms, and management processes including financial management and budgeting systems as well. Moreover, in the larger interest going beyond the security considerations, the emphasis has to be on inculcating a culture of including performance goals, conducting financial and performance audits, and reforms for increasing the operational accountability and transparency in the eyes of the public, volunteers, donors and other stakeholders.

In particular, the Indian voluntary sector urgently needs self-regulatory guidelines and transparency mechanisms to increase the trust and awareness as to how the philanthropic funds are being utilized. This is a critical challenge that creates a barrier to raising funds and capital for the sector. The general lack of transparency in the functioning of a large proportion of NGOs leads to aversion in donating funds for charitable causes since the general public is largely cynical about the ‘genuineness’ of the non-profit spirit of the sector.

Inevitably, stringent governance standards of an NGO will facilitate the effective management and increase the accountability to its stakeholders including donors, the government and the community. It is in the self-interest of the NGOs to realize the fact that it is equally important for them to implement a structure of ‘corporate governance’ principles so that it can provide real value to the stakeholders. In addition, to this would enable them to track the dubious sources of funding coming in for the voluntary sector – an aspect that has gained impetus in the wake of the increased number of terror attacks and extremist activities.

There are variety of NGO’s in India, including large number of voluntary organizations. They can broadly be classified in two categories. Those who are primarily providing financial support and those who are involved in direct grassroots
activities. Most of the voluntary organizations registered in India are registered under the Societies Registration Act 1860 or other acts having legal status to receive funds from both government and non-government sources subject to certain conditions. Today, about 1.5 million NGOs work in India. Most NGOs in India are small and dependent on volunteers. According to a survey conducted by Society for Participatory Research in Asia (PRIA), 73.4% of NGOs have one or no paid staff, although across the country, more than 19 million persons work as volunteers or paid staff at an NGO. The PRIA survey also reveals that 26.5% of NGOs are engaged in religious activities, while 21.3% work in the area of community and/or social service. About one in five NGOs are working in education while 17.9% are active in the fields of sports and culture. Only 6.6% work in the health sector. 

**How Many People Work in The NGO’s Sector? (Table 5.1)**

<table>
<thead>
<tr>
<th>All India/states</th>
<th>Numbers</th>
<th>Volunteers</th>
<th>Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>All India</td>
<td>19.4 million</td>
<td>85%</td>
<td>15%</td>
</tr>
<tr>
<td>West Bengal</td>
<td>1.52 million</td>
<td>90%</td>
<td>10%</td>
</tr>
<tr>
<td>Tamil Nadu</td>
<td>1.49 million</td>
<td>72%</td>
<td>28%</td>
</tr>
<tr>
<td>Delhi</td>
<td>1.03 million</td>
<td>80%</td>
<td>20%</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>0.77 million</td>
<td>89%</td>
<td>11%</td>
</tr>
<tr>
<td>Meghalaya</td>
<td>0.12 million</td>
<td>83%</td>
<td>17%</td>
</tr>
</tbody>
</table>

Source: Pria 2003 India

In this study we will discuss sum of the voluntary organization and NGO’s which are working for the upliftment of the women in the society. Sewa had been taken up because as it has made eminent contribution towards the upliftment of the women from the scratch and had set an example not only for India but globally. The other four NGOs had been discussed because they are in the sample area and some of the respondents who have received help from the NGOs, these are few among them.
SEWA

BACKGROUND

The Self-Employed Women’s Association (SEWA) was formed in 1972 in Ahmadabad (Gujarat), the textile capital of India. Some poor, illiterate women, seasonal migrants from rural areas, approached the Textile Labour Association, one of the oldest unions in India. They were making a meagre income as casual labourers, pulling carts and carrying head loads of cloth around between the 100 or so wholesale textile markets in the city. The women’s most urgent need was for shelter, but they also knew they were being cheated by the cloth merchants, and seeing the benefits the union had brought for its (mostly male) members in the textile mills, they sought its help. They were directed to the unions Women’s Wing; Ms Bhatt represented the union in court disputes and in policy discussions with government, and later worked for the state Ministry of Labour, before returning to the union as head of its Women’s Wing. Ms Bhatt was much influenced by the example and teachings of Mohandas Gandhi, who lived for many years in Ahmadabad, and had in fact helped to found the Textile Labour Association in 1917.

To counter the myriad unfair and corrupt practices that kept these women’s earnings so low and their lives so insecure because of this, Ms Bhatt conceived the idea of organizing them and others who worked in the informal sector as vegetable and used garment vendors, construction workers, carpenters, and the like. Into a union, the Self-Employed Women’s Association (SEWA). The poor and uneducated women who became members of SEWA organized campaigns and peaceful demonstrations to draw attention to their plight, and slowly gained ground on issues such as differential rates depending on cart-pulling distance, the right of vendors to sell on the street, and reduced harassment by police looking for bribes. These achievements added to their self-confidence, and led to new initiatives, which resulted in a growing membership and an expanding field of activities.

SEWA has always kept its focus on one overriding reality that poor women are above all workers, and their empowerment depends on achieving two prime objectives: on the one hand secure employment, and on the other hand self-reliance. SEWA sees its core role as organizing the women and building their capacity to accomplish these ends. As a membership organization with firmly democratic procedures and based
explicitly on Gandhian principles, all other SEWA activities have emerged and evolved in direct response to members needs. There is no a prior view on what these needs are or how they should be served, though experience has shown SEWA that all the needs of poor women are interrelated, and all deserve attention. The movement flows slowly at times and faster at others, it may be deflected around an obstacle, but it always moves in the same direction.

SEWA members evoke the image of a banyan tree in describing these activities and their interactions. SEWA is the central trunk that draws its strength from the grass roots. The trunk puts out branches that cater to the needs of poor women in one trade or another, or in providing a service that is much needed. Each branch then lets down roots that connect it to the soil, nurturing and sustaining the branch, and at the same time strengthening the whole tree. A list of some organizations in the SEWA family and their founding dates are illustrative:

- SEWA Cooperative Bank (1974)
- First Milk Cooperative (1979)
- Anasuya (newsletter) (1982)
- SEWA National Association (1982)
- First Artisans Cooperative (1982)
- Video SEWA (1984)
- First Child Care Cooperative (1986)
- First Tree Growers Cooperative (1986)
- BDMSA (first rural program, in a drought-prone area) (1987)
- First Vegetable and Fruit Vendors Cooperative (1989)
- SEWA Academy (1990)
- First Health Care Cooperative (1990)
- First Salt Farmers Cooperative (1991)
- Vimo SEWA (Insurance) (1992)
- SEWA Cooperative Federation (1993)
- Gujarat Mahila Housing Trust (1994)
- First Midwives Cooperative (1994)
- Kutch Craft Association (1995)
- SEWA Gram Mahila Haat (local marketing) (1999)
- SEWA Trade Facilitation Center (2000)
Ms Bhatt retired from the post of General Secretary in 1996, and since then the General Secretaries and the two Secretaries have each served three-year non-renewable terms. SEWA is proud of its rotating collective leadership approach. Its corporate management is in the hands of a small but remarkably stable cadre of women who remain fully involved in running SEWA’s affairs whether or not they happen to be office-holders. Nearly all the management cadre have professional backgrounds. By custom, 80 percent of SEWA’s own employees are poor women, and only 20 percent have professional backgrounds (SEWA has provided intensive training for some uneducated women to equip them to take on roles for which professional training is normal).

SEWA continues to emphasize Gandhian values, in particular simplicity and tolerance. For example, the highest paid employee receives no more than three times the salary of the lowest. In addition, all meetings begin with both Hindu and Muslim prayer chants. While SEWA as an organization was careful to make no public statements on the communal violence in Gujarat in 2002 and 2003, because of the direct danger that would have created for members in affected areas, there were many examples of SEWA members of both religions taking heroic steps to protect people of the other faith. Moreover, SEWA organizations played a major role in assisting to victims and their families in the affected communities.

**Impact**

Today SEWA has a membership of about 700,000 women, and the movement is growing rapidly. The average annual rate of growth in membership was 25 percent in the five-year period 1988-92, 35 percent in 1993-97, and 27 percent in 1998-2003, with more than 250,000 new members joining in 2002. About 75 percent of the members live in SEWA’s home state of Gujarat; SEWA organizations have also been started in 6 other Indian states in recent years, with a current membership of 160,000, and there are in addition SEWA associates in South Africa, Turkey, and Yemen.

The urban branch of the union, with a membership of 166,000 in Gujarat, has organized workers in over 70 occupations or trades, clustered into four groups: home-based workers, vendors, producers, and manual labourers and service providers. There have been many successes over the years, but traditional employment opportunities are constantly eroded by mechanization and new production technologies. SEWA
recognizes that this process is inevitable, and strives to counter its effects by upgrading member’s skills. The rural branch of the union has about 370,000 members in more than 700 villages in Gujarat. Access to secure (or less insecure) employment in urban areas can sometimes be achieved by traditional union activities, relying on solidarity among members and appeals to public sentiment to force employers to offer better conditions. In rural areas, however, SEWA discovered that large labour surpluses make such an approach ineffective by it, and they have instead turned their attention to alternative employment creation. This does not mean inventing completely new full-time jobs, but rather finding alternative forms of part-time employment so that members have more options. The possibility that some income can also be earned by selling embroidery, instead of exclusively through casual labour for local farm owners, has changed the bargaining dynamics between poor women and the farmers. Opportunities for year round employment producing handicrafts and some high-value crops have reversed the trend toward declining agricultural wages, and led to a noticeable decline in the seasonal migration of women agricultural workers to the cities and other states (which used to be as high as 80 percent from some districts).

In rural areas, SEWA cooperatives have helped women improve the quality and design of the handicraft and woven items produced by them for sale. In most cases, the women are already highly skilled at embroidery or weaving or other crafts, and the task is mainly to ensure consistency, timely delivery, and that the items produced are of a quality, size and style that can easily be sold. Cooperatives have also promoted new agricultural products, and techniques that add value to traditional products. For example, tree nurseries are a new activity in areas where traditional tobacco workers are being displaced; milk cooperatives improve cattle breeding as well as milking and milk handling techniques, raising the value of sales; and salt farmers are being shown how to produce higher value industrial salt, rather than the lower value edible salt. At the same time, cooperatives provide their members with information on market prices, for traditional as well as new products.

SEWA has had a much broader impact through activities that involve it directly in marketing what members produce. A rural marketing organization, SEWA Gram Mahila Haat (Village Women’s Market), was set up in 1999. Three years later, in 2002, it arranged sales of more than $3.5 million for 23,000 members organized into
almost 1000 different producers. By far the largest shares in the sales total were for handicrafts and woven items (47 percent) and agricultural produce (43 percent). Salt and gum accounted for around 5 percent each. In 2003, SEWA made an arrangement with a national agricultural firm under which members sold sesame seed directly to the firm through Gram Mahila Haat (members also had the option of selling in the open market). SEWA’s intervention increased the sale price obtained by members by over 60 percent.

SEWA concentrates its member services in four key areas: healthcare, childcare, insurance, and housing. In SEWA’s experience, a poor women’s livelihood security is not complete without access to these four basic services. In this as in many other areas, SEWA’s approach is above all pragmatic. If the service exists, use it; if it needs improvement or reorientation, try to influence decision makers accordingly, and offer to assist; and if all else fails, provide it on a sustainable basis. The last option not only provides a service otherwise unavailable, it also gives SEWA a louder voice at the policy table, since it can speak with the authority of experience. In reality, there are very few cases where the simple provision of information has enabled members to use fully functioning existing services. Much more commonly, SEWA has linked members to poorly functioning public services, while trying at the same time to improve the services.

SEWA members often say my health is my only wealth or our body is our capital. A sad reflection of what studies by SEWA and others have repeatedly shown. The most important stress factor in poor women’s lives is ill-health. SEWA’s healthcare activities are carried out in a variety of ways. Health teams are organized either as midwives and health workers. Cooperatives (in four districts) or as adjuncts to other ongoing activities, such as a handicrafts association or childcare centre. SEWA encourages members to use government run primary health care clinics, and to take advantage of the government’s immunization campaigns and camps set up periodically to address particular ailments. In 2002, nearly 300,000 people obtained primary health services of various kinds through SEWA teams of local barefoot doctors. In addition, external funds were tapped to run a mobile clinic in rural areas affected by the 2001 earthquake, which allows doctors in government hospitals to extend the reach of their services. One of SEWA’s most popular health initiatives is

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the sale of medicines at low cost in medical shops at major hospitals in Ahmadabad sales totalled over $250,000 in 2002.

Childcare is important not only to allow poor women time to earn a living, but also to protect the health of the child from the hazardous and sometimes toxic environments in which their mothers work. It also frees older siblings from childcare duties, allowing them to attend school. Centres have been established cautiously, and only when the combination of women’s contributions and funds from a variety of philanthropic, employer and government sources will cover all the costs on a continuing basis. In 2002, there were 128 childcare centres, catering to 6,300 children. SEWA has pioneered the provision of insurance to poor women, drawing on both SEWA Bank and the government insurance companies. Typically, the woman saves Rs 1000 (about $22) and puts it in a fixed deposit. The annual interest pays the premium and assures uninterrupted coverage, which includes maternity benefits as well as payments in the event of various calamities, such as illness, death, and loss of property. In 2002, just over 100,000 members were covered: over 3,000 claims were paid, for a total of $155,000 (half this amount for losses suffered during the communal violence in Gujarat) SEWA is now planning an insurance cooperative, drawing on the example of SEWA Bank.

Finally, housing is enormously important for SEWA members, not just as a safe place to shelter the family, but frequently also as their principle place of production, as well as their most significant asset. In 2002 the SEWA Housing Trust offered training both to members wanting to build part or all of their own houses, and to upgrade the skills (and earning potential) of women who work regularly on construction sites. It organized a scheme for legalizing electricity connections to 150 households in three areas of Ahmadabad, with SEWA members undertaking to read the meters regularly. There were two outcomes: the women now pay less for better service, and have decided to have tax assessments in their names; and the electricity utility has expanded the scheme to another 40 areas of the city. In the rural areas affected by the 2001 earthquake, the SEWA Housing Trust continued its rebuilding efforts during 2002. A total of 2600 houses have been built, with ownership registered in the women’s names.

No account of SEWA’s impact is complete without reference to the gains in self-confidence and dignity that members repeatedly mention. And demonstrate in their everyday behaviour. While these are extremely hard to measure, they are the very
heart of SEWA’s work, and their significance is enormous in bringing members to the point where they not only assert their rights, but also make effective use of the access they achieve. During the EDP on which this case study is based, the foreign guests were repeatedly impressed, and deeply moved, at hearing their women hosts speak proudly, in individual conversations and in larger group meetings, of:

- Becoming leaders in their communities
- Developing dignity and self-respect
- Starting to participate in the wider society and economy
- New knowledge and skills, including management and literacy skills
- The capacity to deal with disasters that may strike
- A feeling of security and comfort with their culture and heritage, despite an increasingly competitive environment

These outcomes are in part the byproducts of SEWA’s other activities. When an illiterate self-employed woman borrows and saves money in her own name, she naturally gains in self-esteem. However, their origin lies in a very conscious strategy of capacity building, in which SEWA has invested since its early days, well before the formal establishment of the SEWA Academy in 1990. The Academy’s goals are to develop self-confidence and leadership skills among members, at the same time as it unites the large and diverse membership by incorporating in them with a common ideology and set of values. In 2002, there were over 1000 courses, attended by more than 41,000 members. In response to member demands in recent years, literacy and life skills training courses were added, and were attended by about 3500 members in 2002.

From the outset, SEWA has recognized the importance of solid research into the conditions affecting poor self-employed women, as well as disseminating the results among policy makers and the public at large. SEWA Academy studies have been widely circulated, and several are available through its web sites. The Academy has shown that with training, grass roots level workers can contribute to serious research activities, and that research is not an exclusive monopoly of intellectuals and professionals.

But reaching at this level was not an easy task there had been various ups and down throughout the long way to cover with all types of hurdle and SEWA’s initial
challenge was, of course, to overcome the assumption, even the strong conviction, that organizing workers in the informal sector just can’t be done. That was overcome by determination, the inner strength of the few women involved. It was this same determination, combined with a sharp eye for what the public would support, that carried SEWA over many hurdles as it organized self-employed women in Ahmadabad in its first few years. This quality of determination is probably essential during the start-up phase of any major undertaking. What is interesting about the SEWA experience is that the same quality has been required repeatedly throughout its life, simply because SEWA is constantly embarking on new ventures (and modifying old ones) in response to its members concerns. Every reversal or setback is seen as a challenge and an opportunity. It seems likely that this repeated interplay of challenge and responses contributes significantly to the shared aims and continued enthusiasm of SEWA members, despite their rapidly growing numbers they had been working as a family and continuously moving towards their goals with same passion. The challenges SEWA faced in its initial start-up were in part problems with the policy environment. India is not a country that is hostile in principle to NGOs or unions or the empowerment of women. On the contrary, public rhetoric and a considerable body of legislation strongly favour such actions. The problem for SEWA (and India’s myriad other civil society organizations) is not the rhetoric, but the practical realities of a huge country with strongly entrenched interests, an unwieldy bureaucracy, and a painfully slow and congested legal system.

SEWA had to struggle for two years, for example, before it could initially register as a union, because the Registrar was not convinced that self-employed women were legally entitled to form a labour union. Who were the corresponding employers? Similarly, the banking authorities were at the outset very reluctant to allow the establishment of SEWA Bank. How could a bank be financially viable if it lent only to self-employed women without collateral?

Over the years, almost every step in SEWA’s growth has meant engaging with the course of action in its every practical sense and patiently pushing the boundaries so that SEWA members are actually covered by the programs and agencies and rules that are ostensibly in place to help India’s poor.
The main challenges faced by SEWA are divided broadly in three they are:

The first is resistance to the organizing activities of SEWA, on which all subsequent activities are based. The resistance invariably originates in the suspicions of the community’s men folk, sometimes with the compliance of their wives. There are many more stories about how SEWA organizers eventually overcame such resistance through guile and patience. And in the vast majority of cases, even the men who originally objected are pleased by the later outcome. However, there are communities where opposition remains firm, and organizers have simply not been allowed to enter the area. SEWA’s tactic in these cases is to wait. Eventually, the time will be ripe. In addition, there is plenty to do in other communities in the meantime.

Second is the financial viability of various enterprises. SEWA’s policy in this area is clear. That all such activities should be sustainable. But actually making them so, and deciding when initial subsidies have gone on long enough, is always difficult. Up to now, SEWA has been able to rely on funds from donors to make good any deficits. In the future, financial issues are bound to loom larger, for two reasons. First, donor funds are likely to keep flowing as long as SEWA maintains its reputation, and may even increase, but they are unlikely to grow as rapidly as SEWA’s membership. In addition, new members bring new demands for cooperative activities and services. In effect, whatever subsidy funds are available will have to be divided among more activities, and the urgency of tight financial discipline will become steadily more pressing. Second, some of the new activities in which SEWA is engaging (such as insurance) require a much longer planning horizon and more refined risk management than SEWA’s traditional activities. SEWA is already engaging private sector partners and expertise to address these issues, and additional donor support would be helpful.

The third challenge is of growth, as noted earlier; SEWA’s membership has grown at a very high rate for an extended period. The average annual rate of growth has been over 25 percent in each of the last three five year periods. This has proved possible because of SEWA’s decentralized, flexible structure and management arrangements described earlier. One can hope that the same principles, if not precisely the same arrangements, will work well for an organization with one million members or two million. However, there are bound to be challenges. With such large numbers will it be possible to maintain the flat structure that today ensures participation at the grass
Water is a precious commodity, in the village almost as much as in the desert. Its scarcity is evident from the way Bhavnaben uses only two or three glassfuls to wash dishes after each family meal. Bathing is done only once or possibly twice a week. Sanitation is primitive. Garbage is thrown into the common areas outside dwellings, where cattle and pigs devour almost everything. Most dwellings in the village have no toilet or latrine of any kind. People relieve themselves in the fields.

**Her Family**

Two months after her baby’s birth, Bhavnaben fell sick and could not work for a month. She did not go to the clinic immediately and the fever got worse. When she eventually went to the clinic her fever was lowered, but before recovering fully she developed a severe cough and symptoms similar to pneumonia. Other members of the family also became ill. She spoke a lot about this sickness and its consequences. They lost about a month at the start of the season of the salt production on this account. Bhavnaben has four older children, daughters age twelve and two, and sons age eight and six. None go to school. They move with their parents to live in the desert during the salt season from September to March, and stay with them in the village for the rest of the year.

The twelve-year-old daughter helps her with everything, including taking care of the baby and cooking. Bhavnaben’s mother-in-law has been a dominant and domineering influence in her life. She is very conservative, insisting that Bhavnaben follow every local tradition. That includes such outdated customs as covering her face in the presence of elder males from her husband’s side. It also means not leaving the house on her own for any reason, so that for all her SEWA activities Bhavnaben has to be accompanied by another relative. Usually an aunt, who was also a SEWA member. She also objects whenever Bhavnaben was asked to go away from the village for a SEWA meeting, insisting that a female relative to go along with her, and comments, what does she know, how can she take part in such meetings?

**Role of SEWA**

Since joining SEWA, Bhavnaben says she has found the courage and encouragement to take an active part in matters affecting her. She opened a SEWA Bank savings
account, putting aside about US 40 cents per month plus other occasional deposits. The balance has grown to $23; this is important, as she can borrow from SEWA Bank three times the savings balance whenever needed. Other benefits from SEWA include a credit line, which advances about $110 per month for operating and living expenses during the seven salt productions month season. If they have stayed within the limit of the advances they received plus interest, the entire season will yield a net income of some $450. SEWA has helped the salt workers negotiate better prices for their salt, bypassing the intermediaries who used to exploit them both by paying less for salt ($2 per ton against the renegotiated price of $2.65) and by charging heavy interest rates on advances.

Although quite shy, and relatively junior within the community, Bhavnaben has been very active in SEWA and is becoming a leader. At a village meeting, she was one of only two villagers who got up in response to an invitation to talk about the benefits of joining SEWA. Her intervention was impressive and eloquent. In response to a heckler trying to be funny, Bhavnaben shot back, you did not have the courage to stand up and speak; if you wish to speak now, I will sit down. That shut him (and the audience) up and she went on to make her points.11

Shantaben’s Story

Shantaben is a 47-year-old street vendor in Ahmadabad, one of around 100,000 who earn a living by selling fruit, vegetables, flowers, fish, clothing and other items for daily use. They carry their wares in baskets on their heads or on handcarts. Some wander from street to street, others sit on the shady ground at a particular place in the city.

Shantaben buys small quantities of vegetables at the wholesale market early each day, and tries to sell them by the end of the day. Her negotiating power is minimal, her profit margin very small, and she is regularly short-changed by the wholesalers and forced to pay inflated prices for produce. Moreover, her vulnerability is not only economic but also she was very weak and in poor health. She sits and waits for customers for up to 14 hours a day on the street, where she is defenceless. She is exposed to floods and rains in the monsoon and to the burning sun in the hot months.
At the major intersection where she has sold vegetables for many years now, the air she breathes every day is heavy with toxic engine emissions.

However, rain, sun and toxic emissions are the least of her problems. Far greater than all these are the fact that she has no rights whatsoever. Street vendors are a thorn for city administration because they block pavements with the goods they lay out and impede traffic with their countless handcarts. By the law, street peddlers are required to obtain a license from the city administration. However, to obtain a license you need to know the right people, and you have to be willing and able to bribe the concerned officials. Since Shantaben has neither the money nor the right contacts, she is at the mercy of the police, who stop at her stand every day and charge her Rs 40 (about $1, one-fifth of her daily sales) as a penalty for not having a license. Earning enough money day in and day out to feed her family, and still have some left over to buy vegetables at the wholesale market next morning is a constant struggle. She could not borrow from banks, because the amounts involved (the equivalent of $10 to $20) are very small. And the wholesale merchants and the moneylenders who have set up shop around the wholesale market charge exorbitant interest rates.

**Her History**

Shantaben’s father died when she was a year old, and her mother worked as a head load worker to provide support for her family. When Shantaben was 17 she married, and she thereafter along with her husband moved to the countryside to grow vegetables for livelihood. Droughts forced them to return to Ahmadabad after only a few years. Shantaben’s husband found work in a textile factory and Shantaben took care of their two young children, living in a small room no larger than 10 square meters in a simple house on the city outskirts. The owner and his family lived in the other two rooms, and they all shared the toilet. Then her husband had an accident at work and lost a hand, so was unable to work for several weeks. She began selling vegetables in front of their home to provide help for her family. Soon one of her acquaintances died after a brief but a serious illness and Shantaben undertook on herself the care of former’s two small children. A later her husband too died, leaving her alone, to feed four children, two girls and two boys.
The Role of SEWA

A few years later, Shantaben joined SEWA when a friend told her about the way they fight for member’s interests as well as offering loans through SEWA Bank. Initially she took a very small amount of loan from SEWA, the equivalent of around $10, to buy more vegetables at the wholesale market, and so increase her income marginally. When she repaid the first loan in time, she was able to borrow progressively higher amounts, and in this way, she gradually expanded her selling area from the original 2 sq. meters to 6 sq. meters. Later she took out a larger loan to buy the room in which she and her family had been living, plus an additional room from the owner of the house, and a few years later took another SEWA loan to purchase the remaining room. She is now the proud owner of the entire house with three small rooms and a small terrace, not more than 40 sq. meters in all, where she lives with her four grown up children and two grandchildren. Shantaben will be repaying the loan for quite some time. Each day the SEWA member in charge of her district would stop by her vending site and to collect the instalment, which corresponds to roughly one-third to one-half of her daily intake, depending on sales. She has no difficulty repaying the loan.

In many ways, this is a success story. However, Shantaben remains vulnerable. She cannot afford to fall ill or to have an accident because she would lose the means of existence for herself and her family. Earthquakes, floods, and recurring violent conflicts between diverse communities keep the lives of poor people in Ahmadabad in constant jeopardy. If her modest possessions are damaged or destroyed, the fruit of decades of hard work will disappear. More so, there is no retirement, age for poor people they work until their dying day. Their children either have moved out long ago to seek work, or are themselves so poor that they cannot support their parents.

The SEWA women have resolved to break out of this vicious circle. But progress is slow, and even the best laid out plans sometimes go awry. For example, after a long struggle, SEWA opened its own shop at the wholesale vegetable market about two years ago. The idea is to offer fair prices to members who produce vegetables, as well as to members who are street vendors, by cutting out the intermediaries’ merchants and the high commissions they charge. But when Shantaben arrives at the wholesale market at 4.30 am to purchase her vegetables, she buys only small quantities at the
SEWA shop and the rest from the well-established wholesalers. She explains that at that time in the morning, the SEWA shop has only a few different kinds of vegetable, forcing her to continue to rely on purchases from the merchants.

The social cohesion among SEWA members is very strong. This is not just, because they are all poor women. There is also new spirit emerging women amongst member that they no longer regard poverty and marginalization as their inevitable destiny. They are increasingly willing and able to take suitable action in their regard action. SEWA meetings invariably begin and end with everyone singing not just prayers, but also battle songs that describe their independence (from brothers, husbands, mothers-in-law etc.) and their struggle for their rights. Change is in the air.\textsuperscript{12}

\textbf{Swadhina}

Swadhina (self-reliant) was organised by a group of youth as a civil society with the prime objective empowerment of women for self-reliance. It is believed that the high rate of illiteracy, cultural subjugation of women, a general lack of socio-political awareness, severe neglect in terms of health, economic exploitation are the key factors which need to be tackled in all programmes aiming at changing life and living of women in our society. Swadhina, was established in 1986, and it is a Registered Charitable Organisation registered under the Societies Registration Act, and, Foreign Contribution Regulation Act of Government of India. It is an ecumenical organisation managed by an all women Executive Committee and run by a team of experienced social activists - both women and men. It has adequate infrastructural support like three offices in Kolkata and an office each in Jharkhand, Tamil Nadu and rural West Bengal with necessary office equipment and computer support. It has a fully computerised accounts keeping system. Its main office is located at Kolkata (Calcutta). Working primarily for the tribal and backward class women; Swadhina is presently active, through 52 village units, in the states of Jharkhand, West Bengal and Tamil Nadu with membership strength of about 1260 women.\textsuperscript{13}

Swadhina was set-up with the basis of a socio-economically self-reliant society based on gender justice, non violence and community harmony.
It believes that women’s organisation has a three tier approach for self-sustenance:

- Identification of issues relating to women at the micro as well as macro level,
- Awareness trainings and formation of women’s groups around those issues, initiate participative self-reliance actions, and
- Handing over the organisational and functional work to those people-based groups for sustainability.

**The Strategies**

Following are the basic premise of any sustainable development effort:

- Any development interaction to be sustainable must involve women and include a gender perspective in the process.
- There must be a social awareness component whereby the participants involve themselves more consciously and the programme, even if it is economic production oriented, becomes a process of societal education. The participants must develop the analytical skill to understand issues affecting their lives.
- Free and fuller participation of people at every stage, right from identification of issues, planning of actions until the evaluation, is essential for any sustainable development initiative whereby they become owner of the project rather than passive recipients of benefits.
- Identification of local skills, mobilisation of local resources by the people themselves and their optimum utilisation are also the prime requisites.
- Capacity Building of the participants is another important aspect whereby they not only efficiently handle and manage all the actions; gain courage and confidence to demand their rights.
- Any development interaction will be sustainable only when it is local culture based with the people retaining their cultural identity.
Programme Emphasis

- Women’s Empowerment (groups formation, gender training, women’s literacy)
- Sustainable Development (non-formal education, health - environment awareness, capacity /institution building)
- Livelihood Promotion (natural resource management, income generation, market promotion, savings)
- Non-violence & Social Empowerment (peace education, social awareness)

Jagori: Awakening Women

JAGORI means "Awaken, Women!" their mission is to inform, inspire and empower. Their endeavour is to reach out to women in increasingly innovative ways.

Established in the year 1984 in Delhi as an unregistered society, with a vision of “spreading feminist consciousness for the creation of a just society”, Jagori has been working constantly on its mission for over 25 years now. At the time of its genesis, Jagori described itself as “Women’s Resource and Training Centre”. For its founders, a group of seven people – Abha, Gouri, Jogi, Kamla, Manjari, Runu and Sheba – Jagori was their response to a need within women’s movement. They decided to form what they envisioned as a ‘creative space’ for women to express their realities, “to articulate their experience of oppression, to know more about it and to find ways of fighting it.”

Over the years, Jagori became a part of various defining campaigns and struggles. Among the issues raised by Jagori in the women’s movement have been those of single women, sexuality, mental health of women, and safe travel for women in the railways, and consistent advocacy on violence against women. Jagori has also played a significant role as a member of the National Coordination Committee for conceptualization and coordination of the biannual National Conference of Women’s Movement in India. Jagori has also regularly engaged with the Indian Association of Women’s Studies (IAWS) and housed the Secretariat in 1995.
Over the years, Jagori’s objectives have been reshaped into consciousness raising and awareness building on violence, health, education, development and other issues critical for women’s individual and collective empowerment, production and distribution of creative material on feminist issues, dissemination of information and knowledge on feminist concern to meet the needs of women’s groups, NGO’s and development organizations and advocacy on women’s rights and gender equality.

At Jagori’s Resource Centre, one would find a library with a comprehensive collection of resources on various women’s issues. As a part of regular services, Jagori carries out information search and retrieval for both internal and external users. Specialized services like preparation of reading lists, information packages, topic-based bibliographies, are provided on request. Jagori also provides consultation services to smaller centres or NGOs for setting up libraries or information centres or similar assistance. Jagori also has a distribution and sale outlet for its publications and publications from women’s groups and feminist publishing houses from all over the country.15

Among the most recent campaigns started by Jagori is the Safe Delhi campaign started to fight the problem of sexual harassment in Delhi.

**Tarshi: Talking about Reproductive and Sexual Health Issues**

TARSHI (Talking about Reproductive and Sexual Health Issues) works towards expanding sexual and reproductive choices in people’s lives in an effort to enable them to enjoy lives of dignity, freedom from fear, infection and reproductive and sexual health problems.

TARSHI is a registered NGO based in New Delhi, India. It was founded in 1996 and registered under the Societies Registration Act in 1997.

TARSHI runs a helpline, conducts trainings and institutes, develops publications, participates in public awareness and education initiatives, and provides technical support for advocacy initiatives.

TARSHI has been conducting trainings on sexuality since 1999 and on sexuality, sexual and reproductive health and rights for practitioners since 2003. Over the years,
Trainings have called attention to the need for a training resource. To this end, TARSHI developed Basics and Beyond: Integrating Sexuality, Sexual and Reproductive Health and Rights, a Training Manual. This manual provides the necessary tools and methods to demonstrate and strengthen the connections between sexuality, sexual health, reproductive health and human rights.

As part of its mission to create a broader public understanding about sexuality, reproductive health, and rights TARSHI, has also conducted learning programs for overseas professionals working at the community and grass roots levels in reproductive health, sexuality, gender and violence against women. Policy makers, community workers and service providers have visited India on international exchanges from countries like Bangladesh, Myanmar, Palestine, Tajikistan (in collaboration with CREA), and Vietnam.

TARSHI has responded to several requests over the years to conduct training sessions on helpline counselling, ethics and principles. TARSHI has also developed a publication called Guidelines for Good Helpline Practice in 2003. The specific aim of the Guidelines is to assist people in helpline organisations - from helpline managers to counsellors - as well as those interested in setting up helpline services. The ‘Guidelines for Good Helpline Practice’ include chapters on principles of counselling, establishing a service, taking a call, preventing burnout and other issues critical to maintaining a high quality helpline service.

TARSHI has conducted feasibility studies for an organisation wanting to set up a Comprehensive Abortion Care Helpline and one planning on a Breast Cancer Helpline.¹⁶

A number of public interest groups have also strengthened their participation at grassroots and community levels, and have played a vital role, not only in awareness-raising and campaigning programmes, but also in education, training and capacity building. They have made considerable development in their attempts to promote the concept of sustainable development, particularly among women, children throughout the country.
The accountability and professionalism of NGOs and civil society groups is crucial if they are to become established as appropriate representatives of the needs and concerns for the disadvantaged members of society. Utilize mechanisms that can best to ensure balanced and equitable networking among NGOs and governmental organization need to be identified, and a focus is needed to be maintained on the interests of indigenous people, women, children, youth and other disadvantaged sectors. It is of supreme importance that NGOs in the region strive to build capacity within, and amongst, themselves and to strengthen their capacity to organize dialogue and act as public advocates with governments and regional and international bodies.
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