

Basic Security

Case Studies

Shanta Koshti
Nalisa Khulil
Purshottam Vankar

SEWA ACADEMY

'Krishna Bhuvan', Ellis Bridge Corner,
Opp. Sakar-II, Town Hall, Ahmedabad – 380 006.
Tele.: 6577115, 6580474, Fax : 079-5506446, 6587708
E-mail : sewaacdy@wilnetonline.net

Bhanuben

Bhanuben was born in the Majoorgam area of Ahmedabad. Her mother, Umadevi was her father, Jagannath's second wife. Bhanuben has an older sister and a stepbrother from her father's first wife. Bhanuben's earliest memories of her family life are full of images of her father's cruelty towards her mother. In fact, his first wife had left him because he would perpetually beat and abuse her after drinking heavily and then refuse to do any work. It was only after his aunt pleaded before Umadevi's parents that this time he would behave well and fulfil his responsibilities that the latter agreed to marry their daughter to him. But all these promises were in vain and Jagannath soon started following the same behaviour pattern that had broken up his first marriage.

Bhanuben recounts that one day as her mother was lighting the stove with straw and wood, her father, in a fit of rage, slashed his wife's back, arms, legs and nose with a burning log from the stove. Umadevi lay unconscious for 5-6 hours, but when her mother-in-law came to take her away from this torture, Umadevi first refused to go, claiming that she was ready to suffer whatever fate had in store for her. Eventually, however, her mother-in-law persuaded her to accompany her along with her two daughters to the house of her husband's aunt, who had negotiated Umadevi's marriage with her nephew and who now felt responsible for Umadevi's condition.

Umadevi decided that she had to take up some work in order to raise her two daughters. She thus started making *bidis* at home besides also going to a nearby workshop to help scrape marble statues. She lived in hope that her husband would one day come to fetch her and his daughters, which is why she continued to stay with her husband's aunt and refused to go to her parents' house. But her hope was in vain for not only did her husband never plan to take his estranged family home, but he actually conspired with his parents to kill her. They contacted a Bengali voodoo practitioner who allegedly cast a spell on her to disturb her menstrual cycle to such an extent that it would ultimately cause her death. Realising that something was seriously wrong with her, Umadevi's grandfather took her to hospital but she would immediately recover there. Eventually he urged a Muslim *Magi* to reverse the Bengali magician's spell and restore Umadevi's health.

Deprivation in Childhood

Bhanuben does not remember any of these incidents, as she was very small when they occurred, but she learnt about them through her grandparents. She, however, remembers that no matter how early she would get up, her mother would be gone to the marble workshop and there would be nobody to feed her and her sister. The two girls would be given only leftovers to eat after the entire family had eaten and consequently always remained hungry. Bhanuben's mother subsequently shifted to live in a small room where the neighbours took care of the girls while their mother was busy working at the workshop. On her way back home, the latter would pick up the raw material for *bidis* and make them at home.

Since Umadevi was frequently falling ill, she could never earn enough to feed herself and her two daughters who would often be fed by the neighbours. The latter advised Umadevi to file a case against her husband but when he failed to attend the case hearing, the court ordered that he pay his wife a maintenance allowance every month. But he refused to do so and even when the court released an arrest warrant against him, he simply disappeared and the police were never able to find him. Bhanuben's childhood was thus totally bereft of a father's affection and she grew up seeing her mother suffer intensely with neither her grandparents nor any of their other relatives ever bothering to enquire about their welfare.

In the absence of support from relatives, Bhanuben's mother received unexpected help and succour from her neighbours. They registered Bhanuben's name in a local school when she was 5-years old and together with her mother's employers, funded her education completely including procuring books and clothes for her right until she had studied up to the seventh standard. Suddenly one day, Bhanuben's grandparents surfaced from nowhere and claimed that they had come to take her away. Alleging that they had merely come for fear of what the society would say about their treatment of their own grandchildren, Bhanuben refused to go with them.

Harassment After Marriage

Bhanuben's mother got her two daughters engaged to two brothers in the same family. She took a loan for their marriage besides receiving some financial support from her brother, who gave one set of gold jewellery and five vessels to each daughter along with some money to help finance the wedding. Immediately after their marriage, when Bhanuben and her sister went to live with their husbands, she was quite happy as her husband, two brothers-in-law and father-in-law were all earning very well. Bhanuben's joy was, however, shortlived as she soon discovered what a vicious woman her mother-in-law was. She would feed the two sisters only leftovers and wear all their good clothes herself. She also isolated them from the neighbours, refusing to let them even speak to their own mother when the latter came to meet her daughters. In a deliberate bid to harass them, she would also complain about their failure to complete cooking in time while refusing to give them all the ingredients and when Bhanuben tried to defend herself, her mother-in-law complained to Umadevi that her daughter was ill-behaved and quarrelsome. Even their husbands often shouted at and beat the two girls.

To add insult to injury, Bhanuben's husband was a drunkard, a drug addict and a habitual gambler. He worked only two days a week and indulged in his vices for the rest, while his mother supported him instead of reproving him. Finally he stopped working completely and took to drinking incessantly after which he would abuse and hit Bhanuben. Meanwhile her mother-in-law's tyranny continued even as two daughters were born to her. Bhanuben's attempts to cook separately for her own family in order to motivate her husband to earn for them also came to nought as he simply refused to give up his drinking habit or take up some work to feed them.

One day her mother-in-law stunned Bhanuben by pointing out that since her husband did not earn anything, the rest of the family was not liable to feed Bhanuben's family. Realising that she had no option but to seek work for herself, Bhanuben set out in search

of a job. She took up the work of shovelling hot bowls of mud in a furnace even though she was pregnant at the time. When the furnace shut down during the monsoons, Bhanuben started working in a bobbin factory. Here, however, the wages were so low that Bhanuben had to supplement them by doing some other some work. It is then that she learnt how to make *bidis*, a task that she continues even today. Apart from working in the factory and making *bidis* at home, Bhanuben also had to do all her household chores and look after her children with absolutely no support from her mother-in-law. Through all her travails, her husband refused to change his habits at all and even began to accuse her of having an affair with another man in the guise of going out to work in the factory. He also began demanding money from her for liquor and would turn her out of the house if she refused to give it. Bhanuben silently suffered all this humiliation and violence because she did not want to burden her mother by going back to her with her children.

Meanwhile Bhanuben kept up a brave face in front of her children and saved some money from her earnings to enrol them in a school. Determined to educate them, she ensured that they attended school regularly and completed their homework, while she herself met their teachers from time to time. Oblivious of all her efforts to improve the lot of the family, her husband continued with his drinking ways and eventually contracted tuberculosis. Bhanuben took him to the local hospital for treatment and bought medicines for him but he refused to take them and did not give up drinking either. One day he vomited blood and died just after Bhanuben and her husband took him to the hospital.

Guidance from SEWA

After her husband's death, Bhanuben did not leave her house for six months in deference to custom. During this period, Shardaben of SEWA came to offer her sympathy and also made her a SEWA member. She then started going to other women's homes with Shardaben and organised groups of women *bidi* workers in the village. She also attended workers' education classes, became an acknowledged leader in her area and was elected to SEWA's executive committee. In her new role, Bhanuben formed a *bidi* workers' housing co-operative besides starting a crèche for the children of local women.

Today Bhanuben has managed to save enough to be able to maintain an account in the SEWA Bank and also owns some jewellery. Impressed by her fortitude in the face of misfortune, her mother-in-law no longer tortures her and even respects her opinion. She is continuing her children's education and plans to let them study as far as possible. Finally seeing light at the end of a long tunnel, Bhanuben accords the entire credit for picking up the pieces of her devastated life to SEWA. "I have been [completely] influenced by SEWA. I have become knowledgeable and intelligent and have got the courage to speak and go anywhere. I trust SEWA [absolutely]. I will never forget what SEWA has done for me by raising our wages and removing our difficulties. When I come to SEWA, I forget my sorrows," declares Bhanuben.

Query for Bhanuben

1) Pg. 3, para 1, line 5---How much did Bhanuben earn by making *bidis*---not specified?

Hanifa

Hanifa works with Aabodana, a block printers' co-operative. She is the eldest of three sisters and two brothers, with both their parents being block printers. Since her father's monthly income of Rs. 200-300 was not sufficient to feed a family of seven members, her mother too joined the block printing trade, supplementing the family income with her monthly earning of Rs. 110. But the family faced acute hardship during the rainy season when the printing trade generated no income and most block printers had to seek alternate employment for sustaining their families.

Hanifa started her schooling at the age of five years. But by the time she reached the fifth class, she was mature enough to realise the financial problems being faced by her parents, and thus urged her mother to allow her to give up her schooling to join her parents in block printing. After some hesitation, her mother acceded to her pleas, but Hanifa still regrets having given up her education so early on in life and decided to ensure that her siblings would complete their education, irrespective of the family circumstances.

Marital Problems

Hanifa got married at the age of 18 years to a man who was also working in the screen printing factory. His family consisted of four sisters, one brother, and his father and stepmother besides himself. From the very beginning, Hanifa started facing adjustment problems in her new family, as her husband's elder sister was extremely antagonistic towards her. Constantly urging her brother to leave his "black, ugly, cunning and disobedient" wife, Hanifa's sister-in-law promised to find "a more beautiful girl" for him. When Hanifa overheard her husband telling his sister that he could marry again anyway without leaving his wife, she angrily confronted him and warned that she would not stay with him if he were to re-marry. But he merely claimed that he was just trying to pacify his sister and did not actually intend to marry anyone else.

Hanifa believed her husband yet she could not take the continuous harassment from her sister-in-law, who even tried to turn Hanifa's father-in-law against her by alleging that the latter did not treat her husband's family members (especially herself, his sister) with respect and did not even invite them on festivals. This angered Hanifa's father-in-law so much that he refused to stay with her. When Hanifa did not cave in to the pressure to apologise to her father-in-law, her husband turned her out of the house for her ostensible "disobedience". Even as she was contemplating suicide by drowning in the nearby Kankaria lake, the driver of the rickshaw in which she was travelling sensed something wrong and refused to take her to the lake. Meanwhile her brother found her and took her home with him. Soon her repentant husband too arrived there and promising not to repeat his ill-treatment of her, he took her back home. This incident, however, only served to strengthen her sister-in-law's intention of getting rid of Hanifa. She merely changed her tactics by meeting Hanifa's husband only when Hanifa was out of the house.

Both of Hanifa's children, a daughter and a son, were born at her mother's house. During her second childbirth, Hanifa was left all alone with her baby and her husband did not visit her even after learning of his son's birth. When her husband did not come to collect

her even after 40 days of her baby's birth, Hanifa decided to return home herself, only to find her husband missing and no food at all in the kitchen. She learnt from the neighbours that the entire food had been taken away by her sister-in-law and the latter's husband. Although her mother offered to help her overcome this latest crisis, Hanifa decided not to bother her parents with her troubles any more, and borrowed Rs. 25 from her neighbours with which she bought foodgrains and vegetables. She was also determined not to seek financial help from her own husband.

Financial Ordeals

Monetary hardship has also forced Hanifa to continue living in a house with very poor living conditions. The house for which she pays a rent of Rs. 15 per month, gets completely waterlogged throughout the rains, and the landlord keeps cutting off the power supply to harass her. But unable to seek redressal of her problems from anybody, Hanifa has no choice but to live in that house, knowing fully well that given her current financial status, she cannot afford to buy her own house. It is during such times that she intensely regrets not having completed her education, which would have ensured a better life for her. She is thus all the more determined to educate her children, no matter how hard she has to work for it. Her greatest source of relief and joy is, in fact, the fact that her daughter is both intelligent and hard-working and managed to secure 74 per cent in her senior school certificate examinations.

It is the determination to continue her children's education and to improve her lot in life that has motivated Hanifa to carry on with her block printing work through all her trials and tribulations. Her gruelling work hours extend from six o'clock in the morning to nine at night, and though she is extremely tired at the end of each working day, she cannot afford to give up even a few hours of work for that would mean a drop in her income. "And there is no support at home from even my husband, who refuses to do any work once he gets back from his job," reveals Hanifa wearily.

Once Hanifa got an opportunity to augment her income when members of the Chippa community to which she belongs, helped her in getting work as a cook for some pilgrims in Mecca, for a period of six weeks. Although her main intention in taking up the job was to earn money, Hanifa also considered herself fortunate enough to be able to visit the Mecca mosque.

SEWA Opens New Vistas

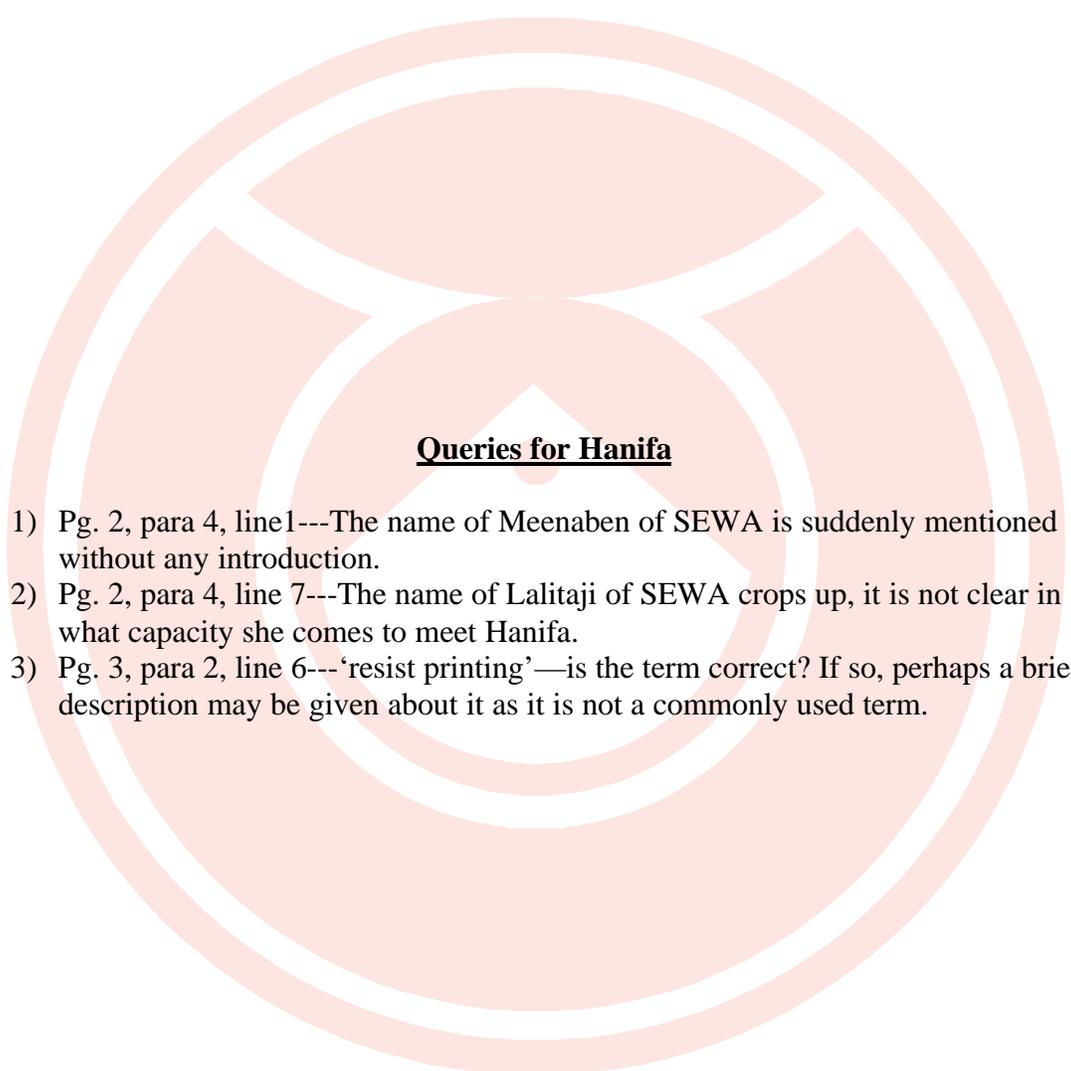
Meanwhile, Hanifa came into contact with Meenaben, a SEWA member, who suddenly visited her house one day, and informed her about SEWA's various activities. Meenaben also told her that SEWA planned to undertake a one-year training programme for block printers, while offering them a monthly stipend of Rs. 100 during the course of the training, which would ensure regular work for them throughout the year. Subsequently, another SEWA member, Lalitaji visited her house and seeing her six-month old son, expressed her doubts at Hanifa's ability to attend the training programme. Hanifa, however, not only attended the programme regularly, but also successfully completed it, while leaving her baby to her mother's care.

Claiming that the SEWA training has aided her immensely, Hanifa says that earlier she could only do block printing for private traders, but now she has even learnt the art of colour making and enjoys the option of marketing her products through SEWA. The various product exhibitions and exposure programmes organised by SEWA in the country have also offered her the opportunity to visit different cities including Chennai, Delhi, Bangalore, Mumbai and Kolkata. Soon after the training programme, Hanifa joined the block printers' co-operative and is today also a member of its executive committee. Simultaneously, she has also undertaken training in skill upgradation, adult education, management and marketing techniques.

Ironically, Hanifa's husband was initially highly sceptical of her links with SEWA and suspected her of visiting some other place in the name of SEWA. But eventually he was not only reconciled to her involvement with SEWA, but also offered his full support and encouragement for the same. Hanifa has, however, had to face continuous harassment from her sister-in-law, who still visits her house and tries to influence her husband, though he denies this. One day, in an attempt to catch her sister-in-law red-handed, Hanifa returned home from the SEWA office earlier than expected only to find that her worst fears were true and that her sister-in-law was still pushing her (Hanifa's) husband to marry someone else. Furious with her husband for fomenting such a situation, Hanifa again tried to commit suicide, this time by dousing herself with kerosene that night, but her husband woke up in time to save her. The next day, Hanifa went away to her mother's house, but returned home again after her husband came to take her and promised to ensure her happiness henceforward.

Despite all her domestic travails, Hanifa is today a happy woman as SEWA has not only assured her self-respect and regular work, but also brought her into contact with numerous other women, who have risen above adversity to become achievers. "Our work out here does not seem very burdensome and I feel that I have the capacity to do a lot more," avers Hanifa. Also having learnt supplementary trades like *bandhani* (tie and dye) printing, *zari* work and resist printing, Hanifa is confident of developing her career and augmenting her income further, even during the rainy season wherein earlier she could find no work. "I know [that] SEWA will help me to...improve my standing in life and [I] also expect to buy my own house soon with the aid of a loan from SEWA Bank," asserts a more self-assured and self-reliant Hanifa.

www.sewa.org
www.sewaresearch.org



Queries for Hanifa

- 1) Pg. 2, para 4, line 1---The name of Meenaben of SEWA is suddenly mentioned without any introduction.
- 2) Pg. 2, para 4, line 7---The name of Lalitaji of SEWA crops up, it is not clear in what capacity she comes to meet Hanifa.
- 3) Pg. 3, para 2, line 6---‘resist printing’—is the term correct? If so, perhaps a brief description may be given about it as it is not a commonly used term.

www.sewa.org
www.sewaresearch.org

Hansaben Ashokbhai Vankar

Thirty-year old Hansaben Ashokbhai Vankar hails from the Dabhasi *taluka* of Borsad district in Anand, Gujarat. Since her father was working in a mill in Vadodara, her parents alongwith their three sons settled there, even as her mother was expecting Hansaben. But her father fell into the wrong company in the city and became a drunkard. He used to beat his wife and quarrel with her everyday, then walk out of the house and fail to return sometimes for as long as a week or even ten days.

In order to safeguard her pregnancy, Hansaben's mother went to her parents' house in the Manaj village of Kheda district, and eventually as she was on way to her sister's house in Chikodhra, Hansaben was born at the bus stand at Chikodhra itself. Two days later Hansaben's mother learnt that her husband had been arrested for drinking. She tried to find him first in Vadodara jail and then in the Surat and Navsari jails, but to no avail. Finally, he returned on his own, but he had still not given up his drinking habit. Hansaben's mother was forced to take up the job of cleaning utensils and washing clothes so as to be able to feed her three sons and baby daughter. Instead of contributing financially to help his wife meet the household expenses, Hansaben's father would ask her mother for money and forcefully take Rs. 10 from her daily for buying liquor.

Early Initiation to Work

When Hansaben was seven-years old, her father was afflicted by tuberculosis and finally had to give up drinking. But the damage to his health had already been done and he was unable to do any work at all. Since Hansaben's mother could barely earn enough to sustain the family, she managed to feed her family only once in two days. The financial hardship faced by her family forced Hansaben to give up her studies after the third standard, and she and her mother started working in a tobacco factory when she was just eight-years old. Although the family owned some agricultural land, her brothers had grown up in the city and had no knowledge of agriculture. So they too joined their mother and sister in the tobacco factory.

As Hansaben, at eight years, was one of the youngest workers in the factory, she was allowed to work for half shift only, for which she was paid Rs. 4 per day as against the others who got Rs. 8 per day for putting in a full shift. She would sometimes suffer from spells of giddiness because of the nature of the work and would often vomit due to hunger. Once she was so badly affected by the tobacco dust that she remained unconscious for three consecutive days. But her mother could not get her treated properly as she had no money to buy the requisite medicines. Eventually she was cured on her own within 2-3 days, but this time her employers refused to allow her to work in the factory in view of her frail health. Defying them, however, Hansaben insisted on continuing with her work in the factory.

In a desperate bid to make ends meet, Hansaben's mother often took advance money from the owners of the tobacco factory. With her father's illness having entered the terminal stage, her mother borrowed Rs. 1600 from the factory owners for his treatment.

If the latter were to deduct this money from their salaries, Hansaben and her three brothers would not be paid anything at all for three months. Her mother thus decided to work continuously for four shifts. Whatever cash all of them received after putting in their respective hours of work was used to run the house. The money that Hansaben and her family earned by working overtime was deducted by the owners towards repayment of the advance. During the month after the advance had been taken, none of the family members got any salary, and with no money to buy food, the entire family starved for three days. When her mother went to get a family planning operation done, the responsibility of cooking fell on the young Hansaben's shoulders. Inexperienced as she was in this task, Hansaben left the flour to dry outside only to find it eaten up by a dog on two occasions, as a result of which Hansaben and her brothers again had to go without food for two days.

Hansaben worked continuously for 10 years in the tobacco factory. She was married at the age of 15 years. As per their social norms, the groom's parents have to pay a bride price of Rs. 25,000 to 50,000. But Hansaben's father merely took Rs. 6000 from her in-laws, as he was keen to ensure her happiness in her new household. Hansaben's mother-in-law, however, always taunted her and alleged that her father had taken Rs. 20,000 from them and that she should try to get the money back from him. After three days of marriage, Hansaben's father came to pick her up, and she subsequently came back with all the utensils presented to her by her uncles. But even that failed to satisfy Hansaben's mother-in-law, who again insisted that the Rs. 20,000 which she had allegedly paid as bride price be returned to her.

Harassment After Marriage

All of Hansaben's in-laws, including her parents-in-law and two brothers-in-law were engaged in weaving work at night. Having no experience in doing this kind of work, Hansaben would just manage the household chores. But her mother-in-law would cruelly deride her for not learning weaving. In the beginning, Hansaben just learnt to fill the bobbin, but subsequently she learnt everything about weaving and with practice, increased her speed to such an extent that she could now weave four dhotis in just one day. The family, however, fell on hard times, as the supply of cotton from the Handloom Nigam had been stopped. With just six months worth of cotton supply left, the family started scouting around for alternate sources of work.

Hansaben and her in-laws temporarily took up the agricultural work of planting tobacco for which they were paid Rs. 20 per acre of land. But as they had to employ 2-3 labourers for this work, they had to pay the latter too and were eventually left with only Rs. 6-7 for the strenuous work they had put in. After tobacco, they took up the work of planting and cutting *bajri*, for which again they were paid only Rs. 25 per acre. After this, Hansaben and her family members used to go to Bochansan in a *dal* factory where they were paid at the rate of Rs. 30 per 12 working hours for carrying baskets of *dal*. But here again, the work was temporary as the factory owners preferred to assign this work to the *Marwadi* tribals of Rajasthan and Panchmahal who had migrated to Gujarat, and who were ready to work at much lower rates than those demanded by the locals.

Meanwhile, Hansaben was expecting her second child and all the *ghee* that her mother had given her for nourishment during her pregnancy, was consumed by her husband and son. Her mother thus decided to take her away so as to be able to feed her properly until childbirth. Her husband came to pick her up only six months after the baby had been born as he had been having an affair with another woman. Hansaben and her husband decided to stay at home and do weaving work in order to look after the baby. They continued this work for the next five years and would weave about five dhotis a day.

When Hansaben was expecting her third child, her mother-in-law again started harassing her no end. Intensely fed up of the situation, Hansaben decided to pack her bags and leave the house permanently with her three children. Assuming that she would eventually come back to her husband's house for the sake of her children, her in-laws refused to relent and continued to treat her shabbily. Finally a compromise was worked out after negotiations were held between two groups of five people each from her parents' and her husband's side.

Hansaben agreed to return to her husband but on the condition that they would live separately. They took up a house on rent that belonged to her husband's uncle. As her husband had started suffering from tuberculosis, she ended up being the only breadwinner in the house, doing casual work in the daytime and weaving at night. Even after they had shifted out of her in-laws' house, Hansaben's mother-in-law continued to vex her with reminders about repaying the bride price that she had given at the time of Hansaben's marriage. The latter thus took a loan from the government, repaid the entire amount due to her mother-in-law, and is presently toiling to pay off the loan in instalments.

Struggle to Make Ends Meet

Meanwhile, Hansaben's financial hardship continued when her seven-year old son fell ill and needed treatment for anaemia. Hansaben was thus forced to sell off the jewellery given to her by her parents to be able to treat her son. Whatever money she earns from her work in the tobacco field is used up in buying groceries and necessary items for the house including oil, rice, spices, vegetables and *bajri* flour. Although Hansaben used to earn Rs. 125 per acre of land from her work in the tobacco field, she would take home only Rs. 65 and would give the balance to her sister who was also working in tandem with her in the field. Hansaben also needed money to continue her husband's treatment in a private hospital, as doctors in the local government hospital could not treat him properly. For this, she took a loan of Rest. 6000 from the village Patel, which her husband paid off by doing construction work in the Patel's house continuously for four months.

Hansaben has also had to take another loan of Rs. 600 from the Patel for continuing two of her children's education by putting them in a hostel. Since she has to work all day and her parents-in-law are not willing to share any responsibility towards her children, there is nobody to look after them, which has not only adversely affected their health but also caused Hansaben's medical bills to mount alarmingly. Some of these problems have been

mitigated ever since her two children are away in the hostel. But Hansaben does not want to compromise on her children's upbringing and ensures that they have a hearty meal even though she herself skips lunch everyday and has only a cup of tea for breakfast in order to save some money. She also regularly indulges her kids by buying new clothes for them during the Diwali festival.

SEWA Becomes Her Saviour

Although Hansaben had become a member of SEWA soon after her marriage, she was unaware of its activities and the advantages of the membership. Since she took up weaving work with her husband and in-laws soon after getting married, she paid a membership fees of Rs. 750 to join the Handloom Nigam from where she regularly procured cotton for her family's weaving work. It was only when the Nigam started running into financial losses since the last seven years and refused to give cotton to its members that Hansaben thought of seeking SEWA's advice on how to tide over this crisis. SEWA encouraged her to organise other women weavers like herself into groups to try and resolve their collective problems. She soon became a group leader and has since motivated more than 3000 village women to join the group. Simultaneously, Hansaben has also started a savings group in Dabhasi village, while she runs another similar group in Sinhol.

Undeterred by the numerous hurdles she faces in her capacity as a group leader, Hansaben continues to work for the betterment of her group members by organising training programmes and buying new weaving looms, among other things. Recently, she even took a new house on rent to facilitate eight women weavers of her group to carry on their work of weaving bedsheets there. Each of these women manages to earn Rs. 500 per month. Hansaben has also been running the DWCRA groups for the last seven years and has become a member of the Weavers' Managing Team since the last two years. The Team has set up four weaving centres in four villages through the auspices of SEWA and now plans to start a new center in Runaj village.

Hansaben is only too happy to talk about the transformation that SEWA has brought in her life. She exults that the life which "hitherto was like poison for her is [suddenly worth living] as she is honoured and respected as a SEWA member wherever she goes." Her involvement with SEWA has also brought her respect in her own house where she was earlier only Bhikha Moti's wife, but is now the authoritative Hansaben who takes major family decisions and has even managed to influence her husband to give up his vices.

Hansaben has indeed come a long way since Jyotiben of SEWA showed her the way. She still recalls with amusement the day when she had to go the Gram Sevak for collecting money for photographs of DWCRA members. Subsequently she received a cheque of Rs. 25,000 from the DWCRA Group for this purpose in her name. Everyone including her husband, mother-in-law and neighbours reacted with fear and suspicion, warning Hansaben that her house would be auctioned, SEWA would take all the money and she would end up in jail. Ignoring all the prophets of doom, she quietly took the cheque to Jyotiben who helped her to deposit it in her account. Hansaben has not looked back since that day. Today she is totally self-sufficient thanks to SEWA and can even afford to buy

all the fancy blouses, *chaniyas* (petticoats) and shoes that she could only dream about earlier. Offering a word of advice to her SEWA sisters, Hansaben says, “They must save if they want peace, security and stability for their children. [Only then] will our children also take care of us and always think good of us. [It is for this reason that] I want to educate my children at any cost even if I have to face difficulties.”

Queries for Hansaben

- 1) Pg. 4, para 2, line 6---What is the full form of DCWRA?
- 2) General query---Hansaben’s age is mentioned as 30 years---is it correct or is the information dated?

www.sewa.org
www.sewaresearch.org

Kamlaben Ambalal Parmar

Born in Thasra district of village Rakhiyal, Kamlaben Ambalal Parmar is the eldest of four sisters. Her parents, who were agricultural and tobacco workers, earned just Rs. 2.50 per day, and that too not on a regular basis, with which they had to feed six family members. On days when they failed to earn any money, they would feed only the kids and skip their own meals. Despite such penury, they continued to toil and raise their children in the best possible manner. They even admitted Kamlaben into a local school where she studied upto the fourth standard, after which monetary difficulties finally compelled her to drop out of school. Her younger sisters were not able to study at all.

After quitting school, Kamlaben started working with her mother in the fields and in a barnyard, wherein she earned about Rs. 6 per day. The barnyard owners were tough taskmasters and never allowed them to take Kamlaben's siblings there or even to feed them milk. At the age of 15 years, Kamlaben was married off to Ambalal of Kasnol village in the Anand district of Gujarat. Kamlaben's parents received a bride price of Rs. 800 from her in-laws, but they, in turn, had to incur a heavy expenditure of almost Rs. 20,000 on the marriage, as they gave several vessels and lots of jewellery to their daughter, besides holding a wedding reception for members of their own caste. Kamlaben also received three sets of jewellery from her in-laws at her wedding.

Her husband and his entire family including his parents, three sisters and two brothers, used to work in the barnyards, where, however, they merely earned Rs. 4 on a daily basis despite putting in a hard day's work. They also used to collect sleds in the fields apart from doing their share of work in the barnyards. Kamlaben would also take care of the household chores, besides looking after the animals owned by the family.

Marital Woes

The bane of Kamlaben's life has been her husband's addiction to alcohol, as a result of which he would drink heavily every day and frequently pick up quarrels with her. Squandering most of his income on liquor, he would also contribute less than half of his earnings to the family kitty. If she showed the slightest sign of opposition or protest at his behaviour, he would badly beat up Kamlaben and send her off to her parents' house. On each such occasion, Kamlaben was brought back by her in-laws, who also urged her husband to apologise to Kamlaben's parents for ill-treating their daughter and made him promise to improve his behaviour in future.

Ultimately, weary of the perpetual quarrels in their house, and unable to effect any positive change in their son's behaviour, Kamlaben's in-laws asked the couple to move out of the house and live independently. With the removal of all parental control, Kamlaben's husband thus became bolder in continuing with his drinking ways. He also became more obstinate than ever and flatly refused to help his wife in running the house.

When Kamlaben failed to give birth to any children even after two years of marriage, her husband started harassing her even more and openly cited this as a reason for drinking more liquor than usual. "He used to tell me, why should I tolerate you? Rather it is better

for me to take care of buffalo,” says a distraught Kamlaben. Since she suffered 2-3 miscarriages, her husband and in-laws started accusing her of exercising evil spirits, and even conducted some strange rituals to rid her of the ‘curse’. Refusing to believe in all this superstition, however, Kamlaben decided to seek medical assistance for her alleged infertility, soon after which she conceived and gave birth to a baby boy. Subsequently, two more sons were born to her. For her first childbirth, Kamlaben had to stay in a hospital in Sanand for eight days. In order to meet this expense, Her family had to mortgage their pots and buckets worth Rs. 500, which they are yet to recover. Kamlaben’s father too contributed Rs. 800 towards the hospital expenses. But when Kamlaben brought her baby home, there was no food and no money to treat him. Her uncle then stepped in as a Good Samaritan and mortgaged his land to procure money for her son’s treatment.

A House of Her Own

Initially, when her in-laws asked Kamlaben and her husband to live separately, the couple moved into a house with a deep ditch, for which they had to pay a rent of Rs. 25 per month. Bereft of electricity and water in the new house, Kamlaben used edible oil to light a *diya* at night, as she could not even get sufficient kerosene for this purpose, from the village ration shop. The couple had to shift houses 5-7 times before Kamlaben finally learnt that those couples who were going in for sterilisation were being offered free land by the government. Since by now, Kamlaben had had three sons, she urged her husband to go in for sterilisation. But he flatly refused and thus Kamlaben herself decided to pick up the gauntlet and got herself sterilised. In this way, Kamlaben managed to secure a plot of land in the village on which she and her husband built their own ‘house’ by simply erecting four walls, as they did not have enough money to construct even a door. Kamlaben passed the day by working, but at night when her husband often walked out in a drunken rage, she would be petrified of spending the entire night alone with her small sons in a house that did not even offer her the protection of a door. Her husband would also not allow her to spend the night at her in-laws’ house.

When Kamlaben’s eldest son was about three years old, local SEWA members collected 100 female tobacco workers and informed them that SEWA was opening an *anganwadi* for their kids. All the women agreed to join the scheme and put their children in the *anganwadi*. Subsequently, Kamlaben also put her other two sons in the *anganwadi* as here her children were provided nutritious food, regular health check-ups and medicines whenever required. “Today my three kids are healthy and good. With the help of the *anganwadi*, I was able to work regularly...[and] my husband also understood his duties and responsibilities. He stopped drinking [as he was no longer] tense about [the children’s] food and education,” reveals Kamlaben.

SEWA Transforms Her Life

Over the years, Kamlaben has built up both her financial standing and self-respect through her association with SEWA. She has been a SEWA member for over 14 years and cites numerous benefits that have accrued to her on account of the SEWA membership, of which the most important has been her ability to educate all her three children. Her sons are presently studying in the 8th, 6th and 3rd classes respectively.

Kamlaben and her husband spend Rs. 200 per month on their education alongwith Rs. 700 at the beginning of each academic session. The government provides them two sets of uniforms each and afternoon meals during school hours. Resolving to continue their studies as long as possible, Kamlaben says, “I think they should study till they want to. The labour which we are doing today should not be done by them. ...By studying, they would be able to do good jobs and earn their living.”

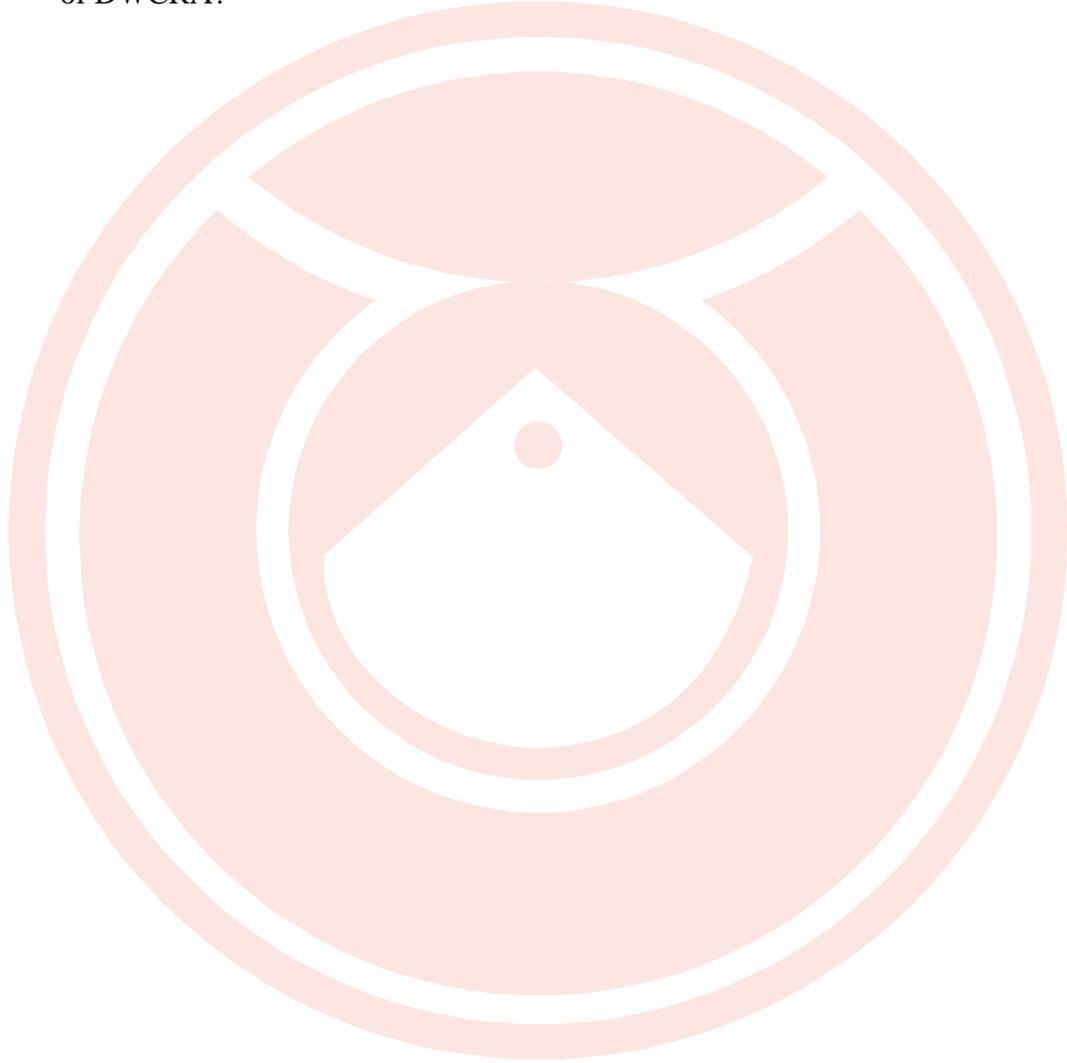
Meanwhile Kamlaben has also used her SEWA membership to further her own career and economic prospects. Soon after she underwent sterilisation, she joined the *anganwadi* as a teacher, replacing another teacher who was on leave, for which she earned Rs. 600 per month. Simultaneously, she continued her work in the tobacco fields, which fetched her an additional income of Rs. 250 per month, and one square meal a day. She has also been a member of SEWA’s nursery for the last seven years, wherein she is a leader of the DWCRA Group. She grows *amla*, *gulmohar* and *aeranda* in the nursery, besides which she is also a part of the nursery’s research team, which goes out to purchase seeds, fertilisers and soils, and oversees the sale of crops. For this, she puts in 15 days of work and is paid at the rate of Rs. 50 per day.

Despite all her earnings and her husband’s monthly income of Rs. 400-500, however, Kamlaben claims that her household expenses far exceed the total family income. Her daily expenses on the purchase of food items like *bajri* flour, pulses, vegetables, oil, sugar and tea alone amount to Rs. 100. In addition, Kamlaben and her husband have had to incur incidental expenses on ceremonious occasions and family customs such as the shaving off of their sons’ hair wherein they had to buy new clothes for their immediate relatives and invite them over for a meal. All this cost them about Rs. 20,000, out of which Kamlaben’s father-in-law paid Rs. 15,000 while they borrowed the balance amount of Rs. 5000 from the owner of the tobacco factory where Kamlaben works. She points out that initially people were hesitant to loan her money but now that her SEWA membership has firmly established her credentials as a respectable citizen of the village, nobody minds lending her money any more. She has also paid off the tobacco factory owner’s debt by working day and night.

Recently, Kamlaben also joined the SEWA savings scheme which has helped her to accumulate substantial amounts through small monthly savings ranging from Rs. 5 to Rs. 40 per month. The money thus saved has also allowed her to open a fixed deposit account worth Rs. 1000. As an extremely active member of the SEWA movement, Kamlaben has traversed the entire gamut of its activities from the SEWA nursery to health training to its savings schemes to the *anganwadi* and recently to even the insurance training that SEWA offers its members. “I also insured my in-laws. [Thus] after my father-in-law’s death, I got Rs. 3000,” discloses Kamlaben. The impact of SEWA on her life can be described in Kamlaben’s own words: “After joining SEWA, I have developed myself a lot. Today I feel satisfied with my work. [Earlier] I did not go out of my house, but today I go to...Ahmedabad all alone. SEWA has changed my lifestyle and increased my self-confidence. I have earned lots of respect in my house and in my village. I call SEWA my [true] parental home.”

Queries for Kamlaben

- 1) General query—Kamlaben’s age not given.
- 2) Pg. 1, para 2, line 2---“Kamlaben earned Rs. 6 per day through her work in a barnyard”---what was the nature of her work in the barnyard?
- 3) Pg. 2, para 2, line 7---Kamlaben is a member of the DWCRA Group---full form of DWCRA?



www.sewa.org
www.sewaresearch.org

Kantaben Madhabhai Chawda

Kantaben Madhabhai Chawda spent her childhood near Bapunagar, a slum area of Ahmedabad. After marrying Madhabhai at an early age, she and her husband lived with her in-laws for about 10 years until she had had three of her five children. During those years, the entire family including Kantaben, her husband and in-laws, all worked in the coal mills near their home in a *chali* in Bapunagar and lived in a small shack home. In 1980, Kantaben and her in-laws built a bungalow in a co-operative society with their hard-earned money, but Kantaben and her family had barely lived there for six months when her in-laws threw her out of the house, giving them a small piece of land instead on which they had to build their own shack by spending Rs. 30,000, for which they had to take a loan from the mill. Soon thereafter, Kantaben left the mill to take up other more lucrative jobs in the construction and transport trades.

Deprived of a Home

Three years later, Kantaben's father-in-law once again laid claim to her home and her family was once again left to fend for itself. This time Kantaben bought her own land for Rs. 1500 in Memko, an industrial slum of Ahmedabad and built another shack on it. At that time, Kantaben continued to work as a common labourer while her husband worked in the boiler section of another mill. Prospecting for additional income, Kantaben started tailoring work also. Meanwhile her children had grown up and she started sending them to school. But there was no improvement in her family's economic status as whatever they managed to save would be spent on unplanned occasions like births, marriages or religious ceremonies.

In 1991, the mill where Kantaben's husband worked shut down and to compound matters, her eldest son, 16-year old Girish ran away from home a few months later. Needing money both to sustain her family and to find her missing son, Kantaben took small loans from a self-help savings and credit group, besides selling off or bartering all her gold jewellery. Overall the family had to spend nearly Rs. 30,000 in trying to find the missing son and were virtually reduced to bankruptcy. It was at this juncture that Kantaben was introduced to SEWA and SEWA Bank. After joining SEWA, Kantaben took two loans of Rs. 3000 and 5000 respectively for expanding her tailoring business. Ceasing to do labour work completely, she increased her tailoring production. Then taking another loan of Rs. 15,000, she started an absolutely new business of making *punis* or loose cotton rolls used for making candlewicks. Soon her entire family started supporting her expanding business to generate more income. Meanwhile her eldest son had also been traced, was back in the family fold and was now a married man.

Expanding Business

With her tailoring business generating extra income, Kantaben soon started improving her home and acquiring new assets. Today Kantaben's erstwhile shack is a proper home consisting of three rooms, with a sheet metal roof stone tiled floor. The house has all utility items including a fan, light bulbs, a stone fireplace, two sewing machines and two wooden cotton rolling boards, which are the most visible signs of her new business. The entire house gives the impression of a work-intensive environment or 'meaningful

clutter', as it were. Kantaben also has a small TV set, a cassette stereo and two speakers, several trunks and canisters, a full-length metal cupboard and a new clock in her home. In the kitchen, she has a primus gas stove, two large water tanks and drinking urns, as also a large rack of glassware and steel plates, pots and pans.

Kantaben's expanding *puni* business has thus become the family's main source of income today. It has also enhanced their economic position vis-à-vis that of a few years ago. Today the entire family including Kantaben's husband and her sons and daughters-in-law are thus actively involved in the business. Kantaben and her husband no longer have to work as labourers for others as they reap substantial profits in their own business. With her own family totally involved in her business, Kantaben also does not have to spend on recruiting labour from outside.

Kantaben has also been able to afford proper ceremonies for her sons' marriages and higher education for at least one of them, who is also taking typing classes. Her financial stability has enabled Kantaben to pay off her loan instalments in time besides helping her to visualise an even better future for herself and her family. She, however, still economises on a lot of things to save money such as using tailoring material scraps for making clothes and blankets.

Multiple Sources of Income

Presently Kantaben's family has four sources of income and each member of the household plays a pre-determined role to generate that income. The bulk of this income comes from the *puni* business, in which six of the seven family members are involved. This business involves making *punis* at home and selling them in the streets of Ahmedabad. On an average, 400-500 bags containing 10 *punis* each are made and sold everyday.

The family's second source of income is Kantaben and her daughter-in-law's side tailoring business, wherein they use their sewing machines to stitch *chanias* or under-skirts worn by women beneath their sarees. These chains are then sold to a buyer in the *chili* where the family lives. In addition to the tailoring businesses, Canteen's husband also generates income by repairing shoes in a small open shack near their home each morning and evening. Lastly, the family receives income from rent on four houses that Canteen bought in their *chili* both for generating income and as future property for her children. Thus by working day and night, Canteen and her family members earn enough to sustain themselves as also to pay off their various loans.

Involvement With SEWA

Canteen joined SEWA at the behest of another SEWA member in 1991 when she was going through a particularly trying time. The mill in which her husband had been working had shut down and her eldest son had been missing for six months. Having spent Rest. 30,000 on trying to locate the latter, the family had reached a low financial ebb and desperately needed money. Kankakee, a member of the same community as Canteen then introduced the latter to SEWA workers and SEWA Bank schemes, motivating her to open an account in the Bank and subsequently to take loans from it.

Today Canteen is repaying the fifth loan of Rest. 25,000 taken from the Bank and has also procured a loan of Rest. 25,000 in her daughter-in-law's name. She has a fixed savings account of Rs. 5000 and a revolving account of Rs. 3000 in the Bank. In addition, Kantaben started setting aside money in 1994 in the Bank's 10-year pension scheme, "Bhavi Suraksha". She also handles her daughter's and her daughter-in-law's accounts and has benefited from SEWA's insurance schemes, wherein she received a claim reward for the birth of her daughter-in-law's baby.

Kantaben is thus a very active SEWA member. She has helped introduce over 50 members to SEWA from her neighbourhood and manages all their savings accounts and financial transactions. Kantaben also participates in the SEWA Union, collecting signatures for petitions and talking to SEWA members about various causes.

Future Plans and Hopes

Her active involvement in SEWA has helped Kantaben to plan a much more dynamic future for herself and her family than she could have hoped for a few years ago. She now hopes to buy a truck for one of her sons to start a transport business for him and would like another son to go in for higher education and settle down in a stable profession. The secret of Kantaben's success lies in the fact that she has capitalised on every opportunity available to her for generating income and making profit. With her family's future always on her mind, Kantaben has decided never to stop working. "I will take a vacation only when I reach God's home," she says. She would also like to continue being an active member of SEWA, taking loans from SEWA Bank and taking advantage of other services offered by SEWA. "In life, I want to serve SEWA, the Bank and to serve others. I want to receive good care and to give back good care," asserts Kantaben.

Query for Kantaben

1) Pg. 1, para 3, line 5 and Pg. 3, last para, line 4---Kantaben is said to have spent Rs. 30,000 in locating her son. It is not clear how and on what she spent the money and how her son was eventually traced or whether he returned on his own.

www.sewa.org
www.sewaresearch.org

Mahanandaben Narayanbhai

Fifty-five year old Mahanandaben Narayanbhai was born in Solapur, Maharashtra. She used to attend school with her two brothers while her elder sister helped her mother in weaving sarees. Her father was working in a mill, but he did not contribute any money for running the household, as he would squander all his earnings on liquor. Since her mother and sister could not earn enough to sustain the family, Mahanandaben gave up her studies and joined them in the weaving trade at the age of 10 years. But since the weaving work required her to stand continuously for long hours, Mahanandaben, who was already frail and weak, started suffering from back pain, as a result of which her mother taught her how to roll *bidis*. Meanwhile her father became more and more recalcitrant in fulfilling his family responsibilities and one day after losing his entire salary in a bout of gambling, he deserted his family completely and fled to his parents in Pune. Consequently, Mahanandaben's brothers too had to quit school and take up odd jobs to help their mother make ends meet.

After continually shifting in and out of rented houses, Mahanandaben's family finally saw some hope of staying in one house when a landlord belonging to their caste agreed to give them his house on rent if his son could get married to Mahanandaben's elder sister. The match, however, could not materialise as the landlord learnt about her father's drinking habit and broke off the proposed marriage. It was only when Mahanandaben's wealthy and respectable grandparents intervened, explained the situation to the landlord and pledged to take responsibility for conducting all the rituals in the marriage that the latter relented and agreed to go ahead with the wedding.

A few years after her elder daughter's wedding, Mahanandaben's mother bought a house of her own. By now, Mahanandaben had become an expert in making *bidis* and could roll about 2000 in a day for which she was earning Rs. 5 per 1000 *bidis*. While she and her mother were earning about Rs. 10 per day, her brothers would bring home Rs. 5-6 per day. Soon Mahanandaben even managed to save a little from her hard-earned money for buying some jewellery for herself.

Ordeals of Marriage

Content with her work and her small savings, Mahanandaben entered into matrimony with Narayanbhai soon thereafter. While he belonged to Solapur, he was staying and working in Ahmedabad and Mahanandaben's family could not find out much about his character. Mahanandaben soon realised that history was repeating itself as her married life became an exact replica of what her mother's had been. Like her father, Narayanbhai also indulged in drinking, gambling and quarrelling with his wife. Although he earned a substantial salary of Rs. 100 per day by stitching uniforms for policemen, he did not give a penny of his earnings at home and squandered the entire amount to pander to his vices. Mahanandaben thus started rolling *bidis* again to earn a livelihood.

When Mahanandaben was pregnant a few months later and became too ill to work, her husband insisted that she should go to her mother's house for the childbirth. Apprehending that he would indulge his bad habits in her absence without any control,

she initially refused to go, but eventually had to relent when her condition worsened and she needed good care at home to save her pregnancy. A few months later, she gave birth to a son but her husband did not bother to enquire about either his wife or his son for more than a year. Finally when he went to bring them home, Mahanandaben persuaded him to stay back and find some work in Solapur itself instead of returning to Ahmedabad. She was hoping that by leaving the city behind, he would also give up his drinking and gambling habits that had been nurtured in the big, bad urban world, but her hopes were soon quashed. Her husband could get a job of only Rs. 25 per day for stitching clothes in the village while he had been earning four times more in Ahmedabad. Frustrated at not being able to buy sufficient liquor from his earnings, he thus started harassing Mahanandaben even more than before demanding a share from her income too for buying liquor. During one such altercation between the two, he furiously kicked his pregnant wife in her stomach, causing her to suffer a miscarriage. It was her brother who managed to save her life by taking her to hospital in time.

Disgusted by her husband's barbaric behaviour despite all her efforts to keep the home fires burning, Mahanandaben went to stay with her parents. But when her husband came and apologised for the incident before her mother, the latter urged Mahanandaben to return home and forget the past. But as her husband refused to give up his wayward ways, Mahanandaben kept shuffling between her own home and that of her parents. By now, she had three sons and one daughter. Her father-in-law helped her to acquire a rented house by paying a deposit of Rs. 250 for it. She stayed alone with her four children in that house. Her husband visited her off and on but only to extract money for liquor. One day, while she was having a bath, he came quietly and escaped with her wedding jewellery including a gold *mangalsutra* and a pair of earrings. Fearful of losing everything to her husband in this manner, Mahanandaben started hiding away most of her possessions in her in-laws' house and keeping only the bare necessities in her own home. She also frequently changed houses to ward off her husband's visits. Toiling day and night merely to feed her kids, Mahanandaben yearned to give them a good education, but in view of her adverse financial circumstances, she could barely send them to primary school.

Travails in the City

Mahanandaben's tribulations were compounded when her brother, who used to offer her financial assistance regularly, suddenly got a job in Ahmedabad and shifted there. She also decided to shift to the city with her family and her brother helped her to get a small house with wooden walls and a roof made of iron sheets, wherein she generated a small income by making *bidis*. Since the roof would leak during the rains, Mahanandaben would spread a plastic sheet on the bed directly under the roof while rolling *bidis* to prevent them from getting drenched. Since all her jewellery had been stolen and sold off by her husband, her brother gave her new jewellery to replace it. One day, when her husband came to demand money from her and she refused, he tried to kill her son and ran away with her new *mangalsutra*. As she ran screaming after him, bringing the neighbours out of their houses, he yelled that she was actually a widow and was forcing him to sustain her and her four children. Believing him, the neighbours started admonishing Mahanandaben until she told them her true story.

Finally having exhausted all her resources and lost all her jewellery to her husband's avarice, Mahanandaben was left with nothing but one solitary rupee, which she gave her son to buy a piece of maize with. Eventually when her children started fainting with hunger, and she could find no job, she started begging in the streets and fed *chapattis* to her children. She then shifted into her brother's house for a few months after which she made a house of her own on the footpath adjoining the Bapunagar Hospital, from where she would procure food like milk, bread and *khichdi* to feed her children in the evenings. Although her husband had given up drinking by now, it was too late for he had already contracted tuberculosis and despite being treated at the Civil Hospital, he could not be saved and died on the day of the Janamashtmi festival. As it was raining very heavily on that day and Mahanandaben's house was totally waterlogged, she had to place his body on a bed of bricks while she waited for his parents to arrive. But they did not come for their son's funeral and only her brother helped Mahanandaben to perform her husband's last rites.

No Respite From Troubles

Mahanandaben's troubles continued unabated as one day a drunken driver rammed his jeep into her house on the footpath seriously injuring her two sons. Her elder son, who was severely injured in the ear during the accident, could not recover completely and has since gone deaf. Subsequently, Mahanandaben's house was torched by miscreants during the communal riots in 1985 and she and her family had to seek shelter in a nearby school until she moved to a *chawl*. Here too there was no respite from hardship as the chawl used to be flooded with filthy water from the adjacent drains. Living in that unhygienic environment, her younger son contracted tuberculosis and had to be treated at the Civil Hospital for one year.

It was after the 1985 communal riots that Mahanandaben came into contact with SEWA members. They helped her to secure Rs. 22,000 in cash and some clothes and vessels as compensatory relief for the losses she had suffered during the riots. It was SEWA that saw her through all her difficult times subsequently. In 1987, SEWA conducted a survey of 500 *bidi* workers in Ahmedabad to identify those who needed houses. The Ahmedabad Urban Development Authority (AUDA) provided 110 houses for the workers for which SEWA conducted a lucky draw to decide the final allottees. Mahanandaben was fortunate enough to be in the list of allottees, and the agreement for her house was ready in 1991. But just as she was packing her bags to move into her new house, the Gujarat government played truant and claimed the entire land for building a proposed international airport at Ahmedabad. Mahanandaben joined SEWA workers in protesting against the government's decision and seeking redressal in the form of alternate places to build the affected workers' houses. Eventually, they succeeded in their struggle and the government relented in December 1993. As an elated Mahanandaben got the key of her new house from the State Chief Minister, it seemed to her that all the travails she had gone through in her life had finally given way to happiness and her lifelong desire to live in her own house.

A Dream Come True

For Mahanandaben, SEWA is today much better than any relative. She claims that ever since she acquired the house by paying a deposit of Rs. 2000 and the first instalment of Rs.125, all her sorrows and problems have come to an end. She is presently staying with her elder son, daughter-in-law and a seven-year old grandson in her house. She loves her daughter-in-law like her own daughter and does not want her to face the hardship that she herself did. Vowing to “fully educate my grandson to make his life happy”, Mahanandaben pays Rs. 100 as his school fees and Rs. 25 for tuition every month.

Mahanandaben’s elder son is working as a casual labourer in a factory , while her other two sons have learnt the art of diamond polishing for which they are paid at the rate of Rs. 3.50 per diamond. A few months ago, she had a minor paralytic attack, for which she had to undergo treatment worth Rs. 8000. Unfazed by such expenses, Mahanandaben is today a totally relaxed person. Although her children tell her to give up her *bidi*-making work, she says that she will continue to do this work until her hands and legs are working. All her children hand over their entire salaries to her out of which she gives each of them pocket money, while running the house herself.

Today, Mahanandaben has a savings account in the SEWA Bank with a balance of Rs. 3000. She had taken a loan of Rs. 5000 from the Bank at the time of her daughter’s marriage, which she has since repaid. She has invested in insurance and some shares too. She also owns a colour TV, gas connection and a tape recorder. Meanwhile she continues to roll *bidis* at the rate of Rs. 30 per 1000 *bidis*, working continuously for 2-3 hours at a stretch, while also finding time to regularly attend SEWA meetings. She says that she will always have time for SEWA which has given her her most important possession—a roof over her head, wherein she can sit back and enjoy the fresh air and sunlight. “Thanks to SEWA, I have complete peace and relief in my house,” is Mahanandaben’s refrain.

No Queries for Mahanandaben

www.sewa.org

www.sewaresearch.org

Motiben Shaamjibhai Vaghari

Motiben Shaamjibhai Vaghari, a *datan* worker, is, today, a picture of courage because as a SEWA member, she knows that she has the willpower, confidence and financial support to stand on her own feet. The *datan* business that she is engaged in is the legacy of her father who taught her how to make *datan* sticks (used to clean teeth) by chopping the branches of Bawal trees with a spade and sickle, removing thorns from the branches and then making bundles of sticks from the latter.

Motiben was born in Mota Pavaiya in Kathiwar, Gujarat, where she lived with her grandparents, parents, four brothers and five sisters. For carrying on the *datan* business, the family would migrate to Kesara *gam* in Mehmabad every year for eight months, living in thatched huts on Isain dedr'o plot, while Motiben's grandparents looked after the family house in Mota Pavaiya. Motiben's father would buy the Bawal trees for Rs. 2000-5000, then with the help of his children, make bundles of *datan* sticks and carry them to Ahmedabad Kalupur station for selling them to retailers.

Toiling Through Childhood

Motiben joined her father in the *datan* business when she was 11-years old. While simultaneously looking after her younger siblings and attending to the household chores, she would also accompany her father to the *datan* fields and assist him in felling the Bawal branches. At the age of 15, she met with an accident while cutting the branch of a tree when the sickle fell on her face and the Bawal thorns lacerated one of her cheeks. Although the doctor advised her to get an operation done, Motiben just got the thorns removed superficially by somebody and consequently still suffers pain in the injured area.

One of the major regrets in Motiben's life is the fact that she has remained illiterate. "I [desperately] wanted to study. But at a very young age my father put me to work. Besides, who would look after the house? So I could never think of going to school," laments Motiben. For a while, she did attend some evening classes being held near her house, when she was 12-years old. But her father curtailed even those and refused to send any of his children to school when somebody tried to hurt her elder brother while he was asleep.

Motiben was married at the age of 18 to her cousin sister's stepson. As per their family customs, her father-in-law had to pay a bride price of Rs. 2000, which he had to borrow from a local Seth. But after a few months of their marriage, he turned Motiben and her husband out of the house without any money, urging them to pay back the bride price as soon as possible. The couple were forced to go and live on a piece of land in Hathijan near the Sabarmati river that was owned by Kadri Sahib, one of their acquaintances, for whom they had worked earlier. They were paid Rs. 10 per day as daily wages out of which Motiben paid a monthly instalment of Rs. 50-60 to her father-in-law, thus paying off the entire amount of Rs. 2000 within two years. Ever since then Motiben has been relentlessly working in her *datan* fields, and elsewhere when the *datan* season culminates for four months before the onset of the monsoons.

Motiben has also worked in paddy fields wherein she would earn about Rs. 10 per day for harvesting the crop. But she could do this work only for 15 days in a month as standing continuously in knee-deep water for a fortnight would make her feet sore and she had to apply *mehndi* or medicines to heal the sores during the fortnight when she gave up work. Once the paddy crop had been harvested, Motiben, alongwith three others, would tie it up in small bundles, for which she was paid in kind, viz. a total of 20 kg. of rice for the entire work.

Devotion to Work

Motiben has never given up working even after the birth of each of her six daughters and two sons. When initially she had just two daughters, she would leave biscuits and milk for them and put the younger one to sleep in a hammock made from a saree, leaving her under the supervision of the elder one while she went to the *datan* fields. Today, however, she works virtually all day from seven in the morning often till as late as eight o'clock in the evening tying up the *datan* sticks into bundles of 1000, which she carries to Khokra, Mehmadabad, selling them off to retailers at the rate of Rs. 50 for 1000 bundles.

Nearly two decades ago, during Indira Gandhi's Prime Ministership, Motiben availed of a scheme for the homeless wherein she managed to acquire a house of her own and moved out of Kadri Sahib's land. She also subsequently bought a buffalo and four goats, with the latter giving sufficient milk to feed her entire family. The rest of the household expense on food is incurred on the purchase of sugar, tea, wheat and *bajra*. The bane of Motiben's life, however, is the fact that her husband gives no money for the household expenses. Motiben single-handedly takes care of the entire financial responsibilities and even made arrangements for the wedding of one of her daughters without any assistance from her husband. Motiben claims that instead of helping her to make ends meet, he "drinks and comes home and... fights with me. I do not ask [him] for anything now. One day he said, 'Why do you prepare food when there is no money in the house?' [knowing fully well that] I prepare food for my children...[as] I cannot leave them hungry," bemoans Motiben.

SEWA Bank to the Rescue

Unfazed by her domestic discontent, however, Motiben has continued carrying on with her *datan* trade which has helped her to pay off all her dues. One day, while she was selling off her *datan* bundles, Motiben came across Zohraben of SEWA, who took her to SEWA Bank and introduced her to the Bank staff. Today, Motiben has both a savings as also a fixed account in the Bank, against which she regularly takes loans, paying back the instalments meticulously. The first loan that she took from the Bank, worth Rs. 2000, was for her daughter's wedding, which helped her to give the latter one pot and bucket made of brass, ten plates, five silver rings and silver anklets weighing seven *tolas* in dowry.

While paying back the above-mentioned loan from her *datan* money, Motiben took another loan from the SEWA Bank, this time for purchasing a bullock cart worth Rs. 4000 for her husband, which he uses for transporting wood, wheat and other foodstuffs for people of other villages and sometimes even Ahmedabad city, earning an average of Rs. 50-60 per day in the process. Yet another loan that Motiben has taken

from the SEWA bank is for buying a plot of land to grow grass and generate about 5000-10,000 bundles of cattle-feed required during the rice-buying season. Motiben reveals that she took loans thrice for sustaining her *datan* trade, and repaid all the instalments in time, save once when she had fallen ill, and had incurred heavy expenses on account of the Diwali festival.

Although Motiben was ready to borrow money from somewhere else, Zohraben encouraged her to borrow from SEWA Bank itself, offering to explain her difficult circumstances to the Bank staff, who would then treat her case on compassionate grounds. Motiben avers that her self-confidence has grown ever since Zohraben introduced her to the Bank, as she derived courage by observing how other self-employed women engaged in the *bidi*, *agarbatti*, and *papad* trades as also loaders and vendors, have benefited immensely through their association with SEWA. This is because the latter takes care of both the social and economic status of its members, offering assistance for housing, starting a new trade or any other project that would help them to become financially independent. “In the beginning, I was afraid to speak out. I had no confidence....[But] after coming to SEWA and [coming into] contact with my SEWA Bank sisters, I am no more afraid of anything. Now I would like to come to SEWA everyday and love to talk to my SEWA sisters,” beams Motiben. She hopes that her success story will also inspire her other Vaghari sisters to become members of SEWA one day and to avail of the numerous benefits that this membership entails.

Query for Motiben

1) Pg. 1, para 2, line 4---“We used to live in thatched huts in *-Isaen dedr’o plof’*---? What do the last three words mean?—not clear.

www.sewa.org
www.sewaresearch.org

Nathiben Parmar

Forty-year old Nathiben Parmar was born in Dabhola village of Kheralu *taluka* in the Mehsana district of Gujarat. Her father was a cobbler while her mother was an agricultural labourer. She has four brothers and six sisters, of whom three have died. All the siblings were studying except Nathiben's eldest sister, who was engaged in the work of carrying heavy stones at the construction site of the Dharoi dam in the State. In Nathiben's huge family of 10 members thus, only three were bread-winners. After her father's death, Nathiben had to give up her studies and she joined her elder sister in carrying out construction work at the dam site besides also helping her at home.

Nathiben was married to Natwarbhai of Unad village in Kheralu *taluka*, at the tender age of 14 years. Her husband was a casual worker in the New Sorath Mill at Ahmedabad, where he stayed with one of his sisters whom he paid some money for the food that she offered him daily. Nathiben went to live with her in-laws in their village home after her marriage. Her husband's family, which included his parents apart from three brothers-in-law and three sisters-in-law, owned 3.75 acres of land on which they carried out agriculture for their sustenance. Nathiben would cook and carry lunch for her in-laws in the fields and on her way back, she would bring fodder for the cattle. Initially Nathiben found it difficult to adjust to the routine in her in-laws' house, as she had not been used to cooking or getting up early in the morning in her parents' house. Her sister-in-law also often scolded her for her inability to cook properly. This infuriated her and she resolved to become proficient in everything she was required to do in her in-laws' house. Nathiben stayed in her in-laws' house for two years during which period her husband sent home money regularly. Then Nathiben also joined her husband in Ahmedabad.

Woes of Urban Life

Initially when she reached Ahmedabad, Nathiben's husband took her to stay in his sister's house, where she was called upon to do the daily household chores like cooking, sweeping, washing utensils, and looking after her sister-in-law's children. Unfamiliar as she was with life in the city, Nathiben did not like the drudgery of doing the daily work in her sister-in-law's house. Thus two years after Nathiben's arrival in the city, her husband found a separate home for them, wherein they had to pay a rent of Rs. 50 per month and a deposit of Rs. 1200, but there was no water or power supply in the house. Subsequently, they bought a room for Rs.3500 but here too, Nathiben got no relief from strenuous daily chores as there was not a single tap testifying to the complete absence of water in the house. There was also no bathroom in the house and Nathiben and her husband had to share a common toilet with other residents of the building. The nearest tap was situated 2 km. away from the house and Nathiben had to go there and stand in the long queue twice a day to fetch 10 pots of water for their daily consumption. Despite these hardships, however, the couple preferred to stay in the room, as it was their own and precluded the tension of dealing with a possibly hostile landlord and paying rent on time. Besides, they had frequent guests as someone or the other from their huge family in the village used to keep visiting them in the city and it would have been difficult for Nathiben to entertain her relatives in a rented house under the constant watchful gaze of the landlord.

Nathiben gave birth to two sons and two daughters in Ahmedabad after which she decided to go in for a family planning operation. However, tragedy struck soon after as Nathiben lost her ostensibly healthy three-month old son to an unexplained fever that he contracted after a vaccination. Devastated, Nathiben returned to her village for some time to recover from the tragedy. Her fellow villagers alleged that her baby had died because she had undergone a family planning operation, which is against the dictates of God. When Nathiben returned to Ahmedabad, her other children too kept falling ill frequently despite her good care. Since her deceased son had been born on Diwali day and died on Mahashivratri, both days being special, Nathiben became superstitious and started suspecting that something was seriously affecting the health of her children. Believing that her elders had been right to disapprove of her decision to get herself sterilised, Nathiben reversed her decision and gave birth to another baby at the Civil Hospital in Ahmedabad in order to nullify the alleged 'curse' on her children.

Working Without a Break

Having worked strenuously since childhood, Nathiben was not used to sitting idle as a result of which she took up work in the thread-making department of the local Maheshwari mill. However, when this work started adversely affecting her health, she quit the mill and decided to join a tailoring course. After clearing her examination in the latter, she bought a sewing machine and started stitching mattresses, which she sold in the areas near her house as she could not leave her small children and go far to sell the mattresses. But eventually, Nathiben also had to sell off the sewing machine as purchasing the raw material like needles and thread entailed a high expense which was not recompensed by the limited sale of the products she stitched.

Next, Nathiben decided to join the *bindi*-making factory located in her neighbourhood, which she thought would allow her to easily take care of her children besides eliminating the inherent problems of one's own business such as the purchase of raw material and sale of the finished products. Nathiben has thus been working in the *bindi* factory for the last 10 years. Together with her daughter, who helps her in her work, Nathiben makes 400-500 *bindis* per month, and is paid at the rate of Rs. 1.50-2.50 per dozen *bindis* that have to be stuck on a single cover with plastic gum. It is strenuous and monotonous work and Nathiben often suffers from pain in her waist caused by sitting on the floor in one position for long hours. The factory owners also do not give the staff any bonus or gifts even on special occasions.

Although Nathiben did not give up her work in the *bindi* factory, she also simultaneously sought additional work that would fetch her a substantial monthly income. A few years ago, she started working as a helper in a childcare centre run by the ICDS, for which she was paid a monthly income of Rs. 90. Her work entailed washing and cleaning the children, picking them up from home and dropping them back, teaching them to sing, washing utensils and cleaning up the rooms of the centre. While the centre closed down after three years because the owner of the property wanted to give it out at a higher rent and larger deposit, Nathiben had acquired enough experience there to be able to start an *anganwadi* on similar lines in her own house. She took a rent of Rs.120 per month for the *anganwadi* and was also being paid a salary of Rs. 260, but no fee was charged from any

of the 35-40 children admitted in the *anganwadi*. Apart from the care of children aged 0-5 years, the centre also offered nutritious meals and medical care to pregnant women and the mothers of infants admitted in the centre. Nathiben also participated in the six-day long government-sponsored polio campaign for which she was paid Rs. 50. Since the timings of the centre were 11 A.M. to 3.00 P.M. six days a week, Nathiben got sufficient time in the evenings and over the weekend to continue making *bindis*.

Even as Nathiben started enjoying her work at the *anganwadi* and acquiring a lot of confidence and awareness in the process, she realised that she could also put her knowledge of tailoring to good use. She thus started stitching blouses for the local women, in her house, charging them a nominal Rs. 2 per blouse. As she managed to stitch 10-15 blouses every day, this work brought her an additional income of Rs. 20-30 per day.

In order to efficiently manage her three different types of work including *bindi*-making, the *anganwadi* and her stitching jobs, Nathiben had to streamline her household chores and work continuously from six o'clock in the morning till midnight. It dawned upon her that had she been educated, she would have earned much more for the same amount of work. She has thus resolved to continue the education one of her daughters, who is presently studying in the 4th standard. Her son and another daughter who help her in making *bindis*, have, however, dropped out of school after the 10th and 7th standards respectively.

Two years ago, the mill in which Nathiben's husband was working, closed down and the family's monthly income dropped to one-third of the original. Although her husband has since started working in another factory, his earnings have gone down and it is Nathiben who literally runs the household with her income from multiple sources. When Nathiben's husband got all his dues from the factory that had closed down, both of them decided to fulfil their long-standing dream of making a *pucca* house. Now they no longer have to face the problem of waterlogging and blocked drains during the monsoons. Later on, they purchased another house in the neighbourhood for Rs. 7000, combined the two houses and made a large new house.

Making Dreams Come True

Nathiben has been a member of SEWA for the last seven years and has been borrowing money from SEWA Bank off and on for financing her various activities. She has also been regularly repaying her loans. Today she has a balance of Rs. 3600 in her SEWA Bank savings account. Meanwhile, she has deposited Rs. 1600 in one of SEWA's schemes called 'Tension Free', and Rs. 1650 in a current account in the SEWA Bank. As her SEWA membership has taught her to save and invest wisely, Nathiben has also invested in shares worth Rs. 1250, in insurance schemes worth Rs. 1500 and in Kisan Patras valued at Rs. 1000, besides opening a fixed deposit account for Rs. 3000 in the State Bank. According full credit to SEWA for everything that she has achieved today, Nathiben says that the various training programmes she underwent in the fields of healthcare and insurance, among others, helped her to augment the quality of her life and to convert adversity into opportunity.

Today Nathiben is a SEWA organiser in her area and motivates local village women and adolescents to join SEWA for improving their lives. Urging these women to save and become financially secure, Nathiben often collects the money from them herself to deposit it in their SEWA Bank accounts. As for herself, the SEWA bond has today made her the proud owner of a big house, good furniture, a television set, a bicycle, sewing machine and a gas connection. “The sky is the limit where my self-confidence is concerned. Earlier I was immature, but my experiences have taught me many things. I have learnt not to waste money and to do every type of work. I give all my thanks to SEWA for making my dream[s] come true,” beams a buoyant and optimistic Nathiben.

No queries for Nathiben.

www.sewa.org
www.sewaresearch.org

Niruben Shilashbhai Christian

Born in Bhalej village of Anand district of Gujarat, thirty-year old Niruben Shilashbhai Christian comes from a huge family of ten members including six brothers and two sisters. Both her parents were engaged in agricultural work and penury did not allow them to educate their children beyond the middle school level. Niruben also thus dropped out of school after completing the 7th standard and joined her parents to work in the fields.

According to a government rule, the farmer who ploughs the field also owns it. Thus none of the village Patels allows any of the farmers to plough their fields for fear that the latter would then lay a claim on their lands. Niruben's parents too were thus merely working as seasonal labourers in the field which fetched them only a paltry income. Later on her father started driving a tractor, but even that did not do much to augment the family's earnings. He took to drinking heavily after work and would squander half his income on liquor. The only regular source of income for the family was the buffalo they owned whose milk they supplied to the local dairy at the rate of Rs. 8 per day, fetching a monthly income of approximately Rs. 250, which was hardly sufficient to sustain the large family.

The Calm Before the Storm

Niruben was married at the age of 18 years. Her father had to mortgage one acre of his own father's land with the local Patel for a period of five years in order to finance the wedding, which cost Rs. 30,000-35,000. Since this was the only piece of land owned by the family, it had been mortgaged several times to facilitate the marriages of Niruben's various uncles and aunts. At her wedding, her parents gave Niruben quite a lot of jewellery including a gold chain, earrings and a ring as also a pair of silver earrings and anklets.

Niruben's husband stayed with his mother in their own house in Vaso village where he was engaged in weaving sarees at a powerloom factory, for which he earned Rs. 400 per month. Niruben was sent to stay with her husband after one year of her marriage and from the very next day she started working in the fields. Although Niruben had been used to doing agricultural work in her parents' home, she found working in the fields in her husband's house extremely uncomfortable because here she had to plough wet fields which would drench her clothes and body. She was paid Rs. 8 for a whole day's work.

Niruben's first child, a daughter, was born a year later at the government hospital in her parental village of Bhalej. She returned to her husband's home when her baby was three months old and resumed her work in the fields a month later. However she conceived again when her daughter was barely a year old and would remain sick throughout her pregnancy, which prevented her from carrying on any work in the fields. This incensed her mother-in-law who would frequently deride her ill-health and urge her to go to work. Weary of the incessant quarrels with her mother-in-law, she went to stay with her parents but her husband brought her back within three months and her second daughter was thus born in her in-laws' house.

Niruben's relatively serene life changed radically after her second child's birth. Her husband soon got a job at the laboratory in the Jivraj Mehta Hospital in Ahmedabad, for which he had to travel all the way from Vaso everyday. Two years later, Niruben conceived yet again and gave birth to her third daughter. Since her husband had undergone an appendix removal operation around this time, he went to stay with his in-laws at Bhalej alongwith Niruben and his children. Subsequently, he shifted to Ahmedabad leaving his family at Bhalej.

End of Domestic Bliss

Meanwhile in Ahmedabad, Niruben's husband took a house at a monthly rent of Rs. 400, for which he also had to pay a deposit of Rs. 2000. He arranged to pay this money by taking a loan from one of SEWA's saving groups. Niruben soon followed her husband to Ahmedabad where she started working in a glucose factory making plastic strips, for which she was paid Rs. 15 per day. Niruben's hitherto tension-free life was suddenly rudely jolted when her husband started having an affair with one of his colleagues in the hospital where he was working. Niruben's suspicion that something was awry became stronger when her husband started working for extremely long hours, leaving home as early as five o'clock in the morning, not returning until ten at night and even going to work on Sundays. He also refused to spend any time with his children and picked up frequent quarrels with his wife, threatening to send her back to his house in Vaso village. The matter took a serious turn when he even started beating her and finally sent her off to her parents' home in Bhalej.

Niruben stayed at her parents' house continuously for four years during which period none of her husband's family members ever bothered to enquire about her and her children's welfare. Eventually she decided to file a case against her husband in a court in Petlad for which she had to pay Rs. 3500 as the lawyers' fees. Since her husband too did not want to live with Niruben, he agreed to pay her Rs. 750 per month after four years of litigation. The case is still awaiting the court's decision.

Niruben has joined the SEWA team since the last two years. But when her husband learnt that she had taken up a job, he stopped sending her money, claiming that he had already spent nearly one lakh rupees since his marriage to her and that now he needs the money back. When Niruben sometimes visits her in-laws' home, her husband pushes her out and beats her, alleging that she goes there because nobody else wants to keep her. Ironically, his allegation is not really off the mark, as Niruben is not welcomed in her parents' house either. Of her six brothers, one is married and his wife is extremely antagonistic towards her and her daughters. Her other brothers too treat her shabbily and refuse to buy anything for her children pointing out that she should be grateful that they are at least letting her stay with them.

In spite of her hostile circumstances, Niruben has decided to educate her daughters. Two of them are studying in the village school while the eldest stays in a hostel for which Niruben has to pay Rs. 100 per month. Although the principal there is very co-operative and allows her to delay payment of the fees when she has no money, he has not waived

the fees completely. Meanwhile Niruben's relations with her brothers have continued to sour especially since her parents are also staying away from their sons and are not there to support her. In a recent incident, her father's buffalo strayed onto a railway track and was killed by a speeding train. The next morning when one of her brothers went to claim the buffalo's carcass at the station, the railway officials made him pay a fine of Rs. 1000 for allowing his cattle to come near the rail tracks. In this way the family not only lost their buffalo but also had to incur a heavy monetary loss. Much to her chagrin, Niruben's parents too blamed her for this incident, claiming that ever since she came to stay in that house things have been going wrong for the family.

SEWA Helps Counter Social Ostracism

Completely ostracised by society ever since she left her husband, Niruben has also had to face allegations that her daughters are of loose morals because they have no father to guide and protect them. Feeling absolutely alone and deserted by all her relatives Niruben has been going through a severe depression. It is only the thought of securing her daughters' future that has kept her afloat in her adversity. In such a situation, her membership of SEWA has proved to be her only succour. As a SEWA member, Niruben has attended numerous training programmes and even organised many village women in Bhalej under different groups.

Acquiring much-needed self-respect and self-confidence from her links with SEWA, Niruben now travels all alone to Petlad for attending the hearings of her court case against her husband, brushing aside the judge's suggestion that she should bring her parents along for the court hearings. Her main goal in life now is to identify a regular source of income for herself and to eventually buy a house of her own so that she does not have to live at the mercy of her brothers and their wives. For the present, Niruben's biggest achievement is that she has overcome fear of any ordeal that life may choose to inflict on her. She is always ready to work for the benefit of her co-members in SEWA. "One day I too will come out of my sorrows to see happiness," she ruminates. "I can spend my life anyway, but in any case I want to educate my daughters to [ensure that they have a] better future."

www.sewa.org

www.sewaresearch.org

No Queries for Niruben.

Paluben Devarbhai Parmar

Thirty-year old Paluben Devarbhai Parmar has been toiling to raise a nursery in dry desert land for the last two years. Unfazed by the obvious difficulties that such work entails, Paluben claims that she is “ready to face all odds [as] I do not want to lose this work. The harder I work, the better the plants will come out”.

Paluben is, in fact, used to facing difficulties since the time she grew up as a child in Amirpura in the Radhapura taluka of Gujarat. Her father, a small farmer, died when she was two years old, leaving her, her five siblings and their mother to fend for themselves. Since the land her father owned was fallow, her mother soon gave up trying to cultivate it as she could not generate enough harvest from it.

Paluben, alongwith her brother and sister started working as a construction labourer, in addition to which she also took to collecting firewood and selling it at Radhapura, for which she earned Rs.6/- per day. Often, Paluben and her siblings roamed in search of work the entire day and could manage only a small meal for themselves.

Travails of Being Landless

Paluben’s father had had two wives, and her stepsister from her father’s second wife, one day married her off to a man in Koliwada when she was barely 17-years old. Paluben’s in-laws were farmers and owned some land, but her husband was perpetually ill and could put in very little work on his own land, leaving Paluben to manage both the household chores and the agricultural work, as also the upbringing of her two sons and two daughters. With his illness worsening progressively, her husband eventually became too ill to do any work at all and Paluben had to sell off all the family land to treat his illness, which was diagnosed as tuberculosis (TB).

Paluben was given some cash alongwith food grains for the land she had sold and she used the latter to feed her family. Meanwhile she would continue to hunt for both food and work, but in a land stricken by drought for four successive years, finding either was next to impossible, especially since the administration would not undertake any drought relief work for several days at a stretch. Despite failing to make ends meet, Paluben had to continue her husband’s treatment for which she had to borrow money at an exorbitant interest rate of 10 per cent. But it was all in vain as Paluben eventually lost her husband in August 1988, and she was left with nothing but a mounting debt and the desire to educate her children to liberate them from the morass of poverty and deprivation. She somehow managed to achieve this by securing a scholarship of Rs. 90/- from the government for two of her children’s education. Presently one of her sons is studying in the fifth grade and a daughter is in the third grade. Admitting that being able to educate at least two of her children is a source of tremendous relief to her, Paluben claims, “They may not get good jobs. But they will not starve. [At least they will be able to read] what is written on the Panchayat House wall”.

Hard Work Pays

Meanwhile Paluben continued to prospect for work, and would buy the daily rations and meet her family's monthly expenses of Rs. 400-500 on food and clothing, whenever she found work. When she was out of work, she would borrow money or buy on credit, and repay the loan in small amounts of Rs.5-10, to foster sufficient trust of her credit-worthiness amongst her creditors, and be able to continue the trend of repaying to be able to re- borrow.

Fiercely independent and self- respecting, Paluben is ready to struggle and face whatever fate brings her without seeking charity from anyone. She is determined to follow in the footsteps of her husband, who was extremely sincere and industrious despite his illness. It was his honesty that earned him widespread respect in the village, and which continues to be the guardian of her honour even today. Drawing courage from this honour, Paluben has decided never to forego her self-respect and never to leave her village, regardless of any circumstances. She has repeatedly declined her brother-in-law's offer to join him in Delhi, where he works as a fruit-seller. Firmly believing that God will always provide for her, Paluben has never grovelled in her adversity, even when there is no work, no food or when one of her children falls ill. "If I sit waiting, who is going to help?" she asks. "So I immediately [take up] whatever little work I get. There is always, in the end, some work."

SEWA Shows the Way

Almost as if rewarding her for her courage, one day in 1990, God brought her face to face with Reemaben, a SEWA worker who was addressing the village men at the Panchayat House. Reemaben then visited the house of the village 'Thakkar' or trader and moneylender and insisted on meeting the village women. Hoping to learn something beneficial in terms of work and wages from Reemaben's discourse, Paluben listened intently to every word on what the village women could do to augment their household incomes.

When Reemaben returned to the village two months later, Paluben approached her directly, asking what work she could take up as she was poor, landless and had no cattle. Reemaben suggested that she could grow plants jointly with at least five other village women, on a common plot of land, which could be obtained by approaching the village sarpanch. Paluben agreed to do so despite the scarcity of both land and water in the village and the absence of a water source near any available land. Finally Paluben decided to raise a nursery near the pond itself to avail of its water for her plants. When Reemaben approved of her idea, Paluben started setting up the nursery

www.sewaresearch.org

in right earnest and has been successfully raising many plants since then. It is tough work as her village is situated in dry, arid land, but that has only motivated her to work harder than ever to sustain her secure source of income. Generating some savings with her income from the nursery, Paluben has since bought a cow for Rs. 1500 by making a down payment of Rs. 700 with the balance to be paid in instalments. She uses the cow's milk to feed her children and to make *ghee*, which fetches her additional income.

Paluben's motto in life is to never give up and to work as hard as possible to combat all odds. The three main objectives of her life are: to educate her children; to repay as much of her debt as possible in order to spare her children the travails that she faced herself; and finally to buy her own house one day so that she can move out of her brother-in-law's house where she currently occupies one room. Determination and optimism writ large on her face, Paluben says, "[Yes], one day I will...have a house of my own. I hope. I always hope."

Queries for Paluben

- 1) Pg. 1, para 5, line 1---"Paluben had to borrow money at 10% rate of interest"—how much money did she borrow and from whom?
- 2) Pg. 1, para 5, line 11---It is mentioned that Paluben secured a scholarship of Rs. 90 from the government for two of her children---which govt.—Gujarat govt.?—if so this can be mentioned to make the case study sound more authentic.
- 3) Pg. 2, para 2---Sudden mention of Reemaben of SEWA---perhaps a little introduction can be given about Reemaben to highlight SEWA's role in Paluben's life.
- 4) Pg. 2, para 2---It is mentioned that Paluben met Reemaben in 1990---when was the case study actually written? If it is dated, details such as Paluben's age and educational details of her children (classes in which they are studying will have to be updated.

www.sewa.org
www.sewaresearch.org

Rajiben Rawabhai Iyer

Thirty-seven year old Rajiben Rawabhai Iyer was born in the Madhutra village of Santalpur *taluka* in Gujarat's Patan district. She is the youngest of two brothers and two sisters. Her parents, who were engaged in agricultural work in their own fields, sent only their sons to the village school, which was upto the 5th standard. Rajiben too wanted to study but her aspirations were stifled by her parents who said that "girls are not supposed to go to school [and they] must only do the house work and agricultural work." Thus at the age of ten years, Rajiben started working with her parents in the fields, where she was assigned the task of seeding, cutting and procuring fodder for the cattle. In the morning, she would complete the household chores and then carry lunch for her parents while going to join them in the fields.

Rajiben was merely 16-years old when her parents married her off. They gave her ten pairs of embroidered clothes as her trousseau and organised a large wedding reception as they could afford to do so. Rajiben's in-laws also gave her a *dupatta* and a *chunri* as also the mandatory ivory bangles weighing one kg., and worth Rs. 20,000, without which the marriage cannot be solemnised in their community. Rajiben's new family consisted of two brothers-in-law and a sister-in-law apart from her husband and parents-in-law. But her father-in-law passed away within a year of her marriage and soon after, one of her brothers-in-law also broke away from the family to live separately. The responsibility of marrying off her remaining brother-in-law and sister-in-law thus fell upon Rajiben and her husband's shoulders.

Misfortune Comes Calling

Rajiben's financial condition, which had suffered a jolt after her father-in-law's death, deteriorated further when her sister-in-law fell ill and had to be admitted to the Civil Hospital in Ahmedabad. Rajiben had to sell off two pieces of her jewellery to finance the expensive treatment which carried on for a long time. To make matters worse, her mother-in-law too fell sick and Rajiben now not only had to look after both her ailing relatives but also do the house work single-handedly as also assist her husband in doing the relief work being undertaken in the village by the government. By then Rajiben had also had two small sons, aged four and two years, who also needed constant care and attention. When her children harassed her, she would take them to work along with her. Rajiben and her husband earned Rs. 70 per week from the relief work for which they had to work from seven o' clock in the morning to six in the evening.

Two years later, both Rajiben's mother-in-law and sister-in-law died within a month of each other and she had to mortgage her ivory bangles to organise money for carrying out the necessary rituals after their deaths. Meanwhile, her younger brother-in-law had attained the age of 20, and was thus ready to be married. Although her elder brother-in-law was also duty-bound to share the marriage expenses of his younger brother, he flatly refused to do so. Rajiben and her husband thus decided to mortgage their land to facilitate the marriage, which cost them Rs. 20,000. With their land mortgaged, the couple now had no option but to take up agricultural labour work to make ends meet.

Test of Endurance

Soon afterwards, the relief work in the village too came to an end and both Rajiben and her husband now took up salt farming. But with nobody to look after their children, they decided to work alternately with one of them staying at home with the kids. While Rajiben worked in the daytime, her husband took up the work of loading the salt trucks at night. They worked in tandem like this for five years with the main objective of reclaiming their mortgaged land. But one day, as he was returning home in a salt truck, her husband was seriously injured in an accident in which he also lost one of his eyes. A shattered Rajiben was burdened with even more work and mounting expenses necessitated by her husband's treatment.

Rajiben took her husband to the Civil Hospital in Ahmedabad for getting his eye treated, for which she had to borrow Rs. 5000 from the village Patel with whom she had earlier mortgaged her land. With her husband unable to recover completely from the accident and too weak to resume any work, and her younger brother-in-law too opting to stay independently like his elder brother, Rajiben had to run her house all alone and started scouting for whatever work was available in the village.

After giving up salt farming, Rajiben joined the construction workers engaged in digging work for laying the Bhati pipeline. Although all her co-workers were men, Rajiben decided to take up the work because the project site was close to her house and she was provided transportation facilities whenever she was required to go far for work. She worked on the pipeline project for four months during which period she was paid Rs. 15 per day. Subsequently she again started working on the salt farm, this time taking her elder son along, who was now nine-years old. Here too Rajiben earned Rs. 15, while her son was paid Rs. 7 per day. When there was no work on the salt farm, they would hunt for agricultural work, and if even that was hard to come by, both Rajiben and her son would travel from village to village in search of work. Today when Rajiben looks back on those difficult days, she intensely regrets having put her son through such travails and not having been able to educate either of her two sons.

More troubles were in store for Rajiben as elders in the village society soon made a rule that henceforth only the village menfolk would undertake heavy physical work like salt farming and that the local women would not be allowed to take up such work or to travel far from their homes for any kind of work. Even as a distraught Rajiben was seeking a way out of this new rule which would drastically affect her livelihood, help suddenly arrived for her in the form of Sairaben of SEWA, who happened to visit the salt farm one day while Rajiben was working there. When she mentioned her problem to Sairaben, the latter advised Rajiben to give up salt farming and take up embroidery work instead which would involve much less labour and fetch her much more money. The very next day Sairaben came to Rajiben's house with a sample piece, urged her to do embroidery on it and even fixed the rate per piece.

Fortune Favours the Brave

Initially, Rajiben did only sample embroidery work and when that was approved by SEWA, she took up embroidery in right earnest, getting more and more jobs as her work

came to be appreciated. She earned Rs. 15 for each piece that she embroidered. Soon she extended her repertoire and started making wall hangings, which augmented her income to Rs. 600 per month. As both her expertise and the demand for her work increased, Rajiben became a group leader of other village women engaged in embroidery work, and in her new role, she even traveled to Radhanpur to meet Reemaben of SEWA there. Awestruck by the latter, Rajiben could not utter a word in front of Reemaben, but she soon got over her fears, and became an active member of SEWA in her village.

Besides continuing the embroidery work herself, Rajiben also started organising other women with the same latent talent into groups and helped procure the raw material for them from Radhanpur. Simultaneously, she also started a savings group of 20 women in the village, with each of them contributing Rs. 10 per month. Initially, the women were very suspicious about her intentions and refused to give her any money. So she took all of them to Radhanpur and introduced them to the SEWA organizers to dispel their fears. Subsequently she also took them to Radhanpur and Ahmedabad for advanced training in embroidery.

Rajiben has also been involved in other philanthropic activities undertaken for her village by SEWA. Recently, SEWA members organised a general meeting with the villagers to discuss the construction of a watershed by collecting rainwater as that would help them to combat water scarcity in the village. But none of the men participated in the meeting, which was to be held at the open village centre or *chowraha*. When the women started coming to attend the meeting, their menfolk admonished them saying that “women cannot sit at the *chowraha*,” as a result of which all the women too walked away from the meeting. Rajiben then took the initiative, and enlisted some of the interested women and two men to form a committee for the watershed project. She became a volunteer while her husband was appointed as a secretary in the committee. All members of the committee were required to participate in an exhibition far away in Pune for 15 days, but none of the women members was allowed to attend the exhibition by their husbands. Only Rajiben’s husband permitted her to go for the exhibition as he had complete faith in her integrity, even as other village men derisively told him that once his wife went out of the village, she would never come back.

Learning immensely from the exhibition, Rajiben did all the marketing work in Pune single-handedly. She then came back to start work on the watershed project, wherein she first helped improve drinking water facilities in the village lake for the cattle. Then she got a water tank constructed near the lake, got the Shiv temple repaired and a *chabutra* built for the birds. She organised an amount of one lakh and sixty thousand rupees for the project, which also entailed the construction of a small canal in the fields and levelling of the village nursery. Rajiben then helped other village women to augment their incomes by enlisting in the watershed committee.

Rajiben and her husband collectively earned Rs. 800-1000 through their involvement in the committee, with the latter getting Rs. 600 in his capacity as its secretary, while Rajiben got Rs. 250 as a volunteer. They curtailed their household expenses to about Rs.500-600 per month and by saving the balance, they managed to reclaim their land

which had been mortgaged for the last seven years. As soon as they got possession of their land, they started agricultural work on it and cropped bajri, guvar and millets, which fetched them an annual income of Rs. 15,000. Next, they grew cumin on their land and reaped a rich profit of Rs.12,000 that year, which eventually helped them to build their own *pucca* house, aided by loans from the government and the SEWA savings group.

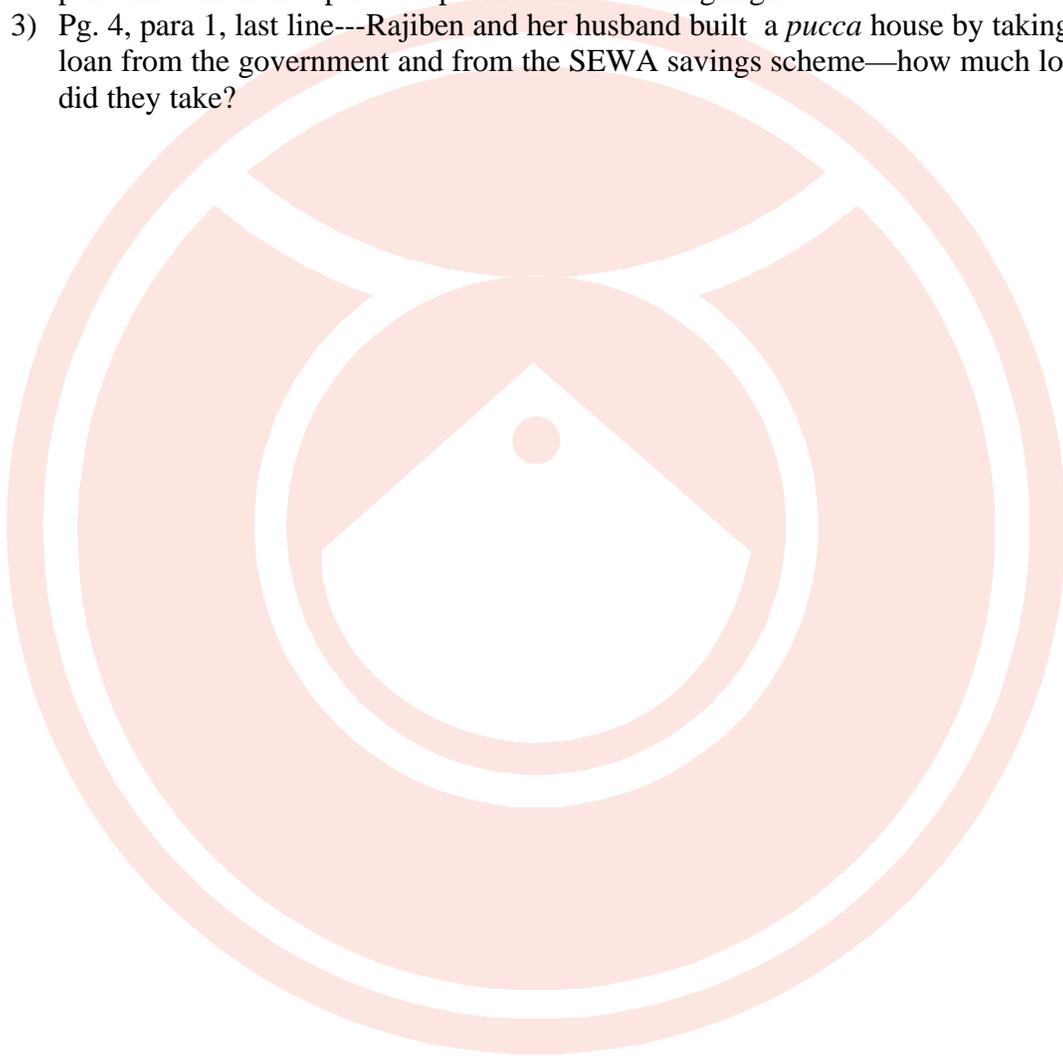
Rajiben has continued her embroidery work too from which she earns about Rs. 250 per job. The biggest source of relief for her, however, is the fact that she and her husband are self-sufficient and that they no longer have to borrow money from anybody for sustenance. Another source of income for the couple is their buffalo, whose milk they sell to the local dairy and also use for making *ghee*. Rajiben's only cause for tension today is the fact that relations between her and her younger brother-in-law have soured ever since the latter lost his son when Rajiben was attending the exhibition at Pune. Since she could not go to console him at the time and also because she refused to heed his advice not to go to the gram panchayat, he has decided to sever all links with her. Even as she hopes to tide over her brother-in-law's animosity one day, she is extremely content that at least her children will not have to face the same trying times that their parents did, for their agricultural land is secure and a vital source of income for the family today. Feeling guilty at not having educated her children, she tries to make up by attending to all their needs and guaranteeing a bright future for them.

She can also take heart from the fact that her efforts have made a radical difference in the quality of life of the villagers. The watershed project has ensured the continuous supply of clean, sweet water in the village, and freed from the duty of filling water since early in the morning, many of the village women now have time for more constructive work such as embroidery and managing savings groups. She has now turned her attention towards resolving other problems in the village including the lack of transportation facilities, unavailability of vegetables and the absence of a proper school upto the higher secondary level. Thanks to SEWA thus Rajiben has earned widespread respect and admiration in the village and people come to her for advice and information. Ever since she took the initiative to get the watershed constructed in the village at a whopping cost of Rs. 18,25,000, Rajiben has become one of the best known and best loved residents of her village. "There were days when I did not have any food to eat. [But] today if I need Rs. 5000 to 10,000, anybody will easily give it to me as they respect me," she says proudly.

www.sewa.org
www.sewaresearch.org

Queries for Rajiben

- 1) Pg. 1, para 3, line 11---It is mentioned that Rajiben and her husband earned Rs. 70 per week from relief work in the village---What is the nature of this relief work?
- 2) Pg. 3, para 3, line 9---Rajiben's husband joined the watershed committee as a secretary, while she herself enlisted as a vounteer---The duties that both performed in their separate capacities should be highlighted.
- 3) Pg. 4, para 1, last line---Rajiben and her husband built a *pucca* house by taking a loan from the government and from the SEWA savings scheme---how much loan did they take?



www.sewa.org
www.sewaresearch.org

Savitaben Jeevanbhai Vanand

Savitaben Jeevanbhai Vanand was born in the Varsada village of Gujarat's Banaskantha district 41 years ago. She belonged to a well-to-do family as her father owned cattle and a little land in the village. But she was deprived of her mother's love who, after losing nine babies in childbirth, had died of frail health when Savitaben, her only surviving child, was merely five-years old. It was thus left to Savitaben's father to raise his daughter besides rearing his cattle and farming his land. Unable to successfully juggle the responsibilities of home and work, he remarried three years later. Unfortunately, however, he lost his second wife too within a year of marrying her and it fell upon Savitaben, now older and more mature at nine years, to look after their home and hearth and carry out all the household chores.

Savitaben was married at the age of 17 years and worried about leaving her father alone in his old age, she advised him to marry a third time. He not only heeded her advice but also providentially had three more children, including two daughters and a son, at the ripe old age of 65 years. Meanwhile Savitaben got down to adjusting in her new home in the Vichya village of Sanand *taluka*. As she had been brought up with tremendous affection and benevolence by her father, she found it difficult to adapt to her new lifestyle wherein she had to look after her husband, mother-in-law and sister-in-law, run the house, attend to the cattle and entertain the constant flurry of guests and farm labourers in the house.

From Riches to Rags

Savitaben's father-in-law had passed away when her husband was merely 13 years old, and as she was incapable of managing the huge farms and large number of cattle owned by the family single-handedly, her mother-in-law had entrusted this responsibility to a family friend or *saathi*, who managed their farms for a share in the profits. With no family member keeping a check on the *saathi*'s activities over the years, he had cunningly usurped all the family business and property by the time that Savitaben's marriage had taken place. Although by now Savitaben's husband had become aware of the *saathi*'s ploys, he had neither the courage nor the acumen to adroitly deal with a man who was not only old enough to be his father but also much more experienced in running a business.

One of the family's neighbours, an old *harijan* man who had been a friend of Savitaben's father-in-law, advised them to tackle the situation jointly and post-haste, but it was already too late as the *saathi* had, by now, won the village seniors or *darbars* over to his side. He demanded wages for the last 12 years at the rate of Rs. 300 per month for overseeing the farm management for all these years, after which he offered to give up any claim on their land. With no-one to plead their case and even the *darbars* exerting pressure on them to "do justice" to the *saathi*, Savitaben was forced to sell off the silver bangles weighing half a kg and seven gold rings that her father had given her to be able to pay off the *saathi*'s wages. Still facing a deficit of Rs. 35,000, the family was dealt a final blow by the *darbars*, who compelled them to leave not only leave their but also the village within a few hours without even taking any of their belongings.

Savitaben, her husband and two daughters alongwith their mother-in-law and brother-in-law's family thus had to flee to her father-in-law's native village, Rapu in Banaskantha district, where they moved into one of the family's old ancestral homes. Savitaben had to sell off all her remaining jewellery too and the family claimed money under the drought welfare scheme to sustain themselves during those trying times. But despite their unity and fortitude in the face of adversity, they were constantly threatened by a total financial collapse as they had no capital or equipment to start a business, nor could they undertake any agricultural work in the perpetually drought-prone and water-scarce region of Banaskantha. They somehow managed to survive with the help of welfare-employment schemes for the next four years, after which they got the heartening news that the *darbars'* hold in their village, Vichya, had slackened and that it was now time for them to plan their return to reclaim their lands and home.

Rebuilding Their Lives

Savitaben tearfully recalls how her mother-in-law had been extremely upset at being forced to leave her husband's house, and especially the family's pet dog whom they had not been able to take along with them to Rapu. While the dog died of grief soon after their departure, her mother-in-law too was shattered and observed the ritual of praying for its soul for a whole year after its death. Deeply moved by this incident, Savitaben and her husband resolved to restore the family dignity by rebuilding their home and lives in Vichya. On returning to the village, they initially took one room on rent and Savitaben's husband took up various odd jobs such as transporting grass stacks, cleaning grains and washing utensils for others, to earn a livelihood. They also acquired land under the Indira Awas Yojana and built a house on it. All the villagers offered them moral support while a few helped in kind by giving free cement and wood, and thus "with the grace of God, and love and help from the villagers, we again had a roof over our heads," recounts Savitaben.

Meanwhile Savitaben, who by now had four daughters and a son, decided to pursue her children's education in right earnest. Although she herself had studied only upto the 3rd standard, she decided to educate her daughters upto the 7th standard in a school in Sanand, while her son completed his senior school certificate examination. When her daughters attained the ages of 17, 11, 9 and 5 years respectively, she got all of them married simultaneously to save on the wedding expenses, but did not send the younger daughters to their husbands' homes until they had attained maturity.

First Brush With SEWA

Savitaben came into contact with SEWA through her eldest daughter, Usha, about seven years ago. During that period, SEWA members were actively pursuing various schemes in the village including setting up of crèches for the children of self-employed women, and the promotion of use of smokeless *chulahs* and bio-gas among the village women. When Lakshmiben of SEWA asked if Savitaben could manage a crèche, the latter said that her daughter, Usha, who was better educated than her, could do so. Since then Usha has been successfully running a crèche in the *harijan basti* of the village. Subsequently, Usha also participated in two training programmes relating to the use of smokeless

chulahs and bio-gas in Bawla and Vardha respectively. After having been involved in all of SEWA's village development programmes, Usha eventually became a health worker.

When Usha attained the age of 17 years, she was sent off to her in-laws' house in Kadhapur village in the Radhanpur *taluka* of Banaskantha district. But she was harassed no end by her in-laws for her failure to bring any dowry. Savitaben and her husband thus started proceedings for Usha's divorce and after five years in court and with the assistance of the SEWA Secretary, Niruben and other SEWA members, the case was eventually decided in Usha's favour when she was granted a divorce. Later on, Usha remarried another man in her own community and is now happily settled in her married life.

The incidence of Usha's divorce brought Savitaben into direct contact with all the local SEWA workers, and since then she herself has also become an active member of SEWA. For the last two years, Savitaben has been a member of SEWA's executive committee, and is actively involved in health-related issues and savings programmes organised by SEWA in the village. She also individually assists all the village women for various jobs such as the acquisition of a ration card and the registration of birth or death of any of their family members, among other things.

SEWA's Cherished Bond

Savitaben asserts that her involvement with SEWA has made her totally tension-free and more confident in handling all her problems. With all her children settled in life, Savitaben and her husband live harmoniously together in their own house in the village, doing just enough work to sustain both of them. "After going through so many of life's tribulations, I no longer yearn for wealth and property," she claims. "I also have my husband's full support. But the biggest help I get for my work is from SEWA, and I truly believe that SEWA is [meant] for poor and uneducated women like me."

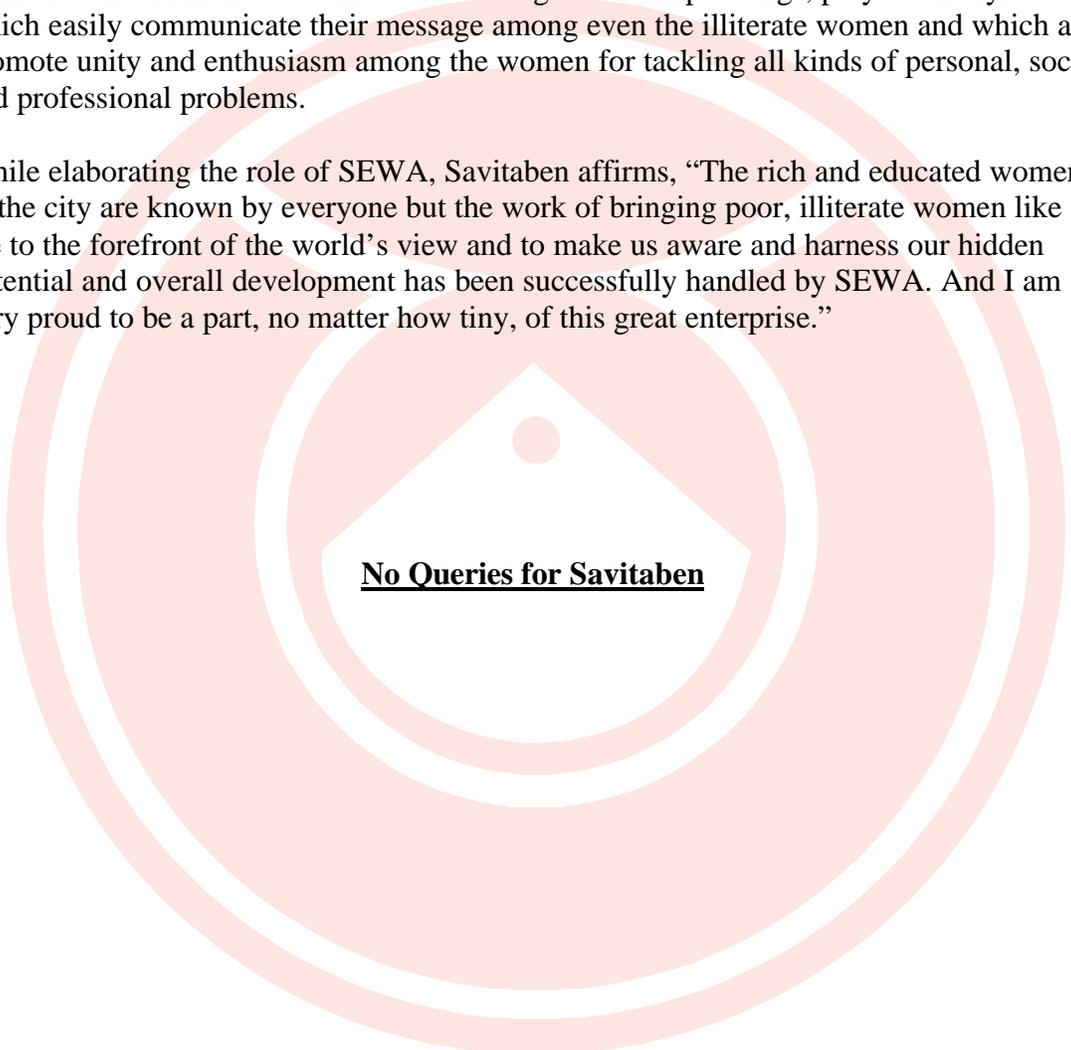
According to Savitaben, one of SEWA's biggest achievements has been its ability to rid the rural women of many blind beliefs and superstitions fostered by ignorance and illiteracy, and to explain the significance of health and hygiene to these women in very simple terms. SEWA members have continually working to eradicate false beliefs prevalent in the village such as one should not bathe everyday, one should not water plants on Tuesdays and Thursdays, or oil one's hair on Saturdays, or that getting their children vaccinated would cause them to fall ill. Instead SEWA has educated the women about keeping their homes and surroundings clean, bathing daily, and maintaining cleanliness among their children to ward off disease. Simultaneously, SEWA workers also run health centres in the villages where they disburse free medicines and ensure timely vaccinations and pre- and post-natal care of pregnant women.

Savitaben points out that apart from healthcare, another vital role played by SEWA in the lives of rural women is promotion of the saving habit among them. SEWA has educated the women about the importance of saving every penny and then keeping their savings in a bank to earn interest on it. "Such savings come in handy at the time of sad or happy occasions, [otherwise on such occasions], one would have to incur debts or mortgage

property [to generate funds]. But nobody has the time or concern to explain these simple matters crucial to the welfare of these village women and their families. Only SEWA has tackled these issues,” avers Savitaben.

Another crucial role played by SEWA has been its power to augment the position of women in society, and to help them earn both self-respect and respect in the eyes of their menfolk. SEWA members achieve this through their simple songs, prayers and lyrics which easily communicate their message among even the illiterate women and which also promote unity and enthusiasm among the women for tackling all kinds of personal, social and professional problems.

While elaborating the role of SEWA, Savitaben affirms, “The rich and educated women of the city are known by everyone but the work of bringing poor, illiterate women like me to the forefront of the world’s view and to make us aware and harness our hidden potential and overall development has been successfully handled by SEWA. And I am very proud to be a part, no matter how tiny, of this great enterprise.”



No Queries for Savitaben

www.sewa.org
www.sewaresearch.org

Vijyaben Jayantibhai Christi

Vijyaben is a 38-year old midwife. Born in Ahmedabad, she is the eldest of four sisters and one brother. Her father was an alcoholic and everything that he earned as a worker in a mill he squandered on liquor. The responsibility of feeding seven mouths in the family thus fell entirely on her mother, who earned a meagre Rs 5 per day by working in a plastic factory. Vijyaben recounts that they were not able to eat even one square meal a day and often had to sleep hungry. This poverty-ridden state of the family forced Vijyaben to give up her studies after eighth standard. Being the eldest sibling in the family, she decided to start earning by working with her mother in the plastic factory, where she was assigned the task of shifting the hot plastic liquid from one machine to another. The hot liquid frequently burnt her hands, but penury forced her to continue doing this work for three years. During this period, she worked in the factory in the daytime and walked back home in the evening to cook dinner for the family.

Vijyaben was married at the age of 18 years to Jayantibhai of Anand district in her home state of Gujarat. Her husband worked in a factory in Vidhyanagar, where he earned Rs.75/- per month. Apart from Vijyaben and her husband, the family consisted of her parents-in-law and one unemployed brother-in-law. They owned one buffalo and sold its milk to the local dairy. Another brother-in-law and his wife lived separately.

Since Vijyaben had been born and brought up in Ahmedabad city, she was not used to the rural lifestyle and found it difficult to cope with so much work besides the household chores. She had to collect wooden sticks and cow-dung, then make cakes out of the latter which were to be used as firewood and cooking fuel. She was also expected to toil in the fields where her work entailed the sowing of seeds and cultivation of crops. Since initially she could not do all this work properly, her mother-in-law used to scold her a lot. But gradually she learnt all the work within 4-5 months and started earning Rs.50/- per day.

Vijyaben has five children including three daughters and two sons. Her first child was born in a hospital near her parents' house, while the rest were born in her own house with the assistance of her mother-in-law who is also a mid-wife. Vijyaben proudly claims to have educated all her children despite the financial hardship faced by her family. Her eldest daughter has studied upto the ninth class and is presently teaching SEWA members in "Jeevanshala". The second daughter is studying in the science stream in the twelfth class and lives in the Sanand Saint Xavier's hostel, where her total monthly expenditure including food, tuition fees and miscellaneous expenses is approximately Rs.1000/-. In order to meet this daughter's expenses, Vijyaben has taken a loan of Rs.2000/- and has managed to pay Rs. 4000/- as her annual tuition fees. Vijyaben's third daughter is reappearing for her class tenth examination after failing to clear it the first time, while her youngest son is studying in the eighth class. Vijyaben says that she managed to buy clothes, food and books for her children in spite of being too poor to even afford a decent meal for the family because she was very keen to educate her children.

Household Income

Although Vijyaben's husband earned a monthly income of Rs.1000-1500/-, he refused to contribute anything to the family kitty and spent his entire earnings on drinking. Vijyaben's brother-in-law also sold the only buffalo that the family had and they now

have only one goat which gives just one litre of milk per day. Vijyaben herself earns about Rs.150/- per day from her work in the fields but as this work is not permanent, she has had to work as a mid-wife for the last 10 years to keep her home fires burning. She complains that even though her mother-in-law is also a mid-wife, she never imparted any training to Vijyaben and the latter, on her own initiative, undertook training in mid-wifery at a local Primary Health Centre (PHC) for several months. Despite acquiring this formal training, however, Vijyaben was not allowed to carry out the deliveries of any babies in the village by her mother-in-law until one day when the latter had a sudden paralytic attack and Vijyaben was called upon to deliver her first baby as a mid-wife. Since then Vijyaben has regularly been attending to childbirth cases in the village despite stiff opposition from both her husband and mother-in-law, who often even prevented her from eating food to vent their anger at her 'disobedience'. But this has not deterred Vijyaben who bravely says, "Where there is a will, there is a way".

Vijyaben also had to combat the scourge of untouchability in the village whereby the local scheduled caste members refused to come near her, let alone offer her any tea or blankets, even when she was working overnight in their houses. Despite facing so many odds, she continued with her humanitarian work and used to carry out about 40 to 50 deliveries of babies annually, for which the PHC paid her at the rate of Rs. 20/- per delivery. The villagers sometimes gave her Rs.50-100/- when she worked for them but some of them, who were themselves very hard up financially, did not give her anything at all.

Being a member of SEWA for the last 10 years, Vijyaben has supplemented her PHC training with formal training from SEWA too, thus becoming what she claims is a 'perfect mid-wife'. She is also a member of SEWA's research team wherein she earns Rs.750/- per month by putting in only 15 days worth of work. Even this income is, however, not sufficient as her daily household expenses are over Rs.1000/- with the monthly electricity bill alone amounting to Rs.150-180/-. Although there is a fair price shop in the village, her family gets only kerosene and sugar there and is unable to get pulses or oil from it because they have no ration card. They thus have to buy these items from the open market at higher prices.

Health Problems

The relentless physical labour that she puts in everyday has made Vijyaben extremely weak besides causing many health problems including backache resulting from a slip disc. Her husband too often scolded her saying that they could not afford the expense caused by her health problems. Meanwhile she had to shift to her parents' house for two-and-a-half years to tackle a plethora of problems there too. Her seven-year old brother was lost and eventually found by the police in Mumbai. Her mother contracted tuberculosis and had to be admitted to a hospital in Naroda. Her younger sister also fell seriously ill soon after starting weekly work at the mill. Vijyaben overcame these problems by making her younger siblings financially self-dependent. She taught one of her sisters cooking and encouraged the others to start embroidery work which started bringing them a monthly income of Rs.200-300/-. Her brother started selling audio cassettes which brought him a daily income of about Rs.10/- while her youngest sister was urged to put her nursing training to good use.

When she returned to her husband's house, Vijyaben was dealt another blow when her mother-in-law suffered a paralytic attack and a sum of Rs.5000/- had to be spent on her treatment in just two days. Her husband had to take a loan for Rs.2000/- from the factory, while Vijyaben sold her gold locket and borrowed money from relatives. Her mother-in-law's treatment had to be carried on for 7-8 years entailing huge expenses on medicines and transportation.

The SEWA Lifeline

Apart from providing financial succour, SEWA has helped Vijyaben in many other ways in facing her numerous problems with dignity and fortitude. For instance, the importance of preserving water that she learnt from SEWA has helped her to face the severe water shortage in the village prudently and to save enough water to be able to wash clothes and utensils from the water drawn from the village well.

Initially Vijyaben's house was *kuchcha*, with water leaking from the rooftops. Her income from SEWA and a loan of Rs.3000/- enabled her to get the rooftops changed. Now her next target is to change the *kuchcha* mud flooring and to build a bathroom in the house for which there is no space. But currently she does not have the money to implement these plans.

Her 10-year long membership of SEWA has given Vijyaben courage in the face of adversity. Presently she is acquiring training from SEWA related to the fields of insurance, savings, healthcare and acupuncture. She is also a member of the SEWA savings groups. By paying Rs.20/- every month to one of these groups, she managed to save enough in five years to be able to pay for her children's education. She has also been contributing Rs.20/- per month to another savings scheme for the last three years. Vijyaben firmly believes that her life has changed dramatically after her decision to join SEWA. She has become more aware and learnt many new things. But most importantly she has gained the strength to face life's trials and tribulations with grit and gumption and has learnt never to give up. "I have only seen rains... and done [hard] physical labour since childhood,... but now [thanks to SEWA] at least I am able to see the shades of a little happiness in my life," says a more self-confident Vijyaben.

Queries for Vijyaben

- 1) Pg. 1, para 3, last line---How did Vijyaben start earning Rs. 50 per day? Who paid her and what was the nature of her work? Also on Pg. 1, para 5, line 5---Her earnings are said to be Rs. 150 per day from fieldwork---inconsistency in figures.
- 2) Pg.1, para 4, line 6---What is "Jeevanshala" ? Elaborate.
- 3) Pg. 1, para 4, line 10---From where has Vijyaben taken a loan of Rs. 2000? Is this the same loan mentioned on Pg. 2, para 5, line 3?
- 4) Pg. 2, para2, line 7---"The villagers gave Vijyaben Rs. 50-100"---for what sort of work-midwifery or other work?
- 5) Pg. 2, para 3, line 5---Vijyaben's daily household expenses are said to be worth over Rs. 1000---daily or monthly expenses?
- 6) Pg. 2, para 4, line 7---What kind of mill is Vijyaben's sister working in?
- 7) Pg. 3, para 1, line 2---From whom/where has Vijyaben taken a loan of Rs. 3000--- is this loan in addition to the loans mentioned in query no. 3 above? Please indicate total loan amounts and source(s) of each loan to avoid confusion.