



# towards economic **FREEDOM**

The Impact of SEWA

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First published in 2005 by



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Photos appear only in the print version of the booklet.

Cover Photo: The scale symbolizes the measurement of the impact of SEWA. A rural vegetable producer from Anand district, Gujarat weighs goods for sale at SEWA's shop in an urban wholesale market, illustrating SEWA's impact on the market, in terms of both gender and ownership. In 1998, SEWA's Vegetable and Fruit Cooperative established the shop in the Jamalpur wholesale vegetable market in Ahmedabad City, creating a direct link between rural vegetable producers and urban vegetable vendors, thus eliminating the middlemen.

Photos: by Martha Chen and from SEWA archives





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

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

Namrata Bali  
General Secretary, SEWA  
December 2004





# Introduction

*"For SEWA, women's empowerment is Full Employment and Self-Reliance. When there is an increase in her income, security of work and assets in her name, she starts feeling economically strong, independent, and autonomous. Her self-reliance is not only on her individual basis, but also organisationally as a group. Women have learnt to manage their economic organisations on viable terms; they sit on the boards and committees of their unions and cooperatives and take joint decisions. They can deal with traders, employers, government officials, bankers on equal terms; where earlier they were workers serving their masters. They know that without economic strength they will never be able to exercise their political rights in the local government. A woman has to have work on her hands, such work that ensures her income as well as food, and social security that ensures at least health care, child care, insurance and shelter..."*

*When women organise on the basis of work, a woman's self-esteem grows - in the self-recognition that she is a 'worker', a 'producer', an active contributor to the national income, and not only somebody's wife, mother or daughter. While participating in the organisation and management of her cooperative or union, her self confidence and competence grow, a sense of responsibility grows, leadership within her grows."*

Ela Bhatt. Founder, SEWA. Keynote Address at the First Meeting of the South Asian Association for Women's Studies, Katmandu, Nepal (1993)

*"Another component of empowerment for poor women is Self-Reliance. Self-reliance in terms of financial self-sufficiency, and management and in terms of decision-making. For the poor, collective empowerment is more important than individual. With collective strength the woman is able to combat the outside exploitative and corrupt forces like traders and money lenders. Also her respect in the family and community follow soon."*

Ela Bhatt. Founder, SEWA.  
Speech on "Cooperatives and Empowerment of Women" (1992)

## SEWA

The Self-Employed Women's Association (SEWA), established in 1972, is a trade union of low-income working women who earn their livelihoods in the informal economy.<sup>1</sup> With over 700,000 members in 2004, SEWA is the first trade union of workers in the informal economy not only in India but around the world. It is also the largest trade union in India. SEWA's objectives are to increase the self-reliance as well as the economic and social security of its members.

To promote its goals, SEWA pursues a mix of what it calls 'struggle' and 'development': that is, unionising activities to address constraints and demand change and development interventions to promote alternative economic opportunities. To pursue these complementary strategies, SEWA organises its membership into trade organisations and cooperatives; provides services of various kinds; advocates for change in the wider policy environment; and builds institutions to manage and sustain its activities. Over the years, SEWA has built a sisterhood of institutions, as follows:

**SEWA Union (Swashree Mahila SEWA Sangh):** Recruits and organises SEWA's urban and rural membership and organises campaigns around issues of concern to its membership.

**SEWA Bank (Shri Mahila SEWA Sahakari Bank Ltd.):** Provides financial services.

**SEWA Cooperative Federation (Gujarat Mahila SEWA Cooperative Federation):** Responsible for organising and supporting women's cooperatives. The Federation is currently comprised of 86 formally registered cooperatives and 14 cooperatives in notification stage.



**SEWA District Associations:** Provide services to SEWA-organised village groups and link members to SEWA for other services. The District Associations are comprised of village groups of various kinds - DWCRA groups, savings-and-credit groups, other self help groups - in each rural district where SEWA works.

**SEWA Social Security:** Provides health care, child-care and insurance services.

**SEWA Academy:** Provides research, training and communication services.

**SEWA Marketing (Gram Haat and Trade Facilitation Centre):** Helps women producers, through their co-operatives, associations and groups to directly reach either local, domestic, or international markets.

**SEWA Housing (Gujarat Mahila Housing SEWA Trust):** Provides housing and infrastructure services.

While the first four are membership-based organisations, the last four are service units. Every SEWA member first becomes a member of the SEWA Union and is then eligible to join the other membership-based organisations and to participate in the various services of SEWA. Since SEWA seeks to ensure that essential services are provided through membership-based organisations, some of the service units have a democratic membership base. Most notably, SEWA Social Security provides childcare through its childcare cooperatives and health care through health workers' and midwives' cooperatives. Also, the insurance scheme developed by SEWA Social Security has been structured to become an insurance cooperative. Similarly, SEWA Academy provides communication services through a video cooperative.

In addition to the SEWA institutions within Gujarat, there is another important SEWA institution in the sisterhood of SEWA institutions. SEWA Bharat is a registered federation of SEWA organisations and unions, in five states of India, including Gujarat. SEWA Bharat focuses on development of SEWA organisations in other states based on the experience of SEWA in Gujarat. SEWA Union itself is a national trade union and represents self-employed women all over India, either as direct members or through the affiliated SEWA organisations and unions. This booklet will focus on SEWA's membership and activities within Gujarat. Thus, unless otherwise stipulated, all data and other findings are for SEWA in Gujarat.

SEWA groups its membership into four broad occupational categories:

hawkers and vendors, who sell a range of products including vegetables, fruit, and used clothing from baskets, push carts, or small shops;

homebased producers, who stitch garments, make patchwork quilts, roll handmade cigarettes (bidis) or incense sticks, prepare snack foods, recycle scrap metal, process agricultural products, produce pottery, or make craft items;

manual labourers and service providers, who sell their labour (as cartpullers, headloaders, construction workers, or agricultural labourers), or who sell services such as wastepaper picking, laundry services, or domestic services; and

rural producers, including small farmers, milk producers, animal rearers, tree nursery growers, salt farmers, and gum collectors.

Within these four broad occupational groups, some women are self-employed, others work as casual day labourers, some provide services, and still others work for a piece-rate under a subcontract.

The members of SEWA are generally very poor. Available evidence suggests that half of SEWA's urban members live in households where income per capita is below the US dollar-a-day poverty line. More than one-third lives in households that are above that line, but where the per capita income is below two dollars a day. The rest (around 15% or so) are only slightly better off (Chen and Snodgrass 2001). The wider environment - economic, regulatory, and social - makes it difficult for SEWA members and their families to improve their living standard. Mostly from working class castes and tribes,<sup>2</sup> SEWA members face discrimination based on their gender, caste, and social class.





## Goals of SEWA

Over the years, SEWA and its members have distilled Eleven Points that serve as guide posts or standards by which SEWA measures its own progress. These are seen by SEWA as ends in themselves as well as means to its overarching goals of Full Employment and Self-Reliance. As shown in Box 1, Points 1-7 are linked to the goal of Full Employment while Points 8-11 are linked to the goal of Self-Reliance through organised strength.

### BOX 1 SEWA's 'ELEVEN POINTS'

The Eleven Points or standards by which SEWA measures its progress can be grouped under the two overarching goals of SEWA as follows:

**FULL EMPLOYMENT** requires that each woman has:

- Employment which generates sufficient
- Income for living with security and dignity. This, in turn, requires
- Ownership of productive assets; sufficient
- Nutrition, and the fulfillment of other basic needs such as
- Health Care
- Housing, and
- Child Care

**SELF-RELIANCE** of each woman is achieved through:

- Organising in groups, achieving
- Leadership as a SEWA member, and
- Self-Reliance as a group
- Education

To assess its own work its progress - SEWA frames these Eleven Points as a series of questions, as follows:

**Employment** have our members obtained more employment?

**Income** have their incomes increased?

**Ownership** do they have more assets in their own name?

**Nutrition** are they (and their families) better nourished?

**Health Care** do they (and their families) have access to better health care?

**Housing** do they have improved or more secure housing?

**Child Care** do they have access to child care, if needed?

**Organised Strength** has the organisational strength of our members increased?

**Leadership** have more and stronger leaders emerged from our membership?

**Self-Reliance** have they become more self-reliant both individually and collectively?

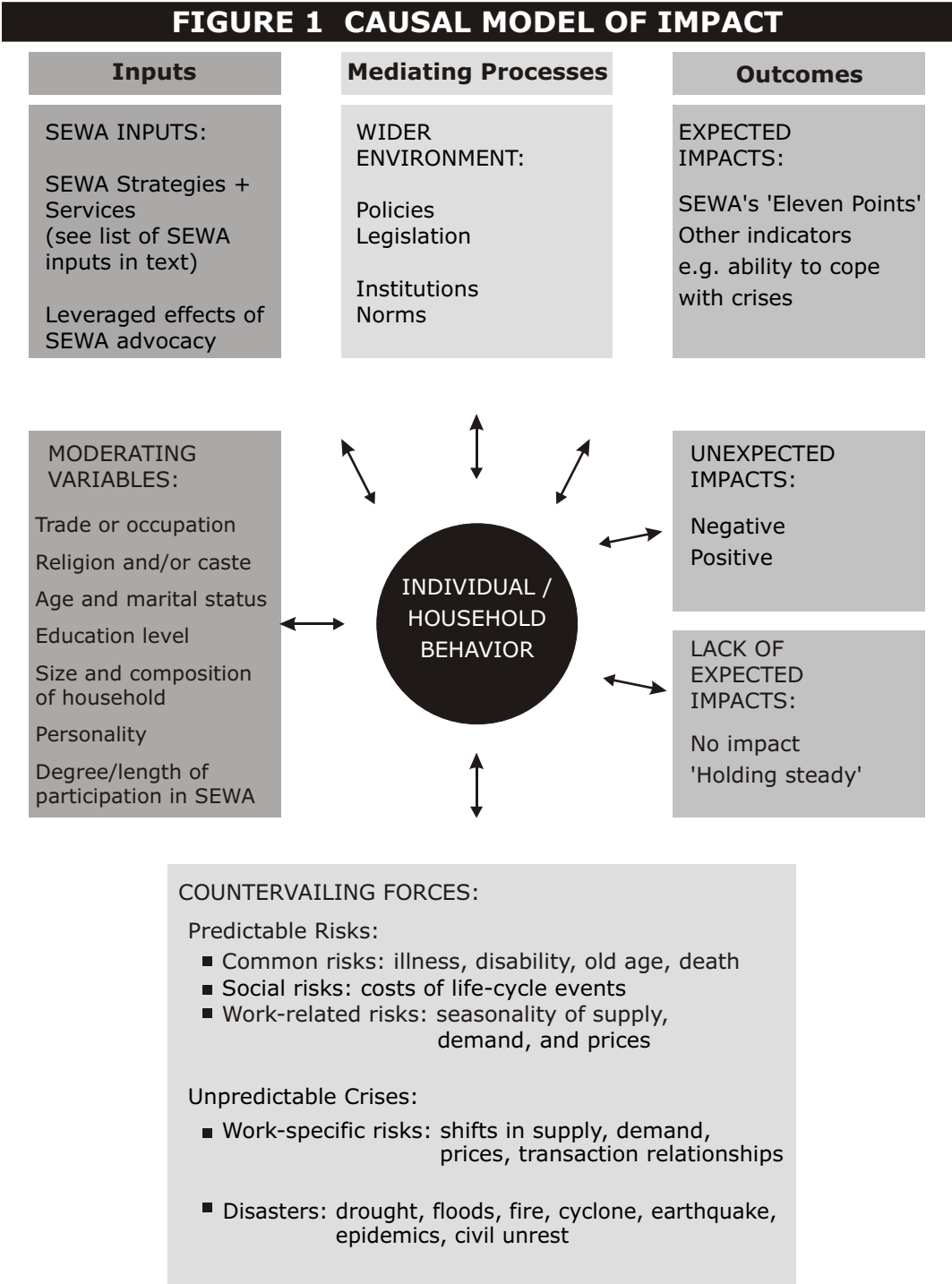
**Education** has the education of our members (and their children) improved?

Each year, while preparing for SEWA's Annual Meeting, SEWA organisers try to assess SEWA's progress over the past year towards each of these standards, through a mix of performance data and membership feed-back.



### Pathways to Impact

Given the range of SEWA's interventions and the size of its membership, assessing the impact of SEWA is a complicated matter. An important first step in assessing impact or, in this case, synthesising existing impact assessments is to postulate a causal model, including input variables, mediating processes, and expected impact (or output) indicators. Here is the causal model underlying the summary and synthesis of impact findings in this booklet:





**SEWA Inputs:** In pursuit of its twin goals, SEWA offers its members a range of development services and organising strategies. First and foremost, as a trade union, SEWA offers all of its members some combination of the following, depending on their main occupation:

**Organisation:** into trade groups or cooperatives or producer groups

**Leadership development:** opportunities and training to become local leaders

**Collective bargaining:** trade-wise or issue-based

**Policy advocacy:** trade-wise or issue-based

Organising is the central strategy of SEWA and takes several forms. In addition to organising its members by trade into its Union, SEWA helps its members to form cooperatives and other local associations. While all members of SEWA belong to one or more primary organisations - trade group, cooperative, producer group, and (in rural areas) savings-and-credit group - they are all voting members of the SEWA Union. While some of the primary groups - notably, the cooperatives and producer groups - are federated into separate state-wide organisations, they are all represented in the organisational structure of the SEWA Union.

In addition, SEWA offers the following development services to all interested members on an on-going basis:

**Financial services:** savings, loans, and insurance

**Social services:** health, child care, and education (adult literacy)

**Infrastructure services:** housing plus water, sanitation, electricity, and (in remote areas) transport

**Capacity-building services:** training in technical skills, leadership, and other skills

Also, for its members who are self-employed working either on their own or in groups - in handicraft production, agriculture production, animal husbandry, salt production, gum collection, or other productive activities - SEWA offers:

**Enterprise development services:** skills training, product development, and marketing.

Although the reach, coverage, and quality of SEWA services differ across its various areas of operation, all are designed to have multiple impacts on the work and lives of SEWA members. Some of the key causal pathways through which they are likely to do so are listed below:

**Financial services** = to increase assets and investment in economic activities; to improve workplace (often the home); to pay-off old debts; to insure against common risks

**Enterprise development services, including marketing services** = to increase productivity and skills and to market goods

**Housing services, including construction, infrastructure, and financing services** = to provide better living and work space and, thereby, to increase productivity and improve health

**Infrastructure services, including water, electricity, and sanitation, and transport (in rural areas)** = to reduce time spent in collecting water and fuel; to improve living and working conditions; to increase productivity; and to improve health

**Child care services** = to improve health and development of children; to increase subsequent school enrollment of children, especially girls; to reduce the time spent taking care of children or the stress associated with leaving the children without proper care or supervision



**Health services, including preventive health care and training, generic drugs at reasonable prices, curative services<sup>3</sup>, and referral services** = to safeguard women's health, often their only asset, especially against occupational health hazards; to reduce the costs and improve the quality of medical treatment when they fall ill

**Policy advocacy** = to promote supportive economic and social policies; to increase wages and get better prices; to create more favorable terms of production and distribution; and to create greater demand for labour, goods, and services

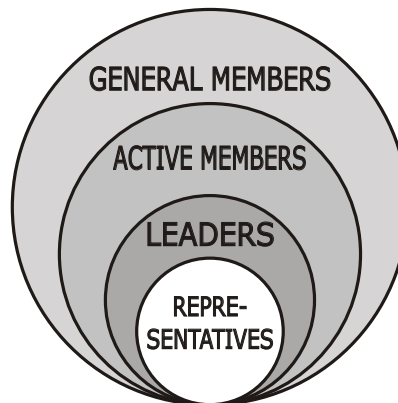
**Organising into trade groups** = to demand higher wages and better prices; to negotiate more favorable commercial and employment relationships

**Organising into production, marketing, and service cooperatives** = to increase productivity and skills and to market goods and services

While most of these services are offered on an on-going basis to as many members of SEWA as possible, some services are provided to targeted groups of SEWA members in specific areas of its operation through targeted (and often time-bound) schemes. For instance, SEWA joined a public-private partnership scheme to provide slum infrastructure services to some of its urban members in designated project slums; and SEWA has collaborated with government schemes to provide water resources to its rural members in designated project sites and to organise rural producers into local producer groups.

In regard to SEWA input variables, it is important to underscore that not all SEWA members receive or take advantage of all of the services or strategies listed above. Individual members of SEWA can be seen as belonging to one or another of four broad concentric circles of membership (see Figure 2):

**FIGURE 2  
CONCENTRIC CIRCLES OF SEWA MEMBERSHIP**



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

**Active Members:** these are members who have participated actively in SEWA for three years or more - taking advantage of different services offered by SEWA or becoming members in different membership-based organisations of SEWA.



**Leaders:** these are leaders of the various groups and activities organised by SEWA who receive training and exposure, including opportunities to travel and to speak at public fora, in addition to the common services offered to all SEWA members. They are typically long-term members of SEWA.

**Representatives:** these are the elected representatives from the various trades groups in the SEWA membership who form the Trade Council in SEWA's governance structure. Like the leaders, they receive training and exposure<sup>4</sup>.

It is not clear what share of SEWA's membership falls into each of these four categories<sup>5</sup>. There is roughly one local leader for every 100 members of SEWA, and one elected representative for every 200 members of SEWA<sup>6</sup>. Assuming most (if not all) representatives are elected from the pool of local leaders, about one per cent of SEWA's membership is in leadership positions. Assuming all of those who joined SEWA in different years are alive and active, another 44 per cent are active members having been with SEWA for more than three years; and around 55 per cent of SEWA's members are general members having joined SEWA during the past three years.

As one moves outwards from the inner circle of elected representatives towards the outer circle of general membership, the share of SEWA's membership in each of the concentric circles increases while the impact of SEWA is likely to decrease. But only a few of the impact studies tried to assess the degree or nature of impact according to the degree and nature of involvement in SEWA: and, then too, only by length of participation or number of loans.

Some of SEWA's advocacy efforts have had leveraged impact not just on SEWA members but also on other low-income working women in similar trades or occupations. These benefits notwithstanding, leveraged impact beyond SEWA's membership complicates the assessment of impact.

*Moderating Variables:* Demographic variables-such as religion, caste, age, marital status, and education level-often moderate or influence the impact of SEWA on its members. Most notably, perhaps, the religious and caste community to which they belong influences - and, in some cases, dictates - what SEWA members can do and whether (and where) they can move about. Age, marital status, and the size and composition of their household also help determine women's roles and relationships, including the amount of time they have to spend on domestic chores and child care. The impact of SEWA is also likely to differ by the occupations - the various trades - in which its members are engaged. Other moderating variables, which are less easy to control for, include the personality and level of self-confidence of individual women.

*Mediating Processes:* Conventional models of impact assume that programme interventions modify individual or household behavior leading to modified outcomes. More complex models, such as the one postulated here, assume that other factors -such as the wider environment and countervailing forces - also modify impact; and that there is a two-way process such that each 'effect' may become a 'cause' in its own right (Hume 1997). Both the Mediating Processes and (even) the Outcomes in Figure 1 are seen as intermediate impacts that may, in turn, impact on each other and on the Inputs: hence the two-ways arrows throughout the figure. None of the impact studies attempted to measure the impact of these mediating processes on SEWA members or, conversely, the impact of SEWA on these mediating processes. To address these issues, Part III of this booklet discusses the impact of SEWA on the wider environment and Part IV discusses the impact of countervailing forces on SEWA members.



## **Assessing SEWA's Impact**

Part I of this booklet presents the evidence collected in 21 impact studies that were explicitly designed to assess the impact on its members of specific SEWA services and strategies or of SEWA as a whole. Summarising the findings from these surveys is complicated by the fact that different indicators, measures, and methods were used to assess impact. Some studies compared the status of SEWA members over time (providing 'before and now' comparisons) while others compared the current status of SEWA members with a control group (providing 'with and without' comparisons). Some were designed to elicit perceived impact by asking qualitative attitudinal questions such as "do you have more work now than in the past?", while others were designed to assess actual impact by asking quantitative questions such as "how many days did you work in the past week or month or year?".

To help the reader, here is a list of the 21 surveys whose findings will be summarised below, grouped into five broad categories using a short descriptive title (with author reference) for each to make identification of the various data sources a bit easier. See Appendix I for the actual title, full reference, and research design of each study.

### **SEWA Studies of SEWA in General**

Urban Members (Jhabvala and Bali 1993)

### **SEWA Studies of Specific SEWA Services**

Child Care (Chatterjee and Macwan 1992)

Literacy Courses (SEWA Academy 1995)

ICDS-SEWA Child Care (Jhabvala et al 1996)

Salt Makers Child Care (Parikh 1996)

### **Joint Studies of Specific SEWA Services**

Sukhi Reservoir Resettlement Scheme (FPI and SEWA Academy 1995)

Domestic Water Supply (James et al 2002)

Slum Infrastructure (SEWA Academy et al 2002)

### **Outside Studies of SEWA in General**

Empowerment (Schuler et al 1995)

Stress Events (Noponen and Kantor 1996)

People's Security (Unni and Rani 2002, Dasgupta 2002)

### **Outside Studies of Specific SEWA Services**

SEWA Bank (Sebstad 1982)

Water Management (Agarwala 1997)

SEWA Bank (Chen and Snodgrass 2001)

Rural Savings and Credit (Murthy 2000)

Health Insurance (Ranson 2002)

Hysterectomy Care (Ranson and John 2002)

Slum Infrastructure Project (ECO and HEAL 2003)

Benchmark for Maternity Services: Ahmedabad City (Uttekar et al 2003 a)

Benchmark for Maternity Services: Rural Gujarat (Uttekar et al 2003 b)

Watershed Development Programme (Verhagen et al 2003)



The majority of these studies were undertaken to measure the impact of specific development services provided by SEWA. None were explicitly designed to measure the impact of SEWA's key strategies: namely, organising its members into either trade groups or cooperatives and collective bargaining to improve their living and working conditions. Some of the measured impact in all of the studies is likely due to these basic strategies, but there is no way to isolate their specific impact. To make up for this deficit, Part II of this booklet summarises the impact of SEWA's organising strategies on specific trade groups as reported by SEWA staff, by SEWA members, and in various documents on SEWA.

Further, although all SEWA members are entitled to participate actively in SEWA's organising efforts and to take advantage of the standard package of SEWA services, some groups have been targeted for specific technical and marketing support. For example, in one semi-arid district (Banaskantha) of Gujarat state, the rural wing of SEWA has been able to increase incomes significantly for several local occupations: by introducing new production technologies, it has helped salt farmers improve the salt they produce and, thereby, to sell their salt at higher prices; by lobbying with government, which has a monopoly on forest products of all kinds, it has been able to lobby for better prices and licenses for gum collectors; and by introducing new designs and products and by marketing the goods, it has both expanded the number of women who do traditional embroidery work for national/international markets and increased their average earnings. However, to date, there has been no systematic impact assessment of these targeted enterprise development schemes.

Finally, there has not been an impact assessment of SEWA schemes to rehabilitate people affected by natural or man-made disasters, including efforts to promote employment opportunities: although they have recently been documented in some detail (Vaux 2002). The areas where SEWA mounted relief and rehabilitation efforts after the 2001 earthquake is estimated to enjoy three times the volume of production or employment after the earthquake than before (Ibid.). And, the special government scheme to rehabilitate widows of the recent communal violence, being overseen by SEWA had (by late 2003) helped over 250 widows find new or supplemental work.

### **This Booklet**

This booklet is organised into four major parts. Part I presents a summary of the findings from the 21 impact studies, classified by the 'Eleven Points' of SEWA. Part II presents a summary of the impact of SEWA's organising and related strategies on specific trade groups as reported by SEWA organisers and in SEWA documents. Part III presents a summary of SEWA's impact on the wider environment, including: SEWA's impact on policies, laws, and regulations; on government programmes or schemes; on policy-making institutions; and on public perceptions and social norms. The sources of information on SEWA's wider impact are SEWA records and senior SEWA organisers.<sup>7</sup> Part IV details the risks or crises faced by SEWA members and presents findings on another important indicator of impact: the ability of SEWA members to cope with crises of various kinds.

The appendices at the end augment two parts of the booklet. Appendix I provides a short summary of the focus, sample, measures, and methods used in the 21 special surveys whose findings are summarised in Part I. Appendix II presents a chronological list of the impacts that SEWA has had on the wider environment over the years that are discussed in Part III.

# PART I

## progress towards SEWA's eleven points

Part I presents the findings of the 21 impact studies, organised to show SEWA's progress towards its Eleven Points. For each of the Eleven Points, there is

- a) text that summarises and discusses the findings; and
- b) a box that summarises the findings of the relevant studies classified by the different measures of impact used in the studies.

At the end of Part I, there is a synthesis and interpretation of the findings overall.





# employment



*I do masonry work for a living. Before, I was not a skilled labourer and had to do labourious work as an agricultural labourer. I used to get an amount of 60 rupees per day through this labour. SEWA provided masonry training to us and now my income has increased to 150 to 100 rupees per day. My status in the society has also improved and people in the village respect me."*

*Jivinibai, Mason (SEWA)*

The first point in SEWA's set of Eleven Points - one of its primary objectives - is to ensure that each of its members has enough regular remunerative Employment to generate sufficient income for herself and her family to live with dignity and security. Most (if not all) of SEWA's services and strategies are designed to have impact on the quantity and quality of employment of its members. See Box 2 for a summary of the findings regarding the impact of SEWA on the employment of its members.

## Summary of Findings -

Nine (of the 21) impact studies measured impact on the quantity of employment using one or more of the following measures: amount of time (in hours or days); number of activities; expansion of or diversification of current activities. One study simply asked respondents whether their employment had increased. All of the studies found an increase in the quantity of employment by whatever measure used. Only one study - the SEWA Bank study - investigated whether taking advantage of SEWA services has led to employment creation for others: participation in SEWA Bank's financial services was found to have led to some modest employment creation by the client's household as a whole (Chen and Snodgrass 2001). However, the tiny own account and subcontracting operations of SEWA's members employ very little labour beyond the woman herself (Ibid.).

Six of the studies reported an increase in the regularity or security of work. These improvements were associated with participation in various SEWA services: notably, financial, child care, and infrastructure services as well as participation in SEWA as a whole. As noted earlier, none of the studies tried to measure the impact of SEWA's marketing, skill development, and technology services on the employment of its members.

## Discussion of Findings -

**Longer Working Hours, Multiple Activities, and Diversified Income Sources:** Having a long (or longer) work day can be seen as being over-burdened or having greater work security. Similarly, being involved in multiple activities or having multiple sources of income across a given day, month, or year can be seen as a sign of insecure and irregular work or as a form of work or income security. SEWA members and their households extend working hours, take on multiple activities, and diversify sources of income as a means to both protect themselves from financial risk and promote additional income or earnings: although they often intensify or diversify their work out of necessity, they recognise the long-term benefits of doing so (Chen and Snodgrass 2001).

**Legal Status as Security:** Typically, workers in the informal economy, such as SEWA members, do not have legal status. This is reflected in the lack of written contracts (in the case of informal wage workers), the lack of registration or licenses (in the case of own account workers), and the lack of visibility and voice of informal workers in official statistics and policies. SEWA has fought for the legal status and official recognition of its members, under labour law, in labour statistics, and the international labour movement.



## BOX 2 IMPACT ON EMPLOYMENT

### More Employment -

Forty per cent of the households resettled under the Sukhi Reservoir resettlement scheme reported an increase in employment (and income) (FPI and SEWA 1995).

### Amount of Time -

#### *Average person-hours per day*

Some of the mothers who left their children at a SEWA day care centre reported that they could now work a full day, whereas previously they could only work for half a day or a few hours (Chatterjee and Macwan 1992).

Nearly half (48%) of the salt workers who left their children at a SEWA day care center reported an increase in working hours (Parikh 1996).

The average number of working hours per day of all respondents in two slums that were part of a slum infrastructure development project increased from 7 hours to 8-9 hours on average. In the control slum, over half (52%) of respondents said that their productivity was constrained due to time lost in procuring water (SEWA Academy et al 2002).

Improved water supply was found to reduce water collection time anywhere from 1 to 3 hours per day; one additional hour of time per day, extrapolated across the year, comes to about 45 additional eight-hour work days per year (James et al 2002).

#### *Person-hours worked in previous week in household micro-enterprises*

Households of SEWA Bank clients reported a 70 per cent greater increase than control households in person-hours worked in previous week in household micro-enterprises between the two rounds of the survey (Chen and Snodgrass 2001).

#### *Person-days worked in the previous month in household micro-enterprises*

Households of SEWA Bank borrowers reported a far higher number of person-hours (50 hours) worked in the previous month in household micro-enterprises than control households (41 hours) and the highest increase in person-days worked per month over a two-year period (Chen and Snodgrass 2001).

Households of SEWA Bank borrowers who were own account workers or homeworkers increased employment more than those in which the borrower was a casual day labourer (Chen and Snodgrass 2001).

### Number of Activities -

#### *Number of activities across the year = diversification*

Over 15 per cent (17%) of SEWA urban members reported that they had started a new business (Jhabvala and Bali 1993).

Two thirds (66%) of SEWA members said they had been able to enter new types of employment (Schuler et al 1995).

A higher percentage of SEWA members reported multiple activities across the year (58%) than did both women (44%) and men (33%) in the control group (Unni and Rani 2002).

#### *Number of activities at any given time = multiplication*

A higher percentage of SEWA members also reported multiple activities in a single day (44%) than both women (37%) and men (16%) in the control group (Unni and Rani 2002).



## BOX 2 IMPACT ON EMPLOYMENT

(continued)

### Expansion of Current Enterprises -

Over 5 per cent (7%) of SEWA urban members reported that they had greater access to markets or work orders than in the past (Jhabvala and Bali 1993).

Half of the SEWA members said they had been able to expand or improve their businesses in the past (Schuler et al 1995).

Fewer SEWA women (11%) compared to non-SEWA women (17%)\* and men (19%) felt that there was any scope for expansion of their business to new markets. Yet a significantly higher percentage of SEWA members (60%) compared to non-SEWA women (39%)\* and men (49%) were confident that if they had to expand to new markets, they would have the access to capital to do so (Unni and Rani 2002, Dasputa 2002).

### Regularity of Work -

Three-quarters (75%) of SEWA urban members reported that their employment and income were more regular than in the past (Jhabvala and Bali 1993).

Three-quarters (73%) of SEWA urban members who left their children in SEWA day care centres reported that their employment or income was more regular than in the past; and over two-thirds (64%) reported that when they are working they have fewer worries about their children (Jhabvala and Bali 1993).

Over 40 per cent (43%) of the SEWA urban members reported that their supply of raw materials was more regular than in the past (Jhabvala and Bali 1993).

More SEWA members (88%) than the total control group (76%) reported that their work was regular (Unni and Rani 2002).

### Security of Work -

#### *Security of present work*

More SEWA members (49%) than women from low-income (35%) and middle-income (37%) households felt secure about being able to continue their present employment. However, men and high-income women felt more secure than SEWA members did (Unni and Rani 2002, Dasgupta 2002).

#### *Ability to find comparable work (if present work is lost)*

However, a larger share of SEWA members (72%) than non-SEWA women (62%)\* and men (70%) felt that it would be fairly easy, if they lost their present employment, to get alternative comparable employment (Unni and Rani 2002, Dasgupta 2002).

#### *Licenses for primary activity*

More than twice as many SEWA urban members (63%) as non-SEWA urban women (25%)\* had licenses (Dasgupta 2002).

Note: \*These are non-weighted averages for three categories of non-SEWA women (from low, medium, and high income households).



# income



*I live in a working class neighbourhood and have been collecting recyclables ever since I was a girl. I loved school but had to leave after the fourth standard to join my mother and grandmother in picking paper from the street. My husband was a textile mill worker. His mill shut down more than fifteen years ago. All his life he worked in the mill. He doesn't know what else to do. And he drinks a lot. Our family survives on my earnings. One day a SEWA leader (aagewan), named Babu-ma, came to our neighbourhood and organised a meeting. She spoke about organising and that we paper pickers were really promoters of health of people and our city as we cleaned the streets and recycled paper and plastic. I liked what she said. It touched me. Today I no longer go through the garbage for recyclables nor do I walk the streets of Ahmedabad looking for waste paper. Babu-ma linked me up with the traders in Manek Chowk. They give me paper and plastic every day from their shops. I now earn 25 rupees per day. It is work with dignity at last."*

*Maniben, Paper-Picker (Chatterjee, et al, 2004)*

SEWA's second Point or standard is closely linked to the first: namely, to help SEWA members generate sufficient Income for themselves and their families to live with dignity and security. As with Point # 1, most (if not all) of SEWA's services and strategies are designed to help increase the income - and income security - of its members. Twelve (of the 21) impact surveys assessed the impact of SEWA on the income of its members; six simply asked SEWA members whether they earn more now (i.e., at the time of the interview) than in the past; five tried to quantify the impact on individual earnings and/or household income; and one measured village-level revenues from agricultural production. The findings of these studies are summarised in Box 3.

## Summary of Findings

A significant share of SEWA members reported increases in income associated with participation in a variety of SEWA services: notably, financial, child care, and infrastructure services. However, the actual increases in income were modest. None of the studies tried to measure the impact of SEWA's marketing, skill development, and technology services on the income of its members.

## Discussion of Findings

*Different Inputs and Pathways:* The use of both credit and savings services of SEWA Bank were found to raise household and individual income but not the income from the client's micro-enterprises: presumably this is because there is not much scope for expanding women's micro-enterprises so that loans are diverted to other economic activities and to consumption needs within the household (Chen and Snodgrass 2001). Housing improvements, in the form of electrical and water connections, were found to increase average number of working hours and, therefore, income; as were child care services.

*Estimated Impact of Released Time on Rural Incomes:* The impact study of a domestic water supply programme in a semi-arid district (Banaskantha) of Gujarat found that improved water supply reduced the amount of time spent collecting water anywhere from 1 to 3 hours per day: one additional hour of time, if extrapolated across the year, comes to about 45 additional 8-hour work days per year per woman. If this additional time were used entirely for income generating and/or expenditure saving activities, participating households *could* enjoy an estimated monetary benefit of at least 750 rupees per year: this would translate into an estimated 30 million rupees (assuming 750 rupees/woman/year) in increased earnings for the 40,000 SEWA members in that district (James et al 2002).

*Incidence of Poverty:* Between the two rounds of the SEWA Bank survey, there was very modest improvement, on average, in poverty levels. The percentage of households below the US\$1-a-day poverty line fell by less than one percentage point and the percentage above the US\$2-a-day line rose by less than one percentage point. While significant numbers of SEWA Bank borrower households shifted out of poverty between rounds, significant numbers also slipped into a lower poverty category. This suggests that borrowing is a sign of both upward mobility and distress.



### **BOX 3**

## **IMPACT ON INCOME**

#### **Perceived Increase in Individual Earnings -**

Of the 60 per cent of the SEWA bank borrowers who had invested their loans in their businesses, nearly half (48%) reported increased earnings. Of the 40 per cent who did not invest their loans in business, many used their loan to pay off outstanding debts (Sebstad 1982).

Nearly three-quarters (73%) of SEWA urban members, surveyed in 1991, reported an increase in wages and income (Jhabvala and Bali 1993).

Over 25 per cent (27.5%) of the women who sent their children to the ICDS-SEWA day care centres reported that they were earning more than they did before the day care was available (Jhabvala et al 1996).

Forty per cent of the women from households resettled under the Sukhi Reservoir Resettlement Scheme reported an increase in income (and employment) (FPI and SEWA 1996).

Over two-thirds (66%) of SEWA urban members reported that their income had increased since joining SEWA (Schuler et al 1995).

More SEWA members (80%) than men (70%) and women from low-income (51%) and middle-income (62%) households reported that they earned more now than in the past. However, more high-income women (85%) reported that they earned more now than in the past compared to all other groups (Unni and Rani 2002, Dasgupta 2002).

More SEWA members (13%) than women from low-income (10%) and middle-income households (12%), but not men (25%) or women from high-income households (29%), felt fairly confident about the family's income security in the next five years (Unni and Rani 2002, Dasgupta 2002).

#### **Quantified Increase in Individual Earnings -**

The vast majority (93%) of mothers who left their children in a SEWA day care centre reported an increase in their monthly earnings: of whom, over 60 per cent reported an increase of 50-100 rupees per month; 28 per cent reported an increase of 101-200 rupees; and 12 per cent reported an increase of over 200-300 rupees (the average monthly earnings of the surveyed women had been less than 375 rupees per month) (Chatterjee and Macwan 1992).

A vast majority (82%) of the salt workers who left their children at SEWA day care centres reported an increase in earnings of 100-300 rupees per month (the average earnings of salt workers at the time of the study was 500 rupees per month) (Parikh 1996).

Borrowing from SEWA Bank (in 1998) was associated with higher micro-enterprise earnings of both the respondent (708 rupees p.m.) and the household (1833 rupees p.m.) as well as higher informal earnings more generally of the household (9060 rupees p.m.) than for the controls (505, 1116, and 6628 respectively) (Chen and Snodgrass 2001).

#### **Quantified Increase in Village Revenues from Agricultural Production -**

A watershed development programme led to increased revenues from agricultural production in 4 project villages over a 3-year period: in one village, from just under 1 million rupees to 4.5 million rupees (Verhagen et al 2003).



#### **Quantified Increase in Household Income: Total and Per Capita -**

Under one slum infrastructure project, monthly incomes were 5 per cent higher in a project slum (417 rupees) compared to a non-project slum (398 rupees); and were 10 per cent higher in another project slum now (318 rupees) compared to the past (288 rupees) (SEWA Academy et al 1995).

Under another slum infrastructure project, 60 per cent of the households in the project slums reported an average increase in household income of 27 per cent over the year prior to the study (ECO and HEAL 2003).

Over a two-year period, after adjusting for inflation, SEWA Bank member households were able to raise their average incomes by about 17 per cent; while control group households managed only a modest increase (6.8%). Compared to one-time borrowers, repeat borrowers enjoyed greater increases in household income (Chen and Snodgrass 2001).





# assets



*I have a lot of faith in SEWA. SEWA is my mother, I have benefitted a lot. There is now land in my own name and, due to my leadership experiences, I enjoy both at home and outside too. Everybody gives me respect. After joining SEWA, my income has increased and my health has improved. My food habits have also improved. Before doing savings, I was illiterate, but after that I learned how to read and write."*

*Leader of SEWA Rural Savings and Credit Group (Murthy 2000)*



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

*Nirmalaben, Bidi-Roller (Chen and Snodgrass 2001)*

SEWA is committed to increasing the assets of its members (and their households) and to securing assets in the names of its members. The financial services of the SEWA Bank are the most obvious and direct means through which SEWA helps its members secure assets. Under the SEWA insurance scheme, SEWA members are able to take out insurance policies against the loss of property and equipment. To secure occupation-specific productive assets such as a vending spot for street vendors, a milk buffalo for a dairy producer, or a plot of government land for a tree nursery rearer SEWA lobbies on behalf of its members (for housing assets, see discussion below). Eight (of the 21) impact studies assessed the impact of SEWA on the assets of its members: three attempted to quantify the impact in terms of amount of money saved or number of assets purchased; while five simply asked SEWA members whether their asset base had increased (see Box 4 for a summary of findings). In addition to financial and physical assets, the core strategy of SEWA is building the social assets - the organised strength and collective action - of its membership (see Part II).

## Summary of Findings -

SEWA has clearly helped increase the asset base of its members, notably through the financial services of the SEWA Bank but also through interventions targeted to increase specific assets such as land, livestock, and housing (see discussion below). If the impact of SEWA's recent efforts to help rebuild the assets of its members whose homes or other assets were lost or destroyed lost during the 2000 earthquake had been assessed, the measured impact would be greater still.

## Discussion of Findings -

**Productive Assets:** Among SEWA's membership, most trade groups require only modest productive assets. The few trade groups that require costly productive assets include: in rural areas, small farmers (land), livestock rearers (animals), and salt makers (pumps and wells); and, in Ahmedabad city, garment makers (electrical sewing machines), street vendors (push carts), and cart pullers (pull carts). However, not all garment makers own electrical machines and few street vendors own push carts. The SEWA Bank study found that the average value of fixed assets in women's micro-enterprises (usually single person operations) was far lower than the average value of fixed assets in men's micro-enterprises within the same households (Chen and Snodgrass 2001). The study also found that financial services had no discernable impact on the fixed assets used in the micro-enterprises run by SEWA Bank members (Ibid.).

**Financial Assets:** The SEWA Bank study found that nearly three-fourths of total household savings in the households of SEWA Bank members were held in a SEWA Bank account. Various forms of informal savings were also popular with member households, but few had savings in other banks or in securities. Another important measure of SEWA's impact is the fact that the SEWA Bank members have savings in their own name. SEWA Bank clients can be clearly distinguished from other working class women (and men) in Gujarat in this regard: roughly twice as many SEWA members had savings accounts compared to women from low, medium, and high-income households and to men from low and medium-income households (Ibid.).



## BOX 4 IMPACT ON ASSETS

### Financial Assets -

The 40 per cent of SEWA Bank borrowers who did not invest their loans in micro-enterprises used them, instead, to pay off old debts (Sebstad 1983).

Twenty per cent of urban SEWA members reported that they had used loans to rid themselves of debts to moneylenders (Schuler et al 1995).

SEWA Bank members had considerably more savings on average (2297 rupees) than controls (870 rupees) (Chen and Snodgrass 2001).

More than half of the SEWA members (55%) reported that they were able to save regularly: this was *more than twice* the rate of savings reported by men as well as women from low-income and middle-income households and *nearly twice* the rate of savings reported by women from high income households (Unni and Rani 2002, Dasgupta 2002).

### Other Productive Assets -

Nearly one-quarter (23%) of SEWA urban members reported an increase in ownership of tools and nearly one-fifth (19%) reported access to new work space, primarily selling spots for vendors (Jhabvala and Bali 1993).

Households that were resettled under the Sukhi Reservoir resettlement scheme reported an increase in productive assets (agriculture, livestock, and micro-enterprises) and nearly triple the number of bicycles (191% increase), which are a necessary investment for households resettled at some distance from their workplace (FPI and SEWA 1996).

### Assets in General -

One third (33%) of SEWA urban members reported that their assets had increased (Schuler et al 1995).

A greater share of members (21%) and leaders (26%) of SEWA rural savings-and-credit groups, compared to non-members (14%), reported that they owned assets (of various kinds) in their own name. Also, compared to non-members, more SEWA members and leaders felt they would be able to secure assets in the future (Murthy 2000).

Half of the households in a slum covered by an urban infrastructure project owned TVs, 18% had a cable connection, 11 per cent used gas as fuel, 5 per cent owned motor scooters, and 3 per cent owned refrigerators. In comparison, none of the households in a comparable non-project slum owned any of these assets (ECO and HEAL 2003).





## nutrition



*Earlier, we would not give our children bananas or leafy vegetables, believing them to be harmful. And every time my children were sick, I had to rush to Anand (the district headquarters). Now, I have learned what I can do to keep my children healthy. And when I still need medicines, I get them from the crèche."*

*Premilaben, Mother of Child in SEWA Child-Care Centre (SEWA)*



*We work so hard and end up paying double the amount for food and cooking oil. Droughts force us to migrate in search of food and water. The Shakti Packet provides us food that we can afford, when we want it."*

*Rannbai, Gum Collector and President of SEWA (SEWA)*

Improving the nutrition and food security of its members and their families is SEWA's fourth point or standard. A key pathway to improved nutrition is to increase employment and incomes; other key pathways are to increase savings, to insure against loss of a bread-winner, and to promote consumption of low-cost nutritious food. In 1996, in the drought-prone and desert regions of Gujarat, SEWA introduced a subsidised food packet called the 'Shakti Packet' (Dayal 2001). Some SEWA members are employed to fill packets with subsidised nutritious food grains which are then sold to SEWA members.

Only five (of the 21) impact surveys attempted to assess the impact of SEWA on the level of nutrition or food security among its members: one tried to do so through quantitative questions on food expenditures; the other four asked SEWA members whether they had greater food security now (at the time of the interview) than in the past, whether all members of their households had two meals a day, or whether they fed specified nutritious food to their children (see Box 5 for a summary of findings). None of the surveys collected information on the physical quantities of various food items consumed. And none of the surveys assessed the impact of the Shakti Packet scheme which has been in operation since 1996.

### Summary of Findings -

Each of the five studies found a slight improvement in nutrition by whatever measure was used. Of the two studies that tested whether these improvements were statistically significant, one found that they were and the other found that they were not. Also, one study found no difference in the weight-for-age between children who were enrolled in SEWA day care centres and children who were not enrolled.

### Discussion of Findings -

*Expenditure on Food:* The SEWA Bank study found the SEWA Bank member households as a whole spent slightly more on food than control households; and that, among member households, those of borrowers spent more than those of savers.

*Not Going Hungry, Two Meals a Day:* Using two different measures, the People's Security survey found that being a member of SEWA was reflected in relative food security. Compared to control households, in both urban and rural areas and in both low and medium-income households, a higher percentage of SEWA households reported that no one in their family went hungry in the last 12 months and everyone in the family normally got two meals a day (Unni and Rani 2002, Dasgupta 2002).



## BOX 5 IMPACT ON NUTRITION

### Nutrition of Children -

Two-thirds of the urban SEWA members who left their children in SEWA day care centres reported increases in their child's weight (Jhabvala and Bali 1993).

A higher percentage of mothers who left their children in these centres, compared to those who did not, fed the following nutritious foods to their children: bananas (96% compared to 65%); *khichdi* (lentils with rice) (98% vs. 87%); and green leafy vegetables (91% vs. 70%) (Chatterjee and Macwan 1992).

However, there was no significant difference in the weight-for-age of the children who were enrolled in the day care centres and those who were not: most of the children from both groups were underweight (weighing less than 60% of the reference standard weight for their age group) (Chatterjee and Macwan 1992).

### Increase in Food Security -

The 1995 study of the Sukhi Reservoir Resettlement Scheme found some improvement in food security measured in terms of the opening of a new ration shop, the issuing of 36 new ration cards, and adequate supply of food to all ration shops in the region (FPI and SEWA Academy 1996).

A slightly higher percentage of rural and urban SEWA households, compared to low, medium, and high-income control households, reported that they did not go hungry in last 12 months and normally get two meals a day. However, a slightly lower percentage of urban SEWA households (94%) compared to higher-income urban households (96%) reported that they normally get two meals a day (Unni and Rani 2002, Dasgupta 2002).

SEWA Bank client households reported spending more on food than control households, but the differences were not statistically significant (Chen and Snodgrass 2001).



# health



*Those of us who live off our labour cannot afford to fall ill."*

*Head loader in wholesale vegetable market (Chen and Snodgrass 2001)*



*I had six children and brought them up selling datans (sticks for brushing teeth). But it was only when I was a grandmother that I learnt about our bodies and how to stay healthy. Who would teach illiterate women like us? Who would have thought that I could learn these things? Today, I am a health educator-no one told us how to be healthy when I was young, but I share what I have learnt with my family, my neighbours and other SEWA members like myself."*

*Sumanben, Datan Vendor and*

*Founding-Member of Lok Swasthya (People's Health) Cooperative (SEWA)*

The Health of SEWA members and their families has been a major long-standing concern of SEWA. Most centrally, this is because health is so closely associated with well being and illness often leads to disability or death. This is also because health is so closely associated with the ability to work and the productivity of work. For many SEWA member households, their labour power the number of healthy earning members in the family - is a major asset, sometimes their only asset. The opportunity costs of being ill in terms of lost earnings due to reduced work hours or low productivity are quite significant. Moreover, the direct costs of health treatment, especially if it involves hospitalisation, are often catastrophic in low-income households.<sup>8</sup> The health of SEWA members can be affected in a number of ways: by reducing the incidence of illness; by reducing the costs of medical treatment; and by providing health insurance to help cover the costs of selected medical conditions. SEWA attempts to tackle all three dimensions: by promoting preventive health measures and providing safe drinking water and sanitation where possible; by offering low-cost health services and drugs; and by offering health insurance coverage.

Ten (of the 21) impact studies investigated one or more dimensions of the health of SEWA members (and their children), including: health status (4 studies); health awareness and behaviour (4 studies); and health insurance (3 studies) (see Box 6 for a summary of findings). Of the three studies that investigated health insurance: one studied what percentage of SEWA members compared to a control sample had insurance; and two investigated the impact of SEWA's health insurance scheme on the financial risk associated with hospitalisation and on hospital care. A related study assessed the 'reach' of three SEWA health services: mobile health camps, tuberculosis detection and treatment, and women's preventive health education sessions among the poor. This study found that SEWA's health services flow disproportionately to the poorer socio-economic groups, especially in urban areas (Ranson et al 2003).

## Summary of Findings -

Each of these ten studies found that significant shares of SEWA members reported improvements in health status and health-seeking behaviour; reductions in health expenditures; and/or increased health insurance coverage. However, one child care study found no difference in weight-for-age of the children in the child care centers (compared to a control group); another child care study found a slightly higher mortality rate among children in the child care centres (compared to a control group); and another child care study found no difference in the average monthly amount spent on health care (rupees 100) among the households who sent their children to the day care centres (compared to the control).



## Discussion of Findings -

*Maternity Care Awareness and Behavior:* The two studies on maternity care awareness and behavior, one in Ahmedabad City and the other in rural Gujarat, were designed to provide a benchmark baseline for a new maternity care scheme being introduced by SEWA (Uttekar et al 2003a,b). As such, they captured the impact of SEWA's *general* health activities on the awareness of and behavior towards prenatal, natal, and postnatal care among SEWA members (compared to a control group in each area).

*Health Insurance:* SEWA's health insurance scheme, an essential component of SEWA's integrated insurance scheme, has expanded rapidly: during 2003, 112,112 persons were insured, 5,428 health claims were approved (out of 7,121 claims filed), and just under 7.5 million rupees in health benefits were paid out. SEWA staff are quite convinced that the integrated insurance scheme has had positive impact on SEWA members and their families, including: tangible economic or financial benefits; enhanced health-care-seeking behaviour; and better understanding of the need for insurance and planning for the future (Sinha 2002).

To determine how to improve their integrated insurance scheme, SEWA has encouraged outside assessments of its operations and impact. Two recent studies found that the health insurance component was reaching poorer women and that the financial benefits to claimants were significant but that the frequency of claims and the quality of health care (specifically for hysterectomies) were both quite low. Troubled by these last two findings, SEWA has taken a number of steps to increase the frequency of claims and improve the quality of care, including: education of members and leaders on the medical indications for hysterectomy, the potential complications from surgery, and alternative forms of birth control; development of a state-wide computerised management information system (MIS) into which every insurance claim is entered soon after a decision on the claim has been made; and meetings with health-providers in Ahmedabad City, home to approximately one-half of the subscribers to the SEWA integrated insurance scheme.



## BOX 6 IMPACT ON HEALTH

### **Prenatal, Natal, and Postnatal Care: Awareness and Behavior -**

Knowledge of various possible complications and risks during pregnancy was slightly higher among SEWA rural members than the rural control group, but roughly equal among SEWA urban members and the urban control group (Uttekar et al 2003 a,b).

Knowledge of various types of cleanliness necessary during delivery was slightly lower among SEWA rural members compared to the rural control group but roughly equal among SEWA urban members and the urban control (Uttekar et al 2003 a,b).

Knowledge of antenatal and postnatal care equally poor among SEWA members and the control group, both urban and rural (Uttekar et al 2003 a,b).

### **Antenatal Care -**

A higher per cent of SEWA members than controls in both rural area and Ahmedabad City went for an antenatal check-up at a clinic: in the rural sample, members (82%) compared to controls (66%); in the urban sample, members (97%) compared to controls (95%) (Uttekar et al 2003 a,b).

A higher percentage of SEWA rural members (55%) than controls (38%) went for their first check-up within the first three months of pregnancy, while roughly the same percentage of urban members and controls (around 65%) did so (Uttekar et al 2003 a,b).

A higher percentage of SEWA rural members (100%) than controls (88%) had more than one antenatal check-up at a clinic, while in the urban sample roughly the same percentage of members and controls (98%) had more than one check-up (Uttekar et al 2003 a,b).

A higher percentage of SEWA rural members (91%) than controls (84%) took iron and folic acid tablets or syrup during pregnancy, while in the urban sample roughly the same percentage of members and controls (75%) took these medications during pregnancy (Uttekar et al 2003 a,b).

A higher percentage of SEWA rural members (100%) than non-members (89%) had tetanus injections during pregnancy, while in the urban sample an equally high percentage of both members and controls (97%) did (Uttekar et al 2003 a,b).

### **Delivery -**

A higher percentage of SEWA members than controls, in both rural areas and Ahmedabad city, delivered at home: in the rural sample, members (64%) compared to controls (55%); in the urban sample, members (64%) compared to controls (55%) (Uttekar et al 2003 a,b).

Among those who delivered at home, a higher percentage of SEWA members than controls were attended by trained personnel: in the rural sample, members (93%) compared to controls (68%); and, in the urban sample, members (93%) compared to controls (68%) (Uttekar et al 2003 a,b).

### **Postnatal Care -**

Among those who delivered at home, a higher percentage of SEWA members had contact with a health worker or visited a health facility within 48 hours after delivery: in the rural sample, members (36%) compared to controls (28%); in the urban sample, members (36%) compared to controls (28%) (Uttekar et al 2003 a,b).

A higher percentage of SEWA members than controls reported health problems after delivery: in the rural sample, members (77%) compared to controls (55%); in the urban sample, members (77%) compared to controls (55%) (Uttekar et al 2003 a,b).



## BOX 6 IMPACT ON HEALTH

(continued)

Among those who reported post-natal health problems, roughly the same percentage of SEWA members as controls, in both the rural and urban samples, sought treatment (65% each) (Uttekar et al 2003 a,b).

### **Reproductive Health Behaviour -**

Nearly half (47%) of the SEWA members, compared to only 20 per cent of the control group, were currently using modern contraceptive methods (Schuler et al 1995).

### **Health Expenditure -**

No difference was found in the average monthly expenditure on health between the mothers who left their children in the day care centres and those who did not: both groups reported spending around 100 rupees per month on health care (Chatterjee and Macwan 1992).\*

Residents of slums which participated in a slum infrastructure project in Ahmedabad City, compared to the past and to a slum which did not, reported a significant decrease in the average monthly expenditure on health, as follows (SEWA Academy et al 2002):

before (131 rupees) and after (74 rupees)

without (110 rupees) and with (99 rupees)

In villages in Banaskantha District covered by a domestic water supply programme and SEWA's health programme, women spent significantly less money on healthcare (than in control villages) (James et al 2002).

### **Health Insurance -**

Ten times as many SEWA members had health insurance compared to the general sample: specifically, one-third (33%) of SEWA members had health insurance (compared to about 1% of other women, 4% of men, and 3% of the control sample overall) (Unni and Rani 2002).

Two recent studies of the impact of SEWA's health insurance scheme found the following (Ranson 2002; Ranson and John 2002):

*Coverage:* women who have made claims were much poorer than the general population

*Protection of Claimants:* reimbursement more than halved the percentage of catastrophic hospitalisation (defined as >10 % of annual household income) and hospitalisations resulting in impoverishment

*Frequency of Claims:* the frequency of submission of claims was low; about one-quarter of the estimated episodes of hospitalisation were covered

*Quality of Care:* the quality of health care in hospitals was generally low; quality of care in the case of hysterectomies (which accounted for 9 per cent of hospitalisations among SEWA claimants) ranged from excellent to potentially dangerous

### **Notes:**

\* At the time of the survey, 100 rupees represented ten times the average daily per capita earnings (8-10 rupees) in the study area.



## housing



*My home is my workplace, after the earthquake my house was completely collapsed. Through SEWA's housing campaign, we got a new house with a toilet and a roof tank for harvesting rain water. This changed my life because all of the time I used to spend to collect water, I can use it to embroider. This is income-generating. With this income, nowadays, I can save 20 rupees per month; I could take a loan for my house. I feel very secure in SEWA Bank; I think that it will never close and will continue to provide the financial services that people need."*

*Gauriben, Embroiderer (SEWA)*



*I live on the banks of the river Sabarmati in Ahmedabad. I make panipuris (snack food) for sale. When I first came here, we stayed in a shack which had mud floors, and wooden boards and straw mats for the walls and roof. Because of its low level and damp walls, the shack swarmed with insects. The puris I made became soggy and stale and very few people would buy them. Moreover, garbage was strewn all around. Stray dogs and cattle wandered about, there was stagnant dirty water everywhere. There were no toilets, drainage, water, or electricity. My children fell ill frequently and we had to spend a lot of money on medicines. After being introduced to SEWA, I opened a savings account and began saving 20 rupees every month. I took three loans from the SEWA Bank and rebuilt the hut with a stone floor, brick and plaster walls and a sheet-metal roof, using our family's own labour."*

*Dayavatiben, Panipuri-Maker (SEWA)*

SEWA has long championed the fact that the home is a workplace, especially for working poor women. Since it was established in 1974, SEWA Bank has extended loans for housing as part of its general lending programme. SEWA Bank estimates that one-third of its loans go for housing and that at least 80 per cent of those loans are spent on housing infrastructure, including electricity and water connections, latrines, and drainage. In 1994, SEWA established a Housing Trust to lobby on behalf of its members for more secure housing tenure and improved infrastructure services. Then, in 1999, SEWA Bank introduced a special housing loan product: unsecured five-year housing loans to a maximum of 25,000 rupees (or 40,000 rupees in special cases). SEWA Bank and SEWA Housing Trust have entered into two partnerships with government and the private sector to provide infrastructure services to slums in Ahmedabad City. SEWA has also been involved in several house-construction schemes for special targeted groups of members: those resettled to allow construction of a reservoir and those affected by the 2000 earthquake. After the earthquake, SEWA constructed 5000 permanent (*pucca*) houses: covering about 30 per cent of its members who lost their homes.<sup>9</sup> To help in the construction, SEWA trained some 200 women and 400 men in masonry (Vaux 2002). The impact of the SEWA Bank, the two urban infrastructure projects, the resettlement scheme, and SEWA more generally on housing (and related infrastructure) have been assessed (see Box 7 for a summary of findings).

### Summary of Findings -

A significant share of SEWA members, especially rural members, have made housing improvements in recent years. Borrowers from the SEWA Bank have invested substantially in housing improvements; and households in the slums covered by an urban infrastructure project have invested substantially in infrastructure services.

### Discussion of Findings -

Why do SEWA member households invest so much in housing? First, and very important in the context of SEWA, a woman's home is often her workplace. Second, many houses in poorer neighborhoods of Ahmedabad city are in need of repair and renovation. Third, families often need additional space as the number and age of its members increase. Fourth, parents seek to secure old age support by providing a home within or adjacent to their own home to at least one married son and his family. Finally, many families build additional rooms or buy separate houses as rental units. Also, especially for women, owning a house also means security. In sum, people invest in housing for various reasons: as an investment in their workplace, to upgrade their living standard, to create a rental unit, or to provide a future home to one or more married children and, thereby, to secure maintenance in their old age.





## BOX 7 IMPACT ON HOUSING

### Housing Stock -

A significant share (57%) of the resettled households under the Sukhi Reservoir Resettlement Scheme had acquired houses made of permanent (*pucca*) materials (FPI and SEWA 1995).

### Housing Improvements -

More rural and urban SEWA member households, compared to low, medium, and high-income control households, had renovated houses. A particularly high percentage (82%) of rural SEWA members had renovated houses compared to the rural control (65%), while a somewhat lower percentage of urban SEWA members (61%) compared to urban controls (66%) had renovated their homes (Unni and Rani 2002).

SEWA Bank members spent more on housing improvements than control households over a two-year period; and repeat borrowers spend more on consumer durables as well as housing improvements than one-time borrowers (Chen and Snodgrass 2001).

Households in a slum covered by an urban infrastructure project had better housing infrastructure than households in a non-project slum and than in the past (ECO and HEAL 2003):

	Project Slum	Non-Project Slum	Before
Concrete Roof	8%	0%	-
Plastered Walls	58%	10%	-
Toilet	97%	0%	-
Water Connection	77%	0%	4%
Water Consumption: > 5 buckets p.d.	46%	-	28%





## child care

“All we women know is work, work, work. Whatever has happened to us has happened. We can't change what we've been through. But we dream of better life for our children. That's why these crèches are so important for us. We leave our children at SEWA's crèches and go out to work with peace of mind, knowing they are safe. At the crèche my children have learnt many new things: they have learnt about animals and flowers and also new games. My eldest child is beginning to read. And, they are given things to eat that we cannot afford. Because of the crèches we can earn more and buy dal (lentils) and vegetables for the first time. We eat better. Until now we ate mostly rotlo (thick bread) and kadhi (yogurt stew). And often just rotlo and chillies or onions. Without this crèche, how could I earn? How could I survive?”

Chanchiben, Agricultural Labourer (SEWA)

“First, sister, we had rotlo (thick bread) to eat only once a day. Now we can eat twice a day and have enough money to buy vegetables also. I pray that this crèche will remain-it has been such a support to me and my children.”

“Our children were always dirty and unkempt. Now they are very particular and insist that we clean and comb their hair. Even if we are busy, we now have to take the time to clean and bathe them. Sister, you would not recognise my boy as the same child who first came to the crèche, dirty and disheveled.”

Mothers of Children in SEWA Rural Child Care Centre (SEWA)

Because all of its members are working women, SEWA has had a long-standing commitment to provide Child Care to those of its members who have young children. Since 1982, SEWA has offered child-care services to its members through child care centres (*anganwadi*) managed and run by trained SEWA members, who charge fees and belong to a child-care service cooperative. As of early 2004, there were 170 SEWA child care centres with a combined total of 488 teachers and 80,163 enrolled students. By providing child care, SEWA hopes to improve the development and health of the enrolled children and to release some of the time spent by mothers caring for children.

The three impact studies of SEWA's child care programme assessed the impact of being enrolled in a child-care centre on the development of the children themselves (see Box 8 for a summary of these findings). In addition, they assessed the impact on mother's employment, household income, child nutrition, the health of children, and the health-seeking behaviour of mothers.

### Summary of Findings -

In all three studies, significant shares of SEWA members who enroll their children in SEWA-run day care centers reported improvements in their children's development: in terms of general appearance and cleanliness, socialisation, and child development skills. Children enrolled in an ICDS-SEWA day care center had a far higher rate of immunisation but also a slightly higher mortality rate - than children who were not enrolled in a day care center. All three child care studies noted that many mothers reported another benefit of putting their children in day care: namely, reduction of the stress and anxiety of having to leave their children without adequate care and supervision while they work.

### Discussion of Findings -

It is important to note that low-income working women in Gujarat are unlikely to leave their children in child care centres because private child care is too expensive and government-run child care centres, although more affordable, are few and far between. The People's Security survey found that none of the control households left their young children with paid babysitters or child care centres, while over 7 per cent of SEWA women reported that they left their young children with paid child care providers (presumed to be SEWA day care centres) (Unni and Rani 2002, Dasgupta 2002).



## BOX 8 IMPACT OF CHILDCARE

### Child Development -

Two-thirds (66%) of SEWA's urban members who left their children in a SEWA child care centre reported that their child was better able now, compared to the past, to get along with others (Jhabvala and Bali 1993).

Over two-thirds (66%) of the mothers who left their children in a rural SEWA child care centre reported that their children were cleverer and more healthy than in the past; and over 40 per cent (42%) reported that their children were eating better and more regularly than in the past (Chatterjee and Macwan 1992).

A far higher percentage of mothers who left their children in a rural SEWA child care centre, compared to mothers who did not, reported that the general appearance of their children was good: clean hair (98% compared to 56%); combed hair (96% compared to 41%); clean clothes (95% compared to 41%); and cut nails (98% compared to 15%) (Chatterjee and Macwan 1992).

A vast majority of the salt workers who left their children at a SEWA child care centre reported improvements in their children's development, including improvement in children's education (92%) and decrease in children's shyness (80%) (Parikh 1996).

Two-thirds of the urban SEWA members who left their children in SEWA child care centres reported increases in their child's cleanliness (Jhabvala and Bali 1993).

The children who went to the ICDS-SEWA child care centre had a slight edge over the control children in terms of several development indicators (Jhabvala et al 1996):

	Child Care	Control
Malnourishment	8%	14%
Immunisation	93%	82%
Booster Shots	72%	57%
Mortality Rate: all	9.5%	9.3%
Mortality Rate: girls	5.6%	9%



## organised strength



*The police used to harass us a lot. They would take away our vegetables. They would take away our bundles. Since we joined SEWA, they have stopped harassing us. It stopped when we joined SEWA. Rajuben (SEWA Union organiser) informs SEWA that these people are being harassed. Then, the people stop harassing us. No police or anyone else harasses us now."*

*Diviben, Street Vendor (Chen and Snodgrass 2001)*



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

*Nirmalaben, Bidi-Roller (Chen and Snodgrass 2001)*

For SEWA, the Organised Strength of its members is not only an important end in itself but also an essential means to each of SEWA's goals. Elected representatives of SEWA's membership serve on the Executive Committees of the SEWA Union and the Gujarat Mahila Cooperative Federation, and on the Board of Directors of the SEWA Bank. These elected representatives are not token members of these governance structures: they are active, full-fledged, and decision-making members. SEWA's long-term vision is to have local women's organisations take over the running of all of its programmes and activities. To build their ability to assume full control, local women's organisations - through their elected representatives - help plan and run all of SEWA's projects and activities.

None of the impact studies attempted to measure the Organised Strength of SEWA. SEWA records provide data on the size of its membership and on the number of membership-based organisations in the sisterhood of SEWA institutions. But there is little (if any) data on other dimensions of organised strength, including: the degree of solidarity and trust within the membership-based-organisations and SEWA Union as a whole; the degree of bargaining power and representative voice of the various membership-based organisations and SEWA Union as a whole.

### Summary of Findings -

SEWA's membership increased steadily but slowly in the 1970s and 1980s, grew dramatically in the 1990s, and doubled between 2000 and 2002 (see Box 9 top half). The increase in membership in the late 1990s was due to the expansion of SEWA's rural activities; and the dramatic increase in membership between 2000 and 2002 was due to the recruitment of members during various crises - notably, the 2001 earthquake - and to a membership drive. The number and size of the other membership-based organisations within the SEWA sisterhood also expanded but not as dramatically (see Box 9 bottom half).<sup>10</sup>

### Discussion of Findings -

There is little doubt of the individual strength and collective solidarity that comes from belonging to SEWA. The strength - the sense of belonging - is palpable when one enters any of the SEWA offices, attends a SEWA training or meeting, and visits a SEWA member at her home or workplace. The literature on SEWA is full of testimonials - in the form of short case studies or quotes from SEWA members - of what belonging to SEWA means to individual women. However, other than through the membership figures reported in Box 9, there has been no attempt to measure the organised strength of SEWA's membership.



The sense of individual and collective empowerment conveyed by these testimonials needs to be tempered by the fact that not all members of SEWA participate in or benefit equally from the organisation. As noted earlier, over 50 per cent of SEWA's current membership joined SEWA three years ago or less. Also, many of these members, as well as longer-term members, may not participate actively in the various activities and services of SEWA.

The SEWA Bank study selected a sub-sample of 12 Bank borrowers (from a total sample of 300) as case studies for repeated in-depth interviews. How these 12 Bank borrowers have participated in SEWA illustrates the range of possible interactions: two of the borrowers (and the mother-in-law of a third) were leaders in the SEWA Union; four of the borrowers participate actively in SEWA Union meetings; four others had gone to the occasional SEWA Union meeting. Two had not gone to any SEWA meetings: both of these women had defaulted on loan repayments and were avoiding contact with the SEWA Bank staff. One of these, a street vendor, acknowledged that being a member of the SEWA Union (albeit a passive one) had served to protect her from harassment by the police and municipal officials.

Of those who have participated regularly and actively in SEWA Union meetings and demonstrations, one reported that being an active member of SEWA had helped her become better informed, gain confidence, and talk freely to people from various walks of life. It had also empowered her to negotiate or bargain with the bidi contractor on behalf of herself and other bidi rollers. Both her husband and her mother-in-law respected her new found confidence and assertiveness. Although she was not sure what she would need to do to be selected, she expressed interest in becoming a local organiser in the SEWA Union.



## BOX 9 ORGANISED STRENGTH

### SEWA MEMBERSHIP BY DECADE/YEAR AND REGION

# OF MEMBERS	YEAR				
	1980	1990	2000	2002	2003
Gujarat:	4,934	25,911	205,985	535,674	469,306
Urban	3,584	16,911	79,008	165,888	153,428
Rural	1,350	9,000	126,977	369,786	315,878
Outside Gujarat:	—	—	<u>112,542</u>	<u>158,877</u>	<u>235,860</u>
Grand Total	4,934	25,911	318,527	694,551	704,166

### MEMBERSHIP IN OTHER SEWA ORGANISATIONS IN GUJARAT STATE (2003)

	Organisations (#)	Members (#)
<b>SEWA Bank</b>	<b>1</b>	<b>32,400</b>
<b>SEWA Cooperatives: Total</b>	<b>86</b>	<b>43,374</b>
Health	5	808
Artisan	10	850
Service	9	19,435
Land-based	7	192
Milk	49	11,000
Vendors	5	2,000
Video	1	89
<b>SEWA Savings and Credit Groups</b>	<b>3,748</b>	<b>74,294</b>
<b>SEWA Producers Groups</b>	<b>724</b>	<b>3,217</b>



# leadership



*Since we joined SEWA, we have gotten embroidery work. We started saving and then the childcare services also started. Now I am a leader of the village. I supervise embroidery work. I get loans for other women and also help them benefit from insurance. I also get people treated through SEWA's mobile dispensary."*

*Leader of SEWA Rural Savings-and-Credit Groups (Murthy 2000)*



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

*Ayesha-ben, Garment-Maker and SEWA Health Worker (SEWA)*

As a core dimension of its organising efforts, SEWA aims to build Leadership of two kinds: *leadership skills* within each of its members - their personal sense of self-confidence, competence, and responsibility; as well as *local leaders* that emerge from within each organised group. SEWA builds leadership through on-going organisation strategies (convening regular local meetings and periodic campaigns); through special leadership trainings; and through exposure opportunities (to travel and to speak to public officials) (see Figure 3 in Part II).

## Summary of Findings -

How well SEWA is doing in regard to building *personal leadership skills* of its members is discussed under the 10<sup>th</sup> Point - Self-Reliance - below. How well SEWA is doing in regard to developing *local leaders* is reflected in the numbers of local leaders and elected representatives that have emerged within the SEWA structure. See top half of Box 10 for the number of leaders of different kinds as well as elected representatives. It should be noted that there is a fair amount of overlap between these various categories: most spear-head team members and para-professionals are recruited from the pool of local leaders; and most representatives are elected from the pool of local leaders.

Only one of the impact surveys - the Urban Members survey - assessed the impact of SEWA's training, exposure, and experience on local leaders. This study found that a larger share of SEWA leaders, compared to general SEWA members, reported increased prestige, courage, and dealings with the outside world: see bottom half of Box 10 for a summary of these findings (Jhabvala and Bali 1993).

## Interpretation of Findings -

According to the constitution of the SEWA Union, there is one elected representative for every 300 members. These elected representatives form the Trade Council which, in turn, elects the Executive Committee of the SEWA Union. While the elected representatives play a key role in the *overall governance* of SEWA, the local leaders play a key role in the *decentralised management* of SEWA's operations (see Figure 3 in Part II). Please refer to companion booklet on SEWA's Philosophy, Structure, and Strategies for a description of the range of roles that the local leaders play in the SEWA structure.



## BOX 10 IMPACT ON LEADERSHIP

### NUMBER OF MEMBERS, ELECTED REPRESENTATIVES, AND LEADERS OF VARIOUS KINDS (2002/3/4)

	Members	Represent- atives	Local Leaders ( <i>aagewans</i> )	Spearhead Team Members	Para- Professionals
Ahmedabad City	153,428	517	720	513	NA
Rural Gujarat	<u>315,878</u>	<u>1000</u>	<u>3575</u>	<u>770</u>	<u>NA</u>
Total: Gujarat	469,306	1517	4295	1283	953

Source: SEWA Records

Note:

1. The figures for membership are as of end-2003; the figures for various kinds of 'leaders' are as of early-2004; and the figures for elected 'representatives' are as of the last election in late-2002.
2. Local leaders called *aagewans* are the leaders of the various primary groups into which SEWA members are organised; the spear-head teams which help carry out the various SEWA activities are comprised of both SEWA members (80%) and SEWA organisers (20%); specially-trained SEWA members serve as para-professionals (health care providers, child care teachers, hand-pump mechanics, SEWA Bank extension agents, grassroots researchers, designers and quality controllers for SEWA Marketing).

### IMPACT OF SEWA ON LEADERS AND GENERAL MEMBERS

	Leaders	General Members
Increased prestige in the community	75%	38%
Increased courage to speak out	85%	47%
Argued case in <i>panchayat</i> (local council)	58%	16%
Dealings with municipality	23%	20%
Dealings with police	66%	37%
Dealings with other govt. officials	73%	27%

Source: Jhabvala and Bali 1993.



## self-reliance



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

*Nirmala-ben, Bidi-Roller (Chen and Snodgrass 2001)*



*In SEWA, I have come in touch with other women who like me are self-employed and who face similar difficulties. I feel more confident of myself. 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 sisters, I am no longer afraid of anything. I like to come to SEWA everyday and love to talk to my SEWA sisters. I always hope that my success story will inspire other Vaghari <sup>11</sup> sisters to become members of SEWA one day and to avail the benefits and self-esteem that this membership gave me."*

*Moti-ben (Dasgupta 2002)*



*My life, which hitherto was like poison, is suddenly worth living. I am honoured and respected as a SEWA member wherever I go. I am also respected in my own house. Whereas earlier I was only Bhikha Moti's wife, I am now the authoritative Hansa-ben who takes major family decisions and has even managed to influence my husband to give up his vices."*

*Hansa-ben (Dasgupta 2000)*

In SEWA's philosophy, Self-Reliance - both individual and collective - is one of its Eleven Points as well as one of its two overarching goals, the other being Full Employment (see Box 1). Most of SEWA's strategies and services are designed in one way or another to increase the self-reliance of its members, either individually or collectively. The financial services of the SEWA Bank help its members increase their autonomy in matters of household finances and build a stronger personal financial base; SEWA's legal education is designed to increase women's knowledge of and ability to claim their rights - as women, as workers, and as citizens.

Most of the impact surveys tried to assess the impact of SEWA on one or more domains of individual self-reliance, including: household decision making; self-perception of contributions to the household; and respect from other household members. Some studies assessed whether the respondent has increased assets in her own name, notably a savings account in her own name (see discussion of Assets above). A few tried to assess the ability of SEWA members to deal with others outside the home in the social, political, and economic (or market) spheres. And, finally, two investigated the perceived ability to deal with future challenges as well as concrete steps taken to prepare for the future.

### Summary of Findings -

In all of the studies which measured self-reliance in some way, notable shares of SEWA members reported an increase in their self-confidence, courage, and status. The vast majority of SEWA borrowers reported that they took the decisions - either on their own or with their spouse - regarding whether to take a loan, how to use the loan, and how to use their personal earnings. Control over their earnings is higher for women organised by SEWA, even if they are married and illiterate, than for other women.





## Discussion of Findings -

*Moderating Variables:* Of course, belonging to SEWA is not the only determinant of a woman's self-reliance. The People's Security survey hypothesised that, in addition to belonging to an organisation, a woman's age, marital status (being single), literacy, having fewer male members in the household, and higher average household income increases a woman's bargaining position with the family as well as her importance in the family. The results of the survey, summarised in Box 11, show that even if a woman is married and illiterate the fact of belonging to SEWA increases her decision-making within the household.

The SEWA Bank study tested the impact of several moderating variables on various dimensions of individual self-reliance. In brief, the findings of this study indicate some impact of the SEWA Bank on the individual self-reliance of its clients. Women who borrow from SEWA Bank participate actively, usually on a joint basis with a husband or other household member, in decisions on whether to borrow, how to use the loan proceeds, and how to use the resulting increases, if any, in micro-enterprise revenues (Chen and Snodgrass 2001). But clients in SEWA Bank do not appear to have more positive images of themselves than other working class women or to be more positive about the future. They are, however, far more likely to have savings accounts and to be taking specific steps to deal with the future, including: taking preventive health measures; educating their children; and expanding or diversifying their businesses (Ibid.).

*Community Decision-Making:* As noted earlier, SEWA seeks to increase the collective self-reliance as well as the individual self-reliance of its members. However, only two of the impact studies attempted to assess any measure of collective self-reliance: specifically, in both studies, women's role in community decision-making. The impact study of an improved domestic water supply programme in a semi-arid district (Banaskantha) of Gujarat found some impact on the role of SEWA's members in community decision-making (James et al 2002). In the control villages, men take most decisions on community water issues, except for the use of water. In the control villages, women had no say in the scheduling of the water delivery and the distribution of the available water although they were the primary users of the supply for both productive and domestic purposes and the intended beneficiaries of the service. In project villages, such decisions were more often made jointly by men and women: e.g., women as well as men took the lead in new construction schemes, efforts to upgrade existing water sources, and the maintenance of piped water supply systems. In the project villages, participation by women in community-level affairs more generally was also found to be higher than in control villages (Ibid.). Another review of SEWA's watershed development programme also found that, in the two project villages studied, women play an active role in the decision-making on water-related issues (Agarwala 1997).



## BOX 11 IMPACT ON SELF-RELIANCE

### Household Decision-Making -

#### *Range of Decisions:*

Compared to the past, SEWA members now had increased 'say' in a range of household decisions (Jhabvala and Bali 1993):

	<u>Before</u>	<u>Now</u>
Regarding work	40%	50%
Regarding major expenditures	41%	54%
Son/daughter's wedding	40%	52%
Social customs	40%	63%
Children's education	40%	52%
Children's illness	43%	56%

#### *Decisions re Borrowing from SEWA Bank:*

The vast majority of all SEWA Bank borrowers took the decision either on their own or with their spouse - whether to take a loan and how to use the loan; and participation in these decisions increased between the two rounds of the survey (from 96-100% on whether to take a loan; and from 91-99% on how to use the loan). All (100%) repeat borrowers took part in these decisions (Chen and Snodgrass 2001).

#### *Disposal of Personal Income:*

A vast majority of all borrowers (who invested loans in their own micro-enterprises) took the decision either on their own or with their spouse regarding how to use the profits from their individual micro-enterprises; and participation in this decision increased over two years from 94 to 100 per cent (Chen and Snodgrass 2001).

The probability or odds of women having control over their earnings increased with age (the highest being for the age group 50-54), and was higher for single women and for literate women, *for women organised by SEWA (even if they are married and illiterate)*, and for women in households without large debts and without large numbers of male members (Unni and Rani 2002, Dasgupta 2002).

#### *Allocation of Time:*

There was no significant differences between SEWA members and control women in degree of control over time saved by improved water supply (James et al 2002).

#### *Reproductive Behaviour:*

A lower percentage of SEWA members (33%), compared to the control group (50%), reported that other family members dominated in reproductive decisions (Schuler et al 1995).

### Sense of Self -

#### *Enhanced Perception of Self-Worth:*

A significant share of SEWA urban members who had received training from SEWA reported the following impacts (Jhabvala and Bali 1993):

Support to work/economic activities	44%
Increased courage + self-confidence	60%
Increased awareness + interests	40%
Increased leadership qualities	69%
Increased general awareness	6%
Acquainted with pen/paper first time	5%



## BOX 11

### IMPACT ON SELF-RELIANCE

Over 90 per cent (92%) of the graduates of SEWA literacy classes felt they had gained self-confidence through the courses (SEWA Academy 1995).

When SEWA members were asked about the advantages of being a SEWA member, 45 per cent felt that SEWA literacy and other training programmes had helped them to become more aware on a number of issues and 40 per cent noted that SEWA had helped them gain self-confidence (Unni and Rani 2002; Dasgupta 2002).

An unspecified share of SEWA members reported the following (Schuler et al 1995):

- Increased courage
- Reduced feelings of vulnerability or of lack of control over their own lives
- Reduced sense of insecurity
- Increased inner strength
- Increased sense of dignity in work

A higher percentage of SEWA Bank borrowers (71%) than savers (62%) or controls (64%) stated that they made an important economic contribution to their households. The difference narrowed slightly between the two rounds of the survey (Chen and Snodgrass 2001).

#### *Enhanced Sense of Respect from Others:*

An unspecified share of SEWA members reported an increased sense of unity with others (Schuler et al 1995).

While nearly 90 per cent (89%) of the graduates of SEWA literacy classes reported enhancement of their status within their own households and just over one-third (35%) reported an increase in status within their extended family, less than 20 per cent (17%) reported an increase in status within their communities (SEWA Academy 1995).

While the percentage was high for the total sample (93%), a slightly higher percentage of SEWA Bank borrowers than savers or controls reported that other household members respect them for the economic contributions to the household (Chen and Snodgrass 2001).

Nearly 50 per cent (48 %) of SEWA members noted that being part of SEWA has helped to increase their awareness of a number of issues that they were not aware of before, and nearly 40 per cent (38%) noted that SEWA had helped them gain self-confidence (Unni and Rani 2002, Dasgupta 2002).

#### **Assets in Own Name -**

All SEWA Bank members, whether or not they borrow, have savings accounts in the Bank; and those that borrow also have loans in their own name. By contrast, few members of the control group had individual savings accounts or loans outstanding in their own names. Instead, they kept their savings in traditional forms such as cash hoards and rotating credit societies (Chen and Snodgrass 2001).

More SEWA leaders and members of SEWA rural savings-and-credit groups, compared to controls, had loans in their own names (49, 44 and 33% respectively); owned livestock in their own name (41, 29, and 19%, respectively); and owned a house in their own name (20, 11, and 6%, respectively) (Murthy 2000).



## BOX 11 IMPACT ON SELF-RELIANCE

### Dealings Outside the Home -

#### *Interactions in the Public Sphere and Participation in Non-Family Groups:*

Nearly two-thirds of SEWA urban members (61%) reported an increase in their courage to talk back; and just under half reported increases in their willingness to struggle for rights (46%) and their overall confidence (47%) (Jhabvala and Bali 1993).

SEWA members reported an increase in self-confidence, effectiveness in public interactions, leadership and organising skills (Schuler et al 1995).

#### *Market Transactions:*

Use of SEWA Bank's financial services helped clients who are own account operators to obtain inputs from superior *suppliers* but did not help them to sell goods to superior *customers* (Chen and Snodgrass 2001).

### Future Orientation and Perceived Ability to Deal with the Future -

#### *Perceived Ability to Deal with Future:*

Many SEWA members reported the following (Schuler et al 1995):

- Reduced feelings of vulnerability or of lack of control over their own lives
- Reduced sense of insecurity
- Increased sense of self-efficacy: e.g., saving for future
- Increased sense of hope for future of children + self

In Round 1 of the SEWA Bank study, more borrowers (90%) felt prepared to deal with the future than controls (86%). By the second round of the survey, the confidence about the future of all respondents declined slightly (Chen and Snodgrass 2001).

Far more SEWA members (70%) than all categories of non-SEWA women (50% non-weighted average), but not compared to men (74%), felt they would have access to skills training, if necessary (Unni and Rani 2002, Dasgupta 2002).

Most members of SEWA rural savings-and-credit groups felt they would be able to secure assets in the future (Murthy 2000).

#### *Actions Taken to Deal with Future:*

In Round 1 of the SEWA Bank survey, the highest average number of preparatory actions was reported by savers (1.57), while the lowest average number was by borrowers (1.27). By Round 2, only borrowers had increased their number of provisions for the future (to 1.58), becoming the highest ranking group (Chen and Snodgrass 2001).



# education



*I attended a SEWA health training in my neighborhood. Chandra, Kamla, and Saraswati from SEWA explained what happens when different diseases occur. I learned ways to take care of children, about medicines, what to do when certain illnesses occur - things I did not know. The training was for eight days. We used to sit and listen but continue rolling our bidis. One day they showed a video about children. All this is good, isn't it?"*

*Hemalataben, Bidi-Roller (Chen and Snodgrass 2001)*



*I attended the SEWA training course, leaving my small baby in my mother's care; and also successfully completed it. Soon after the training, I joined the SEWA block printer's cooperative, Abodana. I am today a member of its executive committee. I have since also undertaken training in skill up-gradation, adult education, and management and marketing techniques. After the training, my work has improved immensely. Earlier I would do block printing for private traders, but now that I have learnt the art of colour-making I can market my products through SEWA. Through SEWA I have come to meet various other women who are in the block-printing business. SEWA also organises exposure programmes in different parts of the country and I have had the opportunity to visit different cities including Chennai, Delhi, Bangalore, Mumbai and Kolkata."*

*Hanifaben, Block-Printer (Dasgupta 2002)*

From the beginning, SEWA has sought to increase the capacity and skills of its members through training programmes, exposure visits, and information campaigns. Since 1998, when SEWA added Education as its Eleventh Point, SEWA has begun to put more emphasis on the education of its members and their children. To improve the education status of its members and their family, SEWA has introduced several initiatives: literacy classes for its members; child care for their children; and skills training and job placement services for their teen-age daughters. In addition, the infrastructure investments promoted by SEWA such as electricity and transport are seen to increase the likelihood that children will be sent to school. This hypothesis was tested in the study on the impact of the urban slum upgrading project called Parivartan. Two studies assessed whether participation in SEWA lead to increased investments in children's education (especially girls). See Box 12 for a summary of findings.

## Summary of Findings -

School enrollment rates did increase overall in the slums covered by the slum infrastructure project (SEWA et al 1995). School enrollment for boys, especially at the secondary level, was higher among SEWA Bank client households than among control households. However, school enrollment for girls did not rise, as expected, with participation in the SEWA Bank (Chen and Snodgrass 2001).

## Discussion of Findings -

**Girls' Education:** There are both market and social constraints to realising returns on investments in education, especially for girls. A major market constraint is that there are remarkably few regular or salaried job opportunities for those who complete secondary education or even college, especially for women. Also, once the daughter marries, any returns to her education will be realised by her husband or her in-laws. Further, educating a child beyond Standard 9 involves significant costs, including: examination fees, tutoring costs, and opportunity costs. Also, parents often find the quality of schooling to be quite poor. Two important social constraints are: the tendency among many castes and communities, particularly Muslims and upper caste Hindus, to discourage women from working outside the home; and the norm among many communities that once a daughter marries her obligations are to her marital family not to her natal family. In addition, some parents worry about the safety of their daughters if they have to walk or take a bus to a school at some distance from their home. In sum, there are few incentives - either market or social - for working class people to educate children, especially girls, through or beyond high school (Chen and Snodgrass 2001).



*Income and Education:* It is widely hypothesised that earnings are a function of education. For standard wage jobs in the formal economy, this is often the case. However, for traditional activities in the informal economy, on-the-job training and experience may be as (or more) important as formal schooling or education. Moreover, for informal workers whose work is irregular and insecure by definition, earnings are more likely to increase with the number of hours spent in income generating activities during a day and/or with the number of different kinds of income earning activities engaged in during the course of the day. For low-income self-employed or own account workers in the informal economy, especially women, access to capital to expand or sustain their businesses, access to skills training and technology to make their products more marketable or their production more efficient, and access to markets and information are also expected to increase earnings.

A statistical analysis of the findings of the People's Security survey found that earnings did not rise with formal education but did rise with increases in age (a proxy for experience), in the number of hours spent in income generating activity during a day, in the number of income earning activities in the course of a day, and, for women workers, in per capita household income (Dasgupta 2002). Although the rise in earnings with participation in SEWA was not statistically significant, compared to other women in the sample, the SEWA members reported that they earned more now (i.e., at the time of interview) than in the past year; felt more secure now than in the past; and felt very secure about the possibility of continuing in their present occupation. Also, compared to other women, SEWA members were more confident that they could find comparable alternative employment should they lose their present occupation, in part because they felt that they could gain access to necessary capital and skills training (presumably from SEWA) (Ibid.).



## BOX 12 IMPACT ON EDUCATION

### **Literacy of Graduates of Literacy Classes -**

Varying shares of graduates of SEWA literacy classes reported that they had mastered and still remembered (after a year) the following skills (SEWA Academy 1995):

- able to write name and address (57%)
- able to read and write (29%)
- able to recognise letter and some words (28%)

When asked to do so, 95 per cent were able to write the name of their teacher.

When asked whether and how they use their new literacy skills, the graduates reported as follows (ibid.):

- make work/business calculations (89%)
- read bus number (88%)
- read story book (59%)
- read religious books (48%)
- read newspapers (46%)
- write letters (41%)
- read Anasooya (SEWA newsletter) (28%)

### **Perceived Access to Skills Training -**

Far more SEWA members (75%) than all categories of non-SEWA women (47-63%) felt they would have access to skill training, if necessary (Unni and Rani 2002, Dasgupta 2002).

### **Literacy Rates in Urban Slums -**

Compared to the past and to a control slum, there were improvements in the overall literacy rate in a slum that received urban infrastructure services, as follows (SEWA Academy et al 2002):

- before (42%) and after (45%)
- without (34%) and with (47%)

There were also improvements in the literacy rate of school-going children as follows (Ibid.):

- before (66%) and after (72%)
- without (28%) and with (67%)

### **School Enrollment -**

Borrowing and saving from the SEWA Bank were found to increase secondary school enrollment, especially of boys of all ages (Chen and Snodgrass 2001).

### **Increased Awareness-**

Significant shares of the beneficiaries of a rural water management scheme were found to have awareness of the importance of good drinking water (95%), the technical aspects of reviving water resources (65%), and the need for plantations to prevent erosion (50%) (Agarwala 1997).



# synthesis and interpretation

## Synthesis of Findings

What follows is a synthesis of the overall findings. Box 13 ranks the findings from the 21 impact studies by *degree of impact* measured in terms of the percentage of a) respondents reporting impact in any given area and b) reported change over time or difference compared to a control group. Boxes 14 and 15 provide detailed summaries of impact by, respectively, area of impact and type of intervention. What follows here is a discussion of the findings summarised in these three boxes.

*Degree and Area of Impact:* In the ranking in Box 13, high impact is when more than 66 per cent of respondents reported a change or when the degree of change reported was more than 66 per cent. Medium impact is when between one-third to two-thirds of the respondent reported the expected impact or when the degree of change reported was between 33 and 66 per cent. And low impact is when less than one-third of the respondents reported the expected impact or when the degree of change reported was less than 33 per cent. Intermediate ranges are provided for those areas of impact where the findings varied across studies. As noted earlier, the degree of change in the various studies is measured in either 'before-after' or 'with-without' terms: that is, by comparing the status of SEWA members over time or with a control group.

As the figures in Boxes 13 and 14 show, a higher percentage of respondents (more than 66%) in several studies reported increases or improvements in the following areas:

- \* wages and income
- \* housing
- \* insurance
- \* savings
- \* child development
- \* access to water and/or sanitation

Also, more than 66 per cent of respondents in one study reported that they felt they would be able to get similar employment in the future if they lost their current source of employment.

It should be noted that the percentage of respondents who reported change is usually higher than the percentage of change or difference reported. For instance, significant shares of respondents (66-80%) in several studies reported increases in income but the degree of reported change in average income was often more modest: with the notable exception of a reported 4.5 fold increase in agricultural revenues over a three-year period in one village covered by a watershed development programme. The two areas of impact where both the share of respondents reporting impact and the degree of reported change were high relate to SEWA's financial services: specifically, having a savings account and being insured.

The areas of expected impact where both the share of respondents reporting change and the degree of change were low include:

- \* role in household decisions (*if measured as taking decisions on one's own*)
- \* children's education/literacy rate
- \* ownership of tools or equipment
- \* enhanced status within the community
- \* confidence re future/preparatory actions

By contrast, the share of respondents reporting that their status within their families had been improved since joining SEWA was quite high in one or more studies.





*Type of Intervention:* While it is not possible to isolate which interventions of SEWA have had what impact, it is important to note which types of interventions are associated with what types of impact, as follows (see Box 14 for greater detail):

**Employment and income:** financial services, childcare, and infrastructure services (the latter two interventions help release women's time from child care, water collection, and other domestic chores)

**Assets:** financial services, infrastructure services, child care (human assets)

**Nutrition:** financial services, childcare

**Health:** child care, health care, health insurance, health training, and infrastructure services

**Housing:** financial services, housing services, infrastructure services

**Child care:** child care services

**Organising:** through organising and re-enforced by the way in which the various services are provided (through service cooperatives, spear-head teams, and/or para-professionals comprised of or recruited from SEWA members)

**Leadership:** as above

**Self-Reliance:** financial services (in members' own name), other assets (in their own name); awareness of health, child care, and other issues

**Education:** child care, literacy classes, and other trainings

Two basic facts emerge from Box 14 and the summary list above. First, that there is no 'magic bullet' - no single intervention - that will guarantee the hoped-for impact, even in a single area of impact. Several types of interventions are usually required to have a reasonably high impact in any given area. Second, that different interventions are often mutually reinforcing across several areas of impact.

### Interpretation of Findings

*Methodological Concerns:* For an impact study to produce results that are seen as scientifically credible, they must address two common challenges: namely, selection bias and attribution. Selection bias is attributed to the twin facts that people (in this case, SEWA members) self-select whether or not to join a programme (in this case, SEWA) and participate in its activities; and that those who intervene (in this case, SEWA organisers) select areas of work and target groups which increase the likelihood that their interventions will succeed. Establishing a strong case for attribution is also challenging because statistical methods can establish a co-relationship but cannot prove a cause-and-effect relationship (Dunn 2002).

In this booklet, we have not tried to 'weigh' the credibility - or scientific validity - of the various studies. The methods used varied from sample surveys to participatory assessment techniques, including some studies that used mixed methods (i.e., sample surveys and case studies): see Appendix I for details on the research design of the 21 impact studies. Of the ten survey-based studies, only half used a random sample with a matched control group. Thus, in regard to controlling for selection bias among SEWA members, only five were quasi-experimental; and none were experimental. Moreover, only three of the quasi-experimental surveys tested statistical co-relationships and controlled for moderating variables other than participation in SEWA.

*Negligible Impact or Lack of Impact:* Notably absent from the ranked findings above are any findings on nutrition or food security. Other than the mothers of children in SEWA child care centres, who reported that they feed more nutritious foods to their children now (compared to in the past), the results relating to nutrition - measured in terms of food security or expenditures - were mixed or insignificant. One study showed, if anything, a slightly negative impact on child mortality: the rate of infant mortality is still very high in rural Gujarat, especially in the remote desert regions.



A stated objective of the SEWA Bank is the cancellation of outstanding debt to moneylenders, employers, and family. However, this is an area where the impact has not been as great as expected. In fact, the evidence from case studies suggests that some SEWA members carry a significant debt burden: in some cases, far exceeding the annual income of their households. These case studies also illustrate why this might be so, as the exposure to risks of various kinds is very high and the access to mechanisms for managing risks are very low among the working poor, especially for women.

Holding onto work opportunities, sustaining income flows, and maintaining households is a constant challenge for most of SEWA members and their families. This is due in large part to structural barriers and changes in the wider environment (see Part III) and to various kinds of risks (see Part IV). In such a context, one dimension of SEWA's impact - namely, helping its members maintain constant levels of employment, income, assets, or other indicators - remains 'hidden'. But it is difficult, if not impossible, to determine whether low levels of impact or the lack of impact can be attributed to SEWA interventions, the wider environment and crisis factors, or to the characteristics and behaviour of its members.

There is another important reason why the impact of SEWA may appear more modest than it really is. SEWA Union organisers and leaders engage in 'struggle' (trade union and lobbying activities) on behalf of all women in some of the major trades in which its members are engaged (see Part III). They have fought for higher piece rates in bidi rolling, garment subcontracting, and incense making. They have pushed for improved government services and benefits such as those provided under the Bidi Workers Welfare Act. They have tried to get the municipal government to provide better infrastructure and services in the neighborhoods in which their members live. They have worked to reduce police harassment of street vendors and obtain better market space allocations for vendors. The impact of these and other struggle activities is not easy to identify or measure. Further, to the extent that other (non-SEWA) persons in those trade groups share in the benefits, differences between SEWA members and non-members fail to provide an adequate measure of impact.

*Negative Findings:* Several types of negative findings from SEWA interventions might be assumed. The first is that borrowing from the SEWA Bank may well increase the indebtedness of its members, forcing them to deplete their savings, working capital, and productive assets or to work excessively long hours to repay loans. This may be particularly likely in the case of SEWA because it offers housing and consumption loans, not just enterprise loans. None of the studies attempted to assess the precise amount of outstanding debt or how much of this is owed to SEWA Bank. But, again, the case studies indicate that periodic loans from SEWA Bank account for only part of the outstanding debt of its members (and their families) and only partly meet the periodic need for sizeable lump sums of money (for medical expenses, weddings, and death ceremonies).

Secondly, diversification or expansion of economic activities may increase women's already heavy work burdens, if no measures are taken to reduce the time required for household maintenance and child care. The impact studies of child care, slum infrastructure, and water supply schemes all found that women reported longer hours of work. But both the respondents and the evaluators interpreted this fact as a positive impact, allowing women to earn more. Thirdly, moving about in the public sphere both for work and for SEWA activities may increase the likelihood that women will be verbally or physically harassed. But two factors mitigate against this likelihood. First, most SEWA members are drawn from communities that allow women to work and, particularly in Ahmedabad city, have been working most of their lives. Secondly, the fact of belonging to SEWA and the back-up support



that a woman can expect serves to protect her in a quite literal sense. Whatever the reason, few SEWA members report harassment, other than some initial resistance from within their families when they first joined SEWA but which died down once they became active members and their relatives could see the benefits of SEWA membership for the family as a whole.

Another possible negative impact is when SEWA members diversity or expand their activities into already crowded economic sectors. In the context of SEWA, this effect is not likely to be very great. To begin with, available evidence suggests that it is very difficult for women to expand their enterprises. This SEWA Bank study found very little employment generation overall and virtually none from women's economic activities. Secondly, there has been recent crowding in the informal economy in Ahmedabad, but this is due largely to the large numbers of retrenched textile mill workers - over 75,000 (mainly men) - looking for alternative employment (Bremner 2004).

*Other Models of Women's Empowerment:* Finally, it should be noted that SEWA's model of women's empowerment differs in certain basic ways from other models of women's empowerment. Feminist models tend to focus on women's *identity as women* and on *gender relationships* both within and outside the household, while SEWA's model focuses on women's *identity as workers* and on *class relationships* primarily outside the household. Further, feminist models tend to focus on *process* - such as how household decisions are taken - and to equate women's empowerment with *individualised forms of control* (Kabeer 1998). Whereas SEWA tends to focus on *outcomes* - such as economic security - and to incorporate *joint and collective forms of control* not just individualised forms of control as indicators of empowerment: such as *joint decisions* within the home with husbands or other members of the family and *joint actions* outside the home with other women.

Reflecting these differences, the SEWA model of women's empowerment does not include certain indicators of empowerment that are common in other models, such as violence against women. It is important to note, in this regard, that SEWA has derived its empowerment indicators - its Eleven Points - through on-going discussions with its members, all working class women. Each year at the SEWA Annual General Meeting, the elected representatives of the SEWA Union review the scope of SEWA's work, past and future. At the Annual General Meeting in 1998, the elected representatives of SEWA decided to add a focus on Education - the Eleventh Point - to the earlier set of Ten Points. As such, the Eleven Points reflect the priority concerns of SEWA's members.



### BOX 13 SYNTHESIS OF FINDINGS: BY DEGREE OF IMPACT

RANK	% OF RESPONDENTS	% CHANGE/DIFFERENCE ('before-after', 'with-without')
High: > 66%	increased wages/income perceived ability to get similar employment housing improvements (rural) insured: integrated package increased rate of savings (especially in own name) child development: various parameters access to water, ownership of toilet (in project slum) prepared to deal with future role in decision-making re loans	average amount of savings rate of savings rate of health insurance
Medium-High: 35-75%	increased regularity/security of work self-confidence enhanced status within family	
Medium: 33-66%	increased employment diversification of employment/ income sources increased working hours increased productivity housing improvements (urban) reduced morbidity reduced health expenditures increased awareness of issues increased regularity of raw materials increased access to loans (in own name)	average expenditure on health preparatory actions ownership of assets access to skills training
Low-Medium: 20-50%	improved health and health-seeking behavior cancellation of outstanding debt increased non-financial assets	control over earnings / savings
Low: < 33%	increased individual decision-making literacy rate improved children's education increased ownership of tools enhanced status within community increased number of preparatory actions	share in decision-making average monthly income confidence re future preparatory actions



## BOX 14

### SYNTHESIS OF FINDINGS: BY AREA OF IMPACT

#### *Employment:*

- \* Major shares of SEWA members (50-75%) reported increases in the regularity or security of work.
- \* Notable shares of SEWA members (58-65%) reported increases in the diversification of economic activities.

#### *Income:*

- \* Major shares of SEWA members (66-82%) reported increases in income.
- \* Reported increases in incomes included 5-10 per cent over a five-year period and 16-17 per cent over a two-year period.

#### *Assets:*

- \* SEWA members reported about twice the rate of savings as all non-SEWA women (from low, medium and high-income households).
- \* SEWA Bank clients reported twice as much savings as the control group.
- \* While many SEWA Bank borrowers used their loans to repay old debts owed to moneylenders, or other informal sources of credit, fewer than expected had stopped borrowing from informal sources.

#### *Nutrition:*

- \* A very high percentage of SEWA households (90%) as well as control households reported that they normally get two meals a day.
- \* SEWA Bank clients spent more on food than control households.

#### *Health:*

- \* In the urban slums covered by a slum infrastructure project, incidence of illness and monthly expenditures on health care dropped modestly.
- \* While SEWA members have only slightly greater awareness of prenatal, natal, and postnatal care, compared to non-SEWA members, they are more likely to go for antenatal care check-ups and take other preventive measures during pregnancy.
- \* Ten times as many SEWA members had health insurance compared to the general population; and those who have made claims are much poorer than the general population.

#### *Housing:*

- \* A very high percentage of SEWA rural members (82%, higher than the control) and a significant percentage of SEWA urban members (51%, but lower than the control) reported making improvements in their housing.
- \* SEWA Bank client households reported spending significantly more than control households on housing. Repeat borrowing, especially having taken five or more loans, raised expenditures on housing significantly.

#### *Childcare:*

- \* Significant shares of SEWA members who leave children in SEWA day care centres (66% and above) reported increases in the children's health rate of immunisation, weight, cleanliness and in various indicators of child development.
- \* Children in SEWA and ICDS-SEWA day care centres were better off than children who were not in day care on a number of dimensions of health status with the notable exception of a slightly higher mortality rate.
- \* Children in SEWA and ICDS-SEWA day care centers were more likely to be immunized than children who were not in day care; and their mothers were more aware of the importance of immunisation than the mothers who did not leave their children in the centers.



## BOX 14 SYNTHESIS OF FINDINGS: BY AREA OF IMPACT

(continued)

### *Organised Strength:*

- \* There has been a dramatic increase in SEWA's membership, especially since the mid 1990s.

### *Leadership:*

- \* There has been a parallel growth in SEWA's local leadership, including elected representatives.

### *Self-Reliance:*

- \* Notable shares of SEWA members reported an increase in their self-confidence and courage (from 40-70% in different studies) and in their status within their households (89% in other studies).
- \* All those who save at the SEWA Bank (202, 706 women or 36% of SEWA's total membership in 2004) have savings in their own names; and all active SEWA Bank borrowers (13,402 women or 3% of SEWA's total membership in 2004) have loans in their own name.

### *Education:*

- \* School enrollment rates increased overall in the project slums under the slum infrastructure project; and school enrollment for boys, especially at the secondary level, was higher among SEWA Bank client households than among control households.
- \* School enrollment for girls did not rise with participation in SEWA Bank as was expected by SEWA and others.



## BOX 15

### SYNTHESIS OF FINDINGS: BY TYPE OF INTERVENTION

#### *Loans and Savings:*

- \* Use of financial services is associated with increases in household income, both total and per capita.
- \* Use of financial services is associated with significant housing improvements and durable goods purchases.
- \* Borrowing and saving increases secondary school enrollment, especially of boys.
- \* Repeated borrowing from SEWA Bank is associated with increased expenditure on food.
- \* Use of loans is associated with improved ability to cope with economic shocks.
- \* Borrowing and saving are associated with increases in micro-enterprise revenues and informal earnings generally.
- \* Borrowing is associated with increases in employment, although the clients' enterprises remain tiny.
- \* Borrowing is associated with improved transactional relationships with suppliers.

#### *Childcare:*

- \* Use of day care centres is associated with increases in child health and several child development indicators, notably education, but not (according to one study) with reduction in child mortality.
- \* Use of day care centres is associated with notable increases in the working hours and earnings of mothers, as well as reduction in their stress or anxiety about child care, but only with marginal increases in the health awareness of mothers.

#### *Infrastructure Services:*

- \* Provision of urban infrastructure - water, sanitation, electricity - is associated with increases in hours of work, productivity, and incomes.
- \* Provision of urban infrastructure - water, sanitation, electricity - is associated with improvements in health.
- \* Provision of rural infrastructure - notably, water resources - is associated with increases in hours of work and in income, if the released time is invested in economic activities.

#### *Health Services:*

- \* While SEWA members have only slightly greater awareness of prenatal, natal, and postnatal care, compared to non-SEWA members, they are more likely to go for antenatal care check-ups and take other preventive measures during pregnancy.

#### *Health Insurance:*

- \* A far higher percentage of SEWA members - as many as ten times - compared to the general population have health insurance.
- \* Insured SEWA members are poorer, on average, than the general population.
- \* Health insurance reimbursements halved the percentage of catastrophic hospitalisations (defined as costing more than 10% of annual household income) and hospitalisations resulting in impoverishment.
- \* The frequency of claims and the quality of care received was low.

#### *Literacy and Other Trainings:*

- \* Participation in literacy classes is associated with only modest increases in the ability to read and write but notable increases in status within the household.
- \* Participation in other training programmes of SEWA are associated with modest increases in skills of various kinds but a notable rise in the confidence that skills training would, if needed, be available.

## PART II

# impact of SEWA's organising strategies





## impact of organising

As noted earlier, SEWA pursues the joint action of 'struggle' (trade union organising and advocacy) and 'development' (cooperative development and support services). Most of the impact studies reviewed in Part I (17 out of 21) sought to assess the impact of specific services and schemes of SEWA; the other four attempted to assess the impact of SEWA more generally. None of the studies attempted to assess the impact of SEWA's 'struggle' strategies - its core organising and advocacy activities - on its members. However, some of the reported impact of specific schemes or services should be attributed to SEWA's 'struggle' strategies.

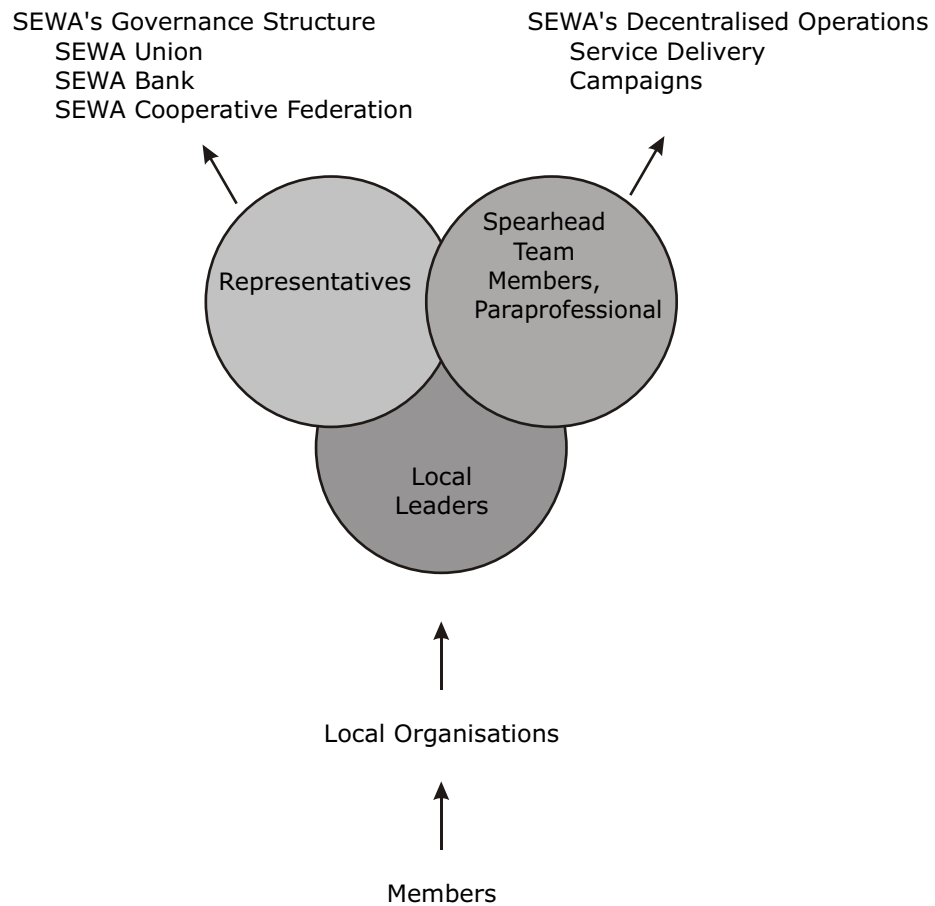
Organising is an essential core strategy built into all of SEWA's activities: it provides the essential foundation - organised local groups and trained local leaders - for all that SEWA does. So much so that its impact is felt across all other SEWA activities. After identifying needs through consultation with different trade groups of members, SEWA targets its interventions to these organised groups. In the process, leaders of these groups are trained and deployed as members of spear-head teams to help carry out these activities; and elected representatives of these groups serve on the executive committees of the SEWA Union and Gujarat Mahila Cooperative Federation. To illustrate how this works, refer to Figure 3.

Although Organised Strength is one of the Eleven Points of SEWA, none of the studies attempted to *measure* Organised Strength other than to ask members and leaders what belonging to SEWA meant to them. Admittedly, given that SEWA builds organising into its service provision and its advocacy activities, and vice versa, it is difficult to isolate the impact of SEWA's organising *per se* as distinct from the impact of its service provision or its advocacy campaigns.

However, SEWA's organising strategies are likely to have several types of *distinct* impact. First, the very process of organising can be assumed to have direct impacts on the leaders who receive special training and support; and the general members who get mobilised. Only one of the impact studies attempted to assess the impact of SEWA on the local leaders of SEWA (the urban survey by Jhabvala and Bali 1993): see the bottom half of Box 10 for a summary of findings from this survey. And none of the impact studies attempted to isolate the impact of participation in local organisations, campaign or project committees, exposure trips, and strikes or rallies on active members in SEWA. Second, some of the local SEWA organisations acquire or develop collective assets, such as: water resources (ponds, watersheds), agricultural land, nursery plantations, storage facilities, transportation facilities. None of the studies attempted to count or value these collective assets, other than the two studies on water supply and watershed development projects.



**FIGURE 3**  
**ORGANISING STRATEGY OF SEWA**



- Step # 1: Recruiting and mobilising members to build awareness and solidarity: to identify needs, constraints, opportunities; and to undertake activities
- Step # 2: Organising members into one or more local organisations (trade group, cooperative, producer group, savings and credit group, campaign committee)
- Step # 3: Promoting and building the leadership that emerges out of the local organisations
- Step # 4: Training and deploying leaders to help implement SEWA activities through decentralised management systems: as members of local spear-head teams (which implement projects or undertake campaigns) or as para-professionals (who provide technical services)
- Step # 5: Convening elections of representatives from among the leaders to serve in the various structural tiers of the SEWA Union and SEWA Cooperative Federation



More fundamentally, SEWA organising strategies are designed to build local organisations that can assume the managerial (and financial) ownership and responsibility for all SEWA activities over time. All of SEWA's nearly 470,000 members in Gujarat belong to the SEWA Union, a registered trade union, which is governed by a federated structure of elected representatives. Over 43,000 SEWA members in Gujarat also belong to some 90 cooperatives organised by SEWA - including production, marketing, and service cooperatives - whose elected representatives serve on the executive committee of the Gujarat Mahila Cooperative Federation. SEWA Bank is a cooperative bank - the first women's cooperative bank in India - which operates under the rules of the Reserve Bank of India; whose more than 32,000 shareholders are SEWA members and whose Board of Directors is comprised of 13 shareholders (all SEWA members) plus two SEWA organisers. SEWA's health care and child care services are provided by SEWA members who have been specially trained and organised into cooperatives that charge fees for services. To expand and sustain its rural operations, SEWA implements all of its rural activities through spear-head teams which are comprised of local leaders (80%) and SEWA organisers (20%).

Finally, and very importantly, SEWA organising strategies are designed to help push for structural changes in the wider environment, through organised strength in numbers. Some of these structural changes relate to the informal economy as a whole, such as legal recognition of the informal economy; legal recognition of SEWA as a trade union; and representation of informal workers in mainstream institutions at the local, state, national, and international institutions. Other structural changes relate to specific trade groups, such as increased wages or piece rates; worker benefits and social protection measures; licenses to buy and sell goods; access to new and improved markets. And some of these relate to specific issues of concern to SEWA members such as housing; infrastructure services (water, electricity, transport); land and other natural resources.

Part III provides a summary of the types of impacts SEWA has had on the wider environment. What follows here is a brief description of the types of impact that SEWA's struggle strategies have had on specific trade groups.



**Trade-Specific Impacts**

As noted above, the intertwined processes of struggle and development are likely to have a range of impacts not measured by the 21 impact studies. To get a sense of the impact of SEWA's struggle strategies on specific trade groups, we interviewed SEWA staff and reviewed SEWA documents. We found two types of wider impacts on specific trade groups. First, tangible impacts such as trade-specific loan products, technical trainings, or marketing services. Second, less tangible impacts such as increased visibility and voice in mainstream institutions and increased legal recognition and protection. See Boxes 16 and 17 for an illustrative (not exhaustive) list of trade-specific impacts on, respectively, urban and rural trade groups. Refer to companion booklets on SEWA Membership for more information on these trade groups and on SEWA's Philosophy, Structure, and Strategies for more information on SEWA's strategies and interventions in support of these trade groups.

**BOX 16**  
**EXAMPLES OF TRADE-SPECIFIC IMPACTS:**  
**URBAN TRADES**

**Legal Recognition and Protection:**  
right to vend - street vendors  
right to space in designated markets - street vendors  
right to representation by SEWA in law courts - street vendors, bidi rollers, incense stick rollers, paper pickers, and ready - made garment workers.  
right to coverage by Provident Fund Act and Welfare Fund Act - bidi-rollers  
(legal recognition as 'disguised' employees)  
legal action against infringement of labour legislation - construction workers accident insurance - construction workers

**Official Recognition:**  
recognition as waste recyclers and "Health Promoters" - waste pickers  
license to operate store in wholesale market - street vendors  
issuing of identity cards - street vendors, construction workers, bidi rollers, and paper pickers

**Visibility and Voice:**  
participation in tripartite negotiations - construction workers, bidi-rollers  
representation on Construction Industry Development Council - construction workers

**Exposure and Awareness:**  
technical knowledge - all trade groups  
market information - all trade groups  
class identity - all trade groups

**Higher Wages, Better Prices, or More Secure Work:**  
increased wages - bidi rollers, construction workers, incense stick rollers  
better prices - waste pickers  
contracts - waste pickers

**Other Impacts:**  
skills training - construction workers, street vendors  
alternative employment - some waste pickers  
daily loan product - street vendors  
equipment or tools - waste pickers



## BOX 17

### EXAMPLES OF TRADE-SPECIFIC IMPACTS: RURAL TRADES

#### **Exposure and Awareness:**

through exposure visits to: agricultural universities, state dairy federations - small farmers, dairy producers  
through training on issues such as: price fluctuations, workers' rights, trade regulations and operations - multiple trades

#### **Skills and Capacity Building:**

through technical training for members of specific trades in:  
grafting of saplings  
irrigation  
cropping patterns  
plant protection, using organic methods  
salt quality  
gum grading  
seed collection  
embroidery  
through technical training for specialised cadre in:  
veterinary care  
soil testing  
milk testing  
water pump maintenance

#### **Appropriate Technology and Improved Equipment:** including

research and development:  
special sickle - to reduce back pain during harvesting - small farmers, agricultural labourers  
technology extension:  
hydro-cracking for brine water - salt-makers  
equipment provision:  
gloves, glasses, gum boots - salt-makers and gum-collectors

#### **Asset Building:** collective

panchayat land  
watersheds  
bore well and pump (55 women salt workers)  
seed bank  
fodder farm and bank  
livelihood security fund

#### **Prices:**

increase in prices for saplings - tree nursery rearers  
increase in prices of gum; graded by color of gum - gum-collectors

#### **Licenses and Legal Recognition:**

licenses to sell:  
seed-producers  
gum-collectors (agency license)  
salt-makers  
identity cards: for gum-collectors

#### **Markets:** for raw materials and finished goods

rural markets: through two schemes (Gram Haat and Krishi Bazaar)  
buying of fertilisers and other inputs - small farmers  
bulk order for sesame seeds, gooseberry, and cumin - small farmers  
sale of industrial salt - salt-makers  
domestic markets: through exhibitions and SEWA stores - embroiderers and other artisans

## PART III

# impact of SEWA on wider environment



## impact on wider environment

For the past thirty years, SEWA has deliberately and systematically sought to promote the visibility and voice of the working poor in the informal economy, especially women, in public policies. Historically, those who work in the informal economy have been seen either as a vulnerable group that needs supportive social policies, a public nuisance that needs to be removed or contained, or as plucky entrepreneurs avoiding regulation and taxation. They have not been recognised for their contribution to the economy and to society.

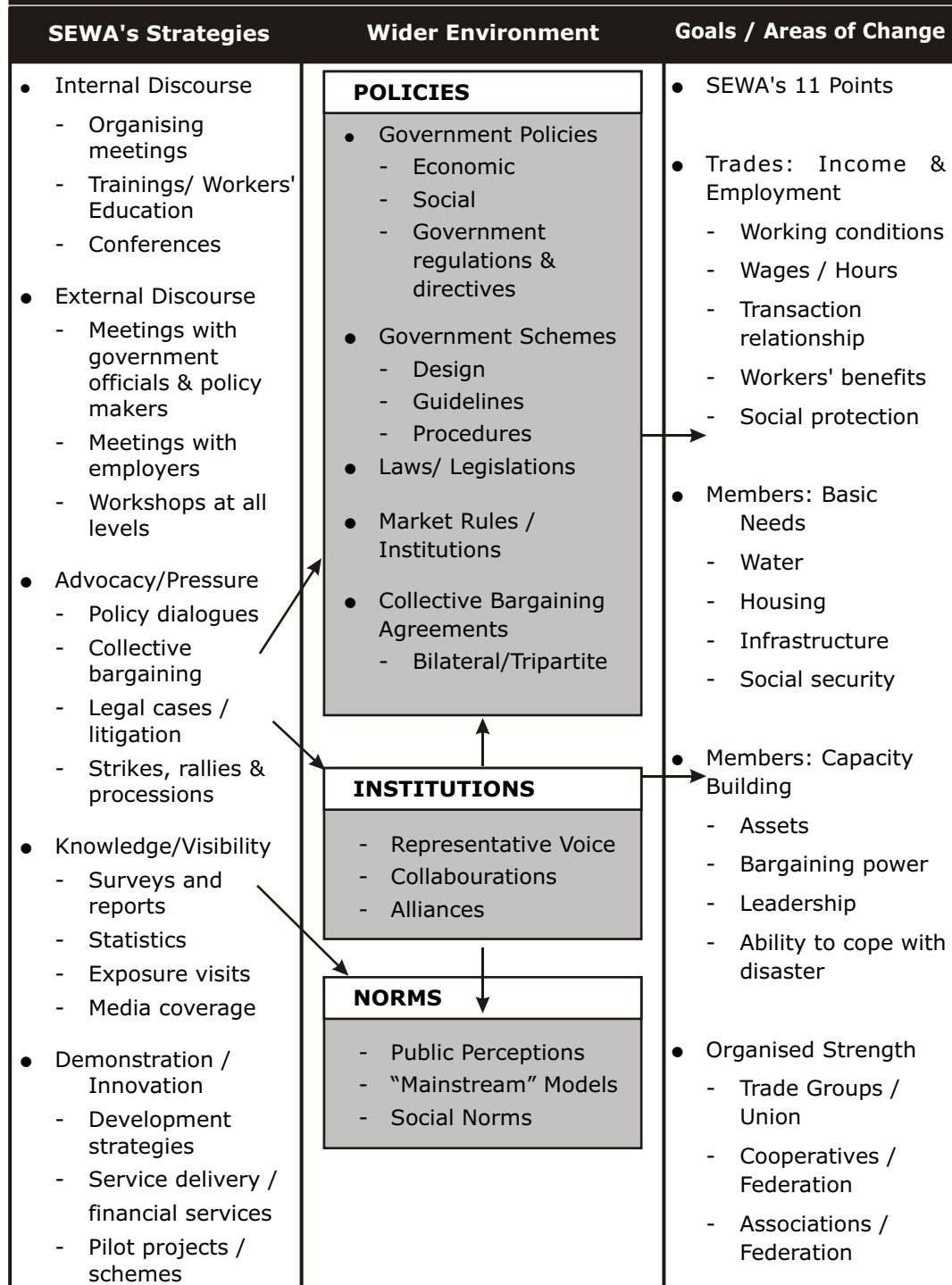
In shaping the policy environment, SEWA also seeks to change public understanding and appreciation of low-income working women and their work and, thereby, to change the values, norms, and practices of society. This change may and should take place at different levels: husbands, families, and communities learn to value the contributions and understand the views of their wives, mothers, sisters, and neighbors; employers learn to value the contributions and understand the needs of their wage workers or their sub-contracted workers; and society learns to value the contributions and understand the needs of low-income women workers.

Figure 4 presents schematically how SEWA influences the wider environment; what dimensions of the wider environment it seeks to change; and the desired outcomes of such change. SEWA's strategies to change the wider environment include a) on-going *internal* deliberations between SEWA members and organisers and b) regular *external* deliberations with various elements of the wider society. Internal deliberations take a myriad of forms, including: local social interactions; monthly area-wide and trade-specific meetings; periodic public meetings; training courses; and issue campaigns. External deliberations also take a myriad of forms, including: policy dialogues, collective bargaining, other forms of negotiation, and, as needed, litigation or protest strikes and rallies. Two critical inputs into these deliberations are a) information on the size, composition, characteristics, and contribution of the working poor in the informal economy, especially women and b) demonstration projects to show what can be done with and for the working poor in the informal economy, especially women.

In SEWA's work, as depicted in Figure 4, the wider environment is seen to include policies, institutions, and norms. Policy is interpreted quite broadly by SEWA to include: formal policies (or courses of action) adopted by government or other institutions; guidelines and procedures for official schemes or programmes; laws and legal decisions; informal 'rules of the game' governing market transactions; and collective bargaining agreements. Institutions are seen to include rule-making bodies of various kinds, both formal and informal, in the economic, political, and social arenas. And norms are seen to include public perceptions, social norms, and mainstream economic models.



**Figure 4**  
**SEWA and the Wider Environment**







Of particular concern to SEWA is the fact that the working poor, especially women, do not have voice in most of the institutions that set the rules that affect their lives and work. This lack of voice - this exclusion from decision-making - has translated into lack of visibility in mainstream policies. Some of the relevant policy-making or rule-setting bodies from which SEWA's members, and other working poor women, have been excluded include: local councils; municipal, state, and national planning bodies; tripartite boards; minimum wage and other advisory boards; economic sector-specific business associations; local, state, and national labour federations. Thus, SEWA's approach to impacting the wider environment includes trying to gain representation in key relevant institutions and entering collaborations or alliances with key relevant institutions and, thereby, giving voice to the policy needs of its members and other working poor.

Over the past three decades, SEWA has had tremendous impact on the wider environment at the local, national, and international levels. But it is difficult for SEWA to maintain systematic records of these impacts as each unit of SEWA is working at so many levels and on so many fronts at any given time. Twice in its thirty-year history, senior SEWA organisers have taken time off to compile a single comprehensive list of SEWA's impact on the wider environment: once in 1988 (see SEWA Annual Report 1988), and again in 2003 as part of the 'SEWA at Thirty' project (see Appendix II).

Appendix II presents the most recent and comprehensive listing of the impact of SEWA on the wider environment, initially compiled during a two-day retreat of senior SEWA organisers in late 2003 and further elaborated and refined through subsequent interviews with various units of SEWA. To give some idea of the range of SEWA's impacts on the wider environment, Box 18 provides some key examples of the impact SEWA has had on mainstream policies and institutions.



## **BOX 18**

### **SEWA'S IMPACT ON THE WIDER ENVIRONMENT: KEY EXAMPLES**

#### **Policies re Informal Workers as a whole**

Report of the National Commission on Self-Employed Women and Women in the Informal Economy, chaired by Ela Bhatt (founder of SEWA)  
Conclusions to the General Discussion of Decent Work and the Informal Economy at the International Labour Conference 2002, Renana Jhabvala (National Coordinator of SEWA) served as official labour delegate from India and member of Workers' Group drafting committee

#### **Policies re Specific Trade Groups**

2004 National Policy on Street Vendors in India, initiated by SEWA with Government of India in collaboration with National Association of Street Vendors in India (co-founded by SEWA)  
1996 Homework Convention (ILO Convention # 177), SEWA-led campaign  
1984 Supreme Court Judgment on Street Vendors, case filed by SEWA

#### **Policies re Specific Issues**

Reserve Bank of India and Other Official Directives in recognition and support of micro-finance institutions, advocacy by SADHAN, an apex organisation of micro-finance institutions (co-founded by SEWA)  
Government Life-Insurance and Maternity Benefit Schemes for informal workers, modeled on SEWA pilot schemes  
Multi-Part Slum Infrastructure Project, with SEWA as key partner  
Gujarat State Government changes in procedures for implementing Development of Women and Children in Rural Areas (DWCRA) programme, after successful experience with SEWA organised DWCRA groups

#### **Recognition and Registration of SEWA institutions**

Registration of SEWA as a trade union of working poor women  
Registration of SEWA Bank as cooperative bank of working poor women, and license from Reserve Bank of India to operate in rural areas  
Registration of SEWA Trade Facilitation Centre as a company with rural artisans as share holders

#### **SEWA's Representation in Mainstream Institutions**

Member of Rajya Sabha (House of Lords), Parliament of India  
Member of Planning Commission, Government of India  
Members of National Commission on Labour, Government of India  
Vice-Presidency of International Textile, Garment and Leather Workers Federation (ITGLWF)  
Vice-Presidency of International Federation of Workers' Education Association (IFWEA)  
Vice-Presidency of International Union of food Beverage Restaurant Agricultural and Allied Workers (IUF)

#### **SEWA's Role in Building Institutions**

Co-Founder and Chair of Women's World Banking  
Co-Founder of HomeNet, a global alliance of organisations of home-based workers  
Co-Founder of StreetNet, a global alliance of organisations of street vendors  
Co-Founder and Chair of Women and Informal Employment: Globalising and Organising (WIEGO), a global research policy network on the informal economy

## PART IV

# coping with crises



## coping with crises



For the outside world, crisis is a sudden event, and then there are all sorts of schemes and reports. But for the poor, crisis is always there, and they live with crisis as part of their daily life.

For poor women, one crisis is having a child. Having a female child is a risk. Having a good midwife and having clean water - these are all risks for the mother. Soon after birth, life is at risk. A woman's development is not at the forefront of anyone's thinking. Her education is neglected. She is married too early. Employment is always on piecework, and unemployment is always a risk. Old age is another risk. She becomes weaker. Widowhood is an even greater risk. She becomes dependent and if she has no savings she becomes vulnerable.

We in SEWA try to see where she experiences risk and we try to design programmes to address those risks. If rain comes or not so, it is a risk. If there is a drought, there is a crisis. If there is a flood, the roof of our house collapses. There are man-made crises too. The mills close down. There are riots between Hindu and Muslim. We work at night with a lantern and it sets fire to the fodder.

God has created all as one. We, as man, create so many difficulties. There is environmental crisis. Now we have to walk long distances in search of water and firewood. Pollutants from factories make the food we eat contaminated. That is all part of the crisis we are facing.

We in SEWA have done some work on the individual crises that our members face. We have done some work on collective crises. We have tried to work in association with government and other organisations. But we need to do more to sensitise others. The outside world has not joined with us in understanding disasters."

Ela Bhatt, Founder, SEWA. Opening Speech at SEWA Annual General Meeting (2002)

From the evidence presented above, it is clear that SEWA has been able to help the majority of its members increase their employment and income; build and secure their asset base, including housing; and improve their nutritional and health status. In the process, many of its members have gained awareness, self-confidence, and bargaining power (both individual and collective). And, in the process, membership-based organisations have been built and local women leaders have been mobilised and trained. In terms of sheer numbers, in Gujarat state alone, SEWA has been able to organise over 450,000 working women, build a large trade union plus 90 other membership-based organisations, and develop a strong cadre of over 6,000 local women leaders who help implement and manage a remarkable range of activities (from organising, to service delivery, to campaigning, to advocacy).

In some areas, however, the impact of SEWA has not been as dramatic as might have been expected. Some of the plausible explanations for this were discussed at the end of Part I: including the fact that most SEWA members face *structural barriers* in the wider environment that make earning a decent living quite difficult: that is, inequalities and biases embedded in the underlying structures of production and distribution and in the wider policy and regulatory environment. As a result, many SEWA members (and their families) have a hard time meeting their basic needs of food, shelter, clothing, and health. In response to these structural barriers, SEWA has tried to influence the wider environment through a mix of collective bargaining and advocacy, as outlined in Part III above.

Compounding the structural barriers that make earning a decent livelihood and maintaining a minimum standard of living so difficult is the fact that SEWA members, and other working poor in Gujarat, face high levels of risk and insecurity. In the causal model of impact, presented in Figure 1 above, two categories of risks - predictable and unpredictable - were seen as important mediating process that influence whether or not SEWA inputs will - or can - have the expected outcomes. These include:



#### Predictable Risks

Common risks: illness, disability, old age, death  
Social risks: costs of life-cycle events  
Work-related risks: seasonality of supply, demand, and prices

#### Unpredictable Crises:

Work-specific crises: shifts in supply, demand, prices, transaction relationships  
Disasters: drought, floods, fire, cyclone, earthquake, epidemics, civil unrest

### Predictable Risks -

The working poor, such as SEWA members, tend to have a relatively high exposure to many of the *core common risks* faced by all individuals and families, including illness, disability, property loss, and (premature) death. Like better-off individuals and families, they also need funds to educate their children, celebrate religious festivals, arrange weddings for their children, and pay for death ceremonies. However, for the working poor, these common *life-cycles events* often turn into financial crises : as they earn too little to be able to save for them, they receive little (if any) help, and they live and work in vulnerable conditions.

In addition, the working poor face a wide-ranging set of *work related risks* that persons engaged in more permanent and secure work do not. The "*hidden costs*" of working informally, which will be detailed in the companion booklet on SEWA's membership, include:

- high cost of doing business, including indirect taxes;
- great insecurity of work and incomes;
- few (if any) worker rights and benefits, such as paid sick leave, overtime compensation or severance notice and pay;
- little (if any) employment-based social protection; and
- uncertain legal status.

An additional cost of working informally that SEWA members do not have in common with most other working poor in the informal economy is the lack of organisation.

**Exposure to Risks:** In addition to the study of SEWA's health insurance scheme, three of the impact studies tried to assess the impact of various kinds of risk on the lives of SEWA members. All three studies found a significant incidence of risks, defined variously as 'economic stress events' (i.e., that involve non-routine expenditures), as (simply) 'risk' (i.e., random shocks or crises), or as 'financial stress events' (i.e., that lead to financial distress). Virtually all households in the Economic Stress study faced one or more 'economic stress events' each month (Noponen and Kantor 1996); over half ( 53%) of all respondents in the People's Security survey faced two 'risks' during the previous year (Unni and Rani 2002); and 71 per cent of all respondents in the SEWA Bank study faced one 'financial stress event' while 20 per cent faced two or more 'financial stress events' over a two-year period (Chen and Snodgrass 2001).

The most common risks include illness and loss of jobs. While the most expensive, in terms of direct costs, include illness, marriages, rituals, and death ceremonies; and the most expensive, in terms of indirect costs, include loss of jobs and death of a breadwinner. Two studies found that illnesses that required hospitalisation are often 'catastrophic' (i.e., cost more than 10% of the annual income of the household) (Chen and Snodgrass 2001; Ranson 2002). As noted earlier, the SEWA Bank study found (in a sub-sample of 12 borrower households ) that average expenses on acute illnesses, injuries, and surgical operations came to 13, 18, and 66 per cent, respectively, of average annual household income (Chen and Snodgrass 2001). It also found that marriages and death ceremonies are often catastrophic: in the 12 case study households, average expenses on marriages and death ceremonies came to half and one-third, respectively, of average annual household income (Ibid.).



*Coping Mechanisms:* To face potential financial risks, better-off households have a wide range of formal mechanisms and resources they can resort to, including: credit, savings, mortgages, and insurance; pensions and social security benefits; as well as education scholarships or loans. Most of the working poor, especially women, have no access to any of these formal mechanisms for managing risks. As a result, working poor households have to cope with risks through some combination of saving, borrowing, and informal insurance. They save at home or through rotating savings and credit associations; and they borrow from family and friends, moneylenders, employers, and shopkeepers. Relatively few have access to micro-finance institutions such as the SEWA Bank. They insure through informal - usually reciprocal - schemes, most commonly to cover costs associated with marriages and death ceremonies. However, no amount of borrowing on unfavorable terms or insuring under reciprocal systems with other poor can compensate for the lack of access to formal sources of insurance, mortgages, education loans, and pensions.

*Role of SEWA:* What is the role of SEWA in helping its members cope with these common risks? To begin with, SEWA Bank offers *loans at a lower interest rate* than loans taken from informal sources. In addition to lower interest rates, there are other (less tangible) benefits associated with borrowing from SEWA. SEWA members report that they prefer the anonymity of taking loans from SEWA Bank, compared to the shame associated with borrowing from family, friends, and neighborhood moneylenders, and the disciplined regularity of repayments to SEWA Bank, compared to the whims of their informal creditors. Secondly, SEWA Bank offers loans for *housing* and for *social expenditures* (such as marriages). Thirdly, SEWA Bank offers a *safe place to save money*. SEWA members report several benefits of keeping their savings at the SEWA Bank: protection from theft or fire; unwanted claims by their husbands, children, or other relatives; and unnecessary withdrawals by themselves for their own or their families' spending needs. Fourthly, the SEWA Insurance scheme provides an *integrated package of insurance coverage*, including: illness, maternity, property loss, and death. As noted early, the most common informal insurance schemes in Gujarat are designed to assist with two major lifecycle events, marriage and death. But the funds made available through these informal schemes, on a reciprocal basis, are not adequate to cover the amounts spent on marriages and death ceremonies. Fifthly, SEWA Union negotiates with - and on behalf of - its members to *minimise some of the risks* posed by the wider social, economic, and political environment. Sixthly, SEWA Union and the Gujarat Mahila Cooperative Federation provide its members a *fall-back position* in the form of organised strength and mutual solidarity in the event of crisis. Finally, and of critical importance, SEWA Union and the SEWA Cooperative Federation offer members avenues for *alternative employment and livelihoods*.

The three studies that looked at economic or financial risk tried to assess whether membership in SEWA or participation in SEWA services help to reduce exposure to risk or to increase ability to cope with risk. The Economic Stress study found that saving in SEWA Bank was associated with a decrease on average of three economic stress events (i.e. that involved non-routine expenditures) per month (Noponen and Kantor 1996). It also found that, for every year of membership in SEWA, the number of stress events decreased - but only up to a certain point. After a certain point, the number of stress events began to increase with additional years of membership, presumably (the authors argue) due to the increased age of the respondent (Ibid.). The SEWA Bank study found that borrowing from SEWA Bank enhances the ability to cope with financial crises. The People's Security survey found that SEWA's insurance scheme helped reduce the health insecurities of its members (compared to non-members) and that the SEWA Bank helped reduce the capital insecurity of its members (compared to non-members) (Unni and Rani 2002, Dasgupta 2002).



In sum, these findings suggest that membership in SEWA and participation in SEWA's insurance and financial services help SEWA members cope with some of the common risks they face. But these positive findings should not obscure two basic facts: namely, that the poor face "chronic insecurity" (Vaux and Lund 2002); and that current family earnings among SEWA member households, and other working poor households are usually "not sufficient to meet non-routine household expenses" (Noponen and Kantor 1996). While SEWA members and other working poor are remarkably resilient, they should not be left to provide on their own for themselves and each other. Also, the fact that SEWA has been able to help its members cope with crises should not be seen as a substitute for state and private sector responsibility (Vaux and Lund 2002). Rather, the real lesson that policy makers and other stakeholders should take away from the SEWA experience is the possibility of the joint action of civil society, the state, and the private sector - with the active participation of the poor - to respond to the crises faced by the poor.

### **Unpredictable Crises -**

In addition to the chronic insecurities detailed above, the members of SEWA and other working poor are affected by other more widespread and unpredictable crises. Over the past three decades, since SEWA's founding in 1972, a series of crises have affected Ahmedabad City and Gujarat state, including natural disasters of various kinds plus major changes in the economic and political environment: see Box 19 for a thumb-nail sketch of major crises by decade.



## **BOX 19**

### **MAJOR CRISES:**

### **AHMEDABAD CITY AND GUJARAT STATE**

#### **1970s:**

Outbreaks of Civil Violence: 1971, 1972, and 1973

Ahmedabad Economy: decline of textile industry + rise in bootlegging

#### **1980s:**

Shock to Ahmedabad Textile Industry: 32 textile mills closed

1984-85: 'flash point' - 14 mills closed + 40,000 mill workers lost jobs

Waves of Violence: caste + communal, increased frequency and duration

1982 + 1984 + 1985 (2 months) + 1987 (3 months) + 1986 (3 months)

New Politics: first Hindu nationalist 'mass mobilisation' in Gujarat (1983) +

Bharatiya Janata Party (BJP) control of municipal elections (1987)

Widespread Prolonged Drought: 1984-87

#### **1990s:**

'Old' Ahmedabad Economy: only 35 textile mills still functioning (mid-1990s) + additional 50,000 or more workers lost jobs

'New' Ahmedabad Economy: rise of large industrial estates + small-scale industries + finance/banking + criminal activities

New Politics: rise of BJP + rearrangement of caste politics

Waves of Violence : 1990 (4 months) + 1991 (3 months) + 1992 (2 months)

Economic Recession: late-1990s

Malaria epidemic : 1997

Cyclones : 1998 and 1999

#### **2000s:**

Floods: July 2000-worst city floods in 60 years

Earthquake: January 2001

Communal Tragedy: 2002

While many of these crises affected a wide cross-section of population in Ahmedabad City or rural Gujarat, they have had particular and often dire consequences on the lives - and livelihoods - of SEWA's members and other working poor. In Ahmedabad city, the closure of the textile industry has had a dramatic impact on the local economy. It took nearly three decades for the city economy to recover through a shift to large-scale manufacturing on the periphery of the city as well as finance and banking in the modern part of the city. Meanwhile, well over 100,000 textile mill workers lost their jobs: of which, one-quarter 'retired' or left Ahmedabad City; and three-quarters found work of some kind (Breman 2004). Of those who found alternative work, only 30 per cent found jobs in other factories or power-loom units. The rest - around 75,000 - workers ended up in the informal economy, competing for opportunities in home-based manufacturing, service-repair jobs, in street trade, and in transport (Ibid.). The net result is that in contemporary Ahmedabad City, once widely-known for its textile industry including an organised and protected workforce, well over 75 per cent of the workforce is engaged in the informal economy (Rani and Unni 2000).





The closing of the textile mills affected not only the local economy but also the local polity. To begin with, the decline of the textile industry was accompanied by the break-down of two civic organisations that had played important roles in promoting inter-communal engagement, the Textile Labour Association and the Ahmedabad Mill Owners Association (Varshney 2003). Secondly, the retrenched workers, who had once worked alongside each other in the textile mills, found themselves competing for the few alternative economic opportunities in the over-crowded informal economy (Bremman 2004). Thirdly, the retrenched mill workers became alienated not only from regular secure work but also from public services and institutions and mainstream society in general (Ibid.).

Whether or not increased competition in the informal economy has contributed to increased violence in the city, it is clear that the successive waves of communal violence in the city, culminating in the tragic Hindu-Muslim violence in early 2002, have contributed to increased risk and uncertainty in the informal economy. Each wave of civic unrest or violence leads to the suspension or closing down of many occupations, at least for the duration of the unrest or violence: for those who do not earn a salaried income, these temporary closures have severe consequences for daily livelihoods and for longer-term economic prospects. Also, in many of the recent waves of violence, countless businesses - especially those run by Muslims - have been looted or burned.

In addition to these man-made disasters, several natural disasters in Ahmedabad City have also undermined the livelihoods of SEWA's members and other working poor. Prolonged and widespread droughts in Gujarat in the late 1980s and 1990s gave rise, in the short-term, to a hike in prices for certain goods as well as a slump, in the medium-term, in the state economy. The earthquake in 2000 represented a major shock to the economy, associated with a boom in construction in rural Gujarat (to repair and replace affected houses) and a bust in the construction industry in Ahmedabad City (as the industry adjusted to its damaged public image and new government regulations). Also, the floods in 2000 in Ahmedabad City resulted in the destruction of many slum households and the loss of livelihoods for many categories of the working poor: for example, the paper pickers of Ahmedabad City could not collect and recycle the waste that had become water-logged; the cart pullers and pedal rickshaw pullers could not ply the streets for several days; and the flood waters destroyed the stored goods or raw materials of many households and businesses.

The fact that SEWA members have to face multiple sources of risk not only undermines their lives and work (and that of their families) but also the efforts of SEWA. While SEWA's core strategies are designed to help address many of the predictable risks of its members, the series of crises in Gujarat over the past several decades - cyclone, earthquake, epidemics, and civil unrest - have forced SEWA to develop a parallel set of strategies and capacities to deal with these unpredictable crises.

## PART V

# towards economic freedom



## towards economic freedom

"Our first struggle was the struggle for political freedom. We won that. The second struggle is the struggle for economic freedom."

"Economic self-reliance is as important as political independence. Women want access to and ownership of resources; they want to be able to express and represent themselves, but more than anything they want to work. 'If we work, we survive,' they say."

**Ela Bhatt, Founder, SEWA.**

As its overarching goal, SEWA is committed to the pursuit of what Mahatma Gandhi called India's 'Second Freedom': that is, economic freedom or freedom from poverty and hunger. In SEWA's interpretation of this Gandhian goal, the two components of economic freedom are full employment and self-reliance. SEWA defines full employment as employment that assures security of work, income, food, and social security (defined, by SEWA, to include health care, child care, shelter, and insurance). SEWA also defines self-reliance in a holistic sense to refer to economic or financial self-sufficiency as well as to control and autonomy as a human being. Moreover, SEWA believes that collective self-reliance is as, or more, important as individual self-reliance.

Through its efforts over the past three decades, SEWA has shown what Second Freedom should consist of. A full set of development services - social and economic - needs to reach the poor. Policies, regulations, and institutions need to be made more equitable and inclusive. The poor need visibility and voice. SEWA has also shown how Second Freedom can be achieved - by organising the working poor, especially women, to lead the way, and by focusing on how to improve and secure their economic livelihoods.

Over the past three decades, in a remarkably effective but modest way, SEWA has played a pioneering role finding solutions to many of the problems that are at the heart of the development challenge today: how to organise isolated informal workers; how to provide financial services - including insurance - to working poor women; how to empower women; how to reduce poverty as well as class and gender inequality; how to build sustainable membership-based institutions of the working poor; how to accommodate informal workers in the international labour movement as well as in labour law, labour statistics, and labour market theory. In brief, SEWA has shown how to give visibility and voice to working poor women and, in so doing, to address some of the world's most intractable problems. As part of its pioneering role, SEWA has been a founding member of several international social movements: the women's movement, the micro-finance movement, and the growing movement of informal workers. In very real ways, SEWA's impact has been - and is being - felt around the world.



# end notes

<sup>1</sup> The informal economy is comprised of the self-employed who run small unregistered businesses or small-scale production activities as well as wage workers who do not have secure contracts, worker benefits, or labour protection.

<sup>2</sup> The official government terms for these communities are Other Backward Castes and Scheduled Castes and Tribes.

<sup>3</sup> SEWA provides low-cost treatment services through local SEWA-trained barefoot doctors. SEWA also runs mobile health camps to detect eye problems, malaria and pneumonia, tuberculosis, HIV-AIDS, and sexually-transmitted diseases.

<sup>4</sup> These concentric circles are not water-tight categories: leaders are active, often long-term, members; and representatives are typically elected from the pool of leaders.

<sup>5</sup> As of now, there is no single data base for SEWA Members. While the Union tracks the membership as a whole, the different parts of SEWA maintain separate lists for the services they provide. However, the SEWA Union is currently issuing identity cards with a designated membership number - to each of its members. Using these membership numbers, SEWA plans to create a single data base with merged lists so that they can analyze and understand what share of its members, from different geographical areas or different occupational groups, participate in the various activities and services of SEWA.

<sup>6</sup> This statement is based on the assumption that a) most spearhead team members and para-professionals are selected from the pool of local leaders (called aagewaan); and b) all representatives are elected from the pool of local leaders.

<sup>7</sup> In November 2003, senior organisers of SEWA held a two-day retreat to discuss and prepare an annotated list of - all the wider impacts that they could recall, starting with a base line list of policy impacts prepared at a similar retreat in 1988.

<sup>8</sup> Ranson and John defined as 'catastrophic' medical expenses that represented 10 per cent or more of annual household income (Ranson and John 2002). Noponen and Kantor found that the average monthly expenditures on illness was 857 rupees (accounting for nearly half of monthly expenditures) and that 87 per cent of households (of a total sample of 308 households) were affected by illness during 1994 (Noponen and Kantor 1996). The SEWA Bank study found that in a sub-sample of 12 borrower households that average expenses on acute illnesses, injuries, and surgery came to 13, 18, and 66 per cent, respectively, of average annual household income (Chen and Snodgrass 2001).

<sup>9</sup> More than 60,000 of SEWA's members in three districts of Gujarat - Kutch, Patan and Surendranaga - were affected by the earthquake: among whom, 17,000 suffered the complete destruction of their homes and another 12,000 suffered severe damage to their homes.

<sup>10</sup> See companion booklets on SEWA Membership and on SEWA's Philosophy, Structure, and Strategies for more details.

<sup>11</sup> The Vagharis are a working-class caste commonly involved in street vending (in urban Gujarat) and vegetable or fruit cultivation (in rural Gujarat).

# references & appendices



## **LIST OF CITED REFERENCES**

In addition to the impact studies listed in Appendix I, the references cited in this booklet include:

Breman, Jan. 2004. *The Making and Unmaking of an Industrial Working Class: Sliding Down the Labour Hierarchy in Ahmedabad, India*. New Delhi: Oxford University Press.

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Dayal, Maya. 2001. (ed.) *Towards Securer Lives: SEWA's Social Security Programmes*. Ahmedabad: Mahila SEWA Anasooya Trust and New Delhi: Ravi Dayal Publisher.

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Vaux. Tony. 2002. *Disaster and Vulnerability: SEWA's Response to the Earthquake in Gujarat*. Experience Learning Series # 18. Ahmedabad: Disaster Mitigation Institute.

Vaux, Tony and Frances Lund. 2003. "Working Women and Security: Self-Employed Women's Association's Response to Crisis". *Journal of Human Development*, 4, (2): 265-287.



## **APPENDIX I:**

### **RESEARCH DESIGN OF IMPACT STUDIES**

There are a large number of documents that tell us something about the impact of SEWA. These draw variously on the *participant observation* of SEWA staff, SEWA members, and outside observers; on *performance data* from the various programs and units of SEWA; on *evaluations* of specific programs of SEWA; on *proceedings or feed-back* from various meetings of SEWA members; on *case study documentation* of various SEWA programmes; on *socio-economic studies* of different categories of SEWA members; and on *quotations* from and *case studies* of individual members. Most of these sources provide important perspectives and insights into the kinds of change or impact that might be expected. Considered together, they provide a telling composite picture of likely impact. Most telling of all, and an important archival resource for SEWA, are the countless case studies of SEWA members. However, the evidence so collected - even if considered as a whole - does not constitute an actual assessment of impact.

Part I of this booklet summarises the findings of 21 field surveys designed to measure the impact of SEWA on its members. This Appendix specifies the purpose, focus, sample (including sampling procedures), and methods of each of the surveys. In brief, ten are *quasi-experimental* in that they surveyed a random sample of SEWA members and a comparable control group or, in one case, a saturation sample of participants in a project site and of non-participants in a comparable control site; another six surveyed a random or saturated sample of SEWA members without also surveying a control group; the remaining five surveyed a purposive (or specially selected) sample. None of the studies were truly *experimental* in regard to controlling for selection bias in the client sample. Thus, even if a co-relationship can be established between participating in SEWA and an expected impact, the causal linkages cannot be verified. Moreover, only three of the quasi-experimental surveys controlled for moderating variables other than participation in SEWA. The relative status of SEWA members - 'before and now' or compared to other comparable women - could be due to any number of factors, including the fact that SEWA members are more (or less) assertive and enterprising than other comparable women (this is what is referred to as 'selection bias').

Most of the impact studies (17 out of 21) sought to assess the impact of specific support services provided by SEWA, including: financial services (3), health services (2), health insurance (2), child care (3), literacy classes (1), water services/watershed development (3), urban infrastructure services (2), and resettlement-rehabilitation (1). The other four attempted to assess the impact of SEWA more generally: by asking SEWA members whether (and how) their lives and work have changed since joining SEWA or by comparing their status to that of non-SEWA women.

#### **SEWA Studies of SEWA in General**

Urban Members (Jhabvala and Bali 1993)

#### **SEWA Studies of Specific SEWA Services**

Child Care (Chatterjee and Macwan 1992)  
Literacy Courses (SEWA Academy 1995)  
ICDS-SEWA Child Care (Jhabvala et al 1996)  
Salt Makers Child Care (Parikh 1996)

#### **Joint Studies of Specific SEWA Services**

Sukhi Reservoir Resettlement Scheme (FPI and SEWA Academy 1995)  
Domestic Water Supply (James et al 2002)  
Slum Infrastructure (SEWA Academy et al 2002)



### **Outside Studies of SEWA in General:**

Empowerment (Schuler et al 1995)  
Stress Events (Noponen and Kantor 1996)  
People's Security (Unni and Rani 2002, Dasgupta 2002)

### **Outside Studies of Specific SEWA Services:**

SEWA Bank (Sebstad 1982)  
Water Management (Agarwala 1997)  
SEWA Bank (Chen and Snodgrass 2001)  
Rural Savings and Credit (Murthy 2000)  
Health Insurance (Ranson 2002)  
Hysterectomy Care (Ranson and John 2002)  
Slum Infrastructure Project (ECO and HEAL 2003)  
Benchmark for Maternity Services: Ahmedabad City (Uttekar et al 2003 a)  
Benchmark for Maternity Services: Rural Gujarat (Uttekar et al 2003 b)  
Watershed Development Program (Verhagen et al 2003)

## **SEWA STUDIES**

### **Jhabvala, Renana and Namrata Bali. 1993. "My Life, My Work: A Sociological Study of SEWA's Urban Members". Ahmedabad SEWA Academy.**

focus : status of SEWA's urban members, including impact of SEWA  
random sample: 1000 urban members (chosen randomly from 1990 list of 25,000 members)  
comparison : before and after (women's recall); no control group  
methods : survey of 1000 + in-depth interviews with 10 members + survey of 40 leaders (1991)

### **Chatterjee, Mirai and Jyoti Macwan. 1992. "Taking Care of Our Children: The Experiences of SEWA Union". Ahmedabad SEWA Academy.**

focus: impact of SEWA's day care programme on children and mothers  
sample: 55 children and mothers involved in child care programme and 54 controls  
comparison: with and without  
methods: questionnaire survey (1991)

### **SEWA Academy. 1996. "Evaluation Study of Literacy Classes Run by SEWA Academy". Ahmedabad: SEWA Academy.**

focus: evaluation of SEWA's literacy classes  
sample: 193 SEWA members from 7 areas of Ahmedabad city who completed 6-months literacy course  
comparison: before and after (no control group)  
methods: survey (1995)

### **Jhabvala, Renana, Mirai Chatterjee, and Meeta Parikh. 1996. "Implementation Of ICDS through the Sangini Child Care Workers Co-operative: An Alternative Model". Ahmedabad: SEWA Academy (1996)**

focus: evaluation of child care program, including impact  
random sample: 200 participants + 200 control  
comparison: with and without (control group)  
methods: survey + group discussions + interviews + analysis of data/records of programme (1996)

### **Parikh, Meeta. 1996. "Children Among the Mirage: A Study of the Balwadis under the Overall Development Scheme for Salt Workers of Surendranagar District". Ahmedabad: SEWA Academy.**

focus: evaluation of child care program, including impact  
sample: 50 women from 5 villages who work as salt workers leaving their children in day-care centres  
comparison: before and after (no control group)  
method: survey (1996)





## JOINT STUDIES

**Foundation for Public Interest and SEWA Academy. 1996. "A Participatory Evaluation of the Sukhi Resettlement Project in Gujarat, India". Ahmedabad: Foundation for Public Interest and SEWA Academy.**

focus : impact of resettlement process  
sample : 18 women in 6 resettled villages of Sankheda Block, Vadodra.  
comparison : settlement villages and control villages  
methods : base-line survey (1991) + impact survey (1995) + participatory evaluation methods (18 women)

**James, A. J. et al. 2002. "Transforming Water Into Money: An Assessment of Gender Specific Impacts from Improved Water Supply in Banaskantha District, Gujarat, India". Ahmedabad, India: SEWA, Foundation for Public Interest, and Delft, Netherlands IRC International Water and Sanitation Centre, and Partners.**

focus : impact of improved water supply on women's income-generating schemes, gender relations within households and communities, and productive uses of women's time  
sample : women from 5 project villages + 5 control villages  
comparison : with/without  
methods : quantitative data collected from 1991 census and records of producer groups; participatory appraisal methods (1999-2000)

**SEWA Academy et al. 2002. "Parivartan and Its Impact: A Partnership Programme of Infrastructure Development in Slums of Ahmedabad City". Ahmedabad: SEWA Academy.**

focus : impact of slum infrastructure development project  
saturation sample : all households in 2 project slums + 1 control slum  
comparison : before/after (1 project slum); with/without (1 project slum and control slum)  
method : questionnaire survey of 297 families

## OUTSIDE STUDIES

**Sebstad, Jennefer. 1982. *Struggle and Development Among Self-Employed Women: A Report on the Self-Employed Women's Association, Ahmedabad, India*. Washington, D.C.: USAID.**

focus : documentation of SEWA's history, membership, and programs  
random sample : 25 SEWA Bank borrowers  
comparison : before/after (through recall)  
method : survey + 6-month participant observation + interviews with leaders and organisers (1980-81)

**Noponen, Helzi and Paula Kantor. 1996. "Crises, Setbacks and Chronic Problems: The Determinants of Economic Stress Events Among Poor Households in India". Chapel Hill: University of North Carolina.**

focus : determinants of stress events  
random sample : 101 (from 35,000 SEWA Bank members); 150 (from 12 out of 61 cooperatives); 57 (from 8 trade groups) = total of 308 (urban + rural)  
comparison : by variables hypothesized as reducing stress levels (education level, income level, years of membership in SEWA, participation in different SEWA programs)  
methods : quarterly retrospective "event history" interviews for previous month over one year + multiple regression analysis (1994)



**Schuler, Sidney, Syed Hashemi, and Harshida Pandit. 1995. "Beyond Credit: SEWA's Approach to Women's Empowerment and Influence on Women's Reproductive Lives in Urban India". Washington, D.C.: John Snow International.**

focus : impact on various domains of women's empowerment and reproductive lives  
random sample : 32 SEWA members + 18 controls (linked to 1990 Naponen and Kantor study)  
comparison : with/without (control group)  
methods : interviews with sample + interviews with SEWA staff (1995)

**Chen, Martha Alter and Don Snodgrass. 2001. *Managing Resources, Activities, and Risks in Urban India: An Impact Assessment of the SEWA Bank*. AIMS Project. Washington, D.C.: USAID.**

focus : assessing the impact of SEWA Bank on urban members  
random sample : 276 borrowers + 260 savers + 262 control = total of 798 women in round 2 of survey (from an initial random sample of 300 from each group in round 1)  
comparison : before/after + with/without + number of loans  
methods : panel survey + longitudinal case studies of 12 randomly-selected borrower households (1997-1999)

**Murthy, Sharmila. 2000. "Assessing the Impact of SEWA's Rural Microfinance Program". Ahmedabad: SEWA Academy.**

focus : assessing the impact of rural savings and credit program  
random sample : 470 SEWA members drawn from 33 savings groups in each of 2 districts (Banaskantha and Kheda): 3 participating SEWA members per group + 3 non-participating SEWA members per village + 1 savings group leader per group  
comparison : before/now + with/without  
methods : panel survey + longitudinal case studies of 12 randomly-selected borrower households

**Agarwala, Rina. 1997. "Managing Water For The People By The People: A Participatory Assessment on SEWA 's Experiences with Rural Water Resources Management in Gujarat". Ahmedabad: SEWA.**

focus : assessment of three components of water management program (water campaign, drinking water pond, check dam)  
random sample : from three SEWA initiated water projects:  
comparison : before/after (through recall)  
methods : participatory assessments methods and informal discussions, (no surveys)

**Unni, Jeemol and Uma Rani. 2002. "Insecurities of Informal Workers in Gujarat, India". SES Papers. Geneva: International Labour Office. Data further analyzed in Dasgupta, Sukti. 2002. "Organising for Socio-Economic Security in India". SES Paper. Geneva: International Labour Office.**

focus : different types of insecurities of urban and rural informal workers  
random sample : 119 SEWA members + 1236 control (1030 women + 206 men) (urban + rural) = 1236 total (611 from Ahmedabad, 625 from 5 rural districts)  
comparison : with/without + by employment status (wage, salaried, self-employed, homeworkers)  
method : survey + case studies of SEWA members (chosen randomly from 11 districts)



**Ranson, Michael Kent. 2002. "Reduction of Catastrophic Health Care Expenditures by a Community-Based Health Insurance Scheme in Gujarat, India: Current Experiences and Challenges" in *Bulletin of the World Health Organisation*. 80(8):613-21.**

focus : insurance coverage by income groups, frequency of claims, protection of claimants from costs of hospitalisation, time between discharge and reimbursement  
saturation sample : all medical insurance claims between July 1994 and June 2000  
comparison : with/without - claimants, reimbursed claimants, and other SEWA insurance members  
method : statistical analyses of insurance records (1994-2000)

**Ranson, Michael Kent and KR John. 2002. "Ensuring the Quality of Hysterectomy Care in Rural Gujarat: What Can a Community-Based Health Insurance Scheme Do?" in *Health Policy and Planning*. 2001; 16(4): 395-403. (reprinted in *Reproductive Health Matters*. November 2002).**

focus : quality of hysterectomy care of insured SEWA members  
saturation sample : all SEWA members (63) in one district (Kheda) who had submitted claims between July 1994 and August 2000 + 12 providers  
comparison : within sample (no 'before/after' or 'with/without' comparison)  
method : single focus group discussion with women + interview of providers with site visit (operating theatre and ward) + review of medical records (2000)

**Uttekar, Bella Patel et al. 2003a. "Baseline Survey of Quality of Care Intervention by SEWA in Ahmedabad". Vadodara, India: Centre for Operations Research and Training.**

focus : to establish benchmarks on utilisation of maternity services at the beginning of a project undertaken by SEWA to improve quality of care  
random sample: 175 SEWA members (15-44 age group with 1 child under 2) + 195 non-members from neighboring households  
comparison : with and without SEWA  
method : survey questionnaire (2003)

**Uttekar, Bella Patel et al. 2003b. "Baseline Survey of Quality of Care Intervention by SEWA in Rural Ahmedabad". Vadodara, India: Centre for Operations Research and Training.**

focus : to establish benchmarks on utilisation of maternity services at the beginning of a project undertaken by SEWA to improve quality of care  
random sample: 22 SEWA members (15-44 age group with 1 child under 2) + 45 non-members from neighboring households  
comparison : with and without SEWA  
method : survey questionnaire (2003)

**ECO and HEAL. 2003. "Impact Evaluation Study of Sahbhagi Project". Delhi: HUDCO.**

focus : impact of multi-partner slum infrastructure development project  
random sample: 20% of households in each of 5 project slums + 3 non-project slums  
comparison : with/without and before/after (two years before and time of study based)  
method : questionnaire surveys, including recall questions for "before" comparison; focus group discussions with community-level organisations; interviews with managerial and field-level staff of partner organisations

**Verhagen, Joep et al 2002. "Against All Odds: A Review of the Watershed Development Programme by SEWA and BDMSA in 8 Villages in Banaskantha District". Delhi: HabiCom International and Ahmedabad: Disaster Mitigation Institute.**

focus : impact of SEWA/BDMSA watershed development programme  
sample : cross-section of informants in 2 villages  
comparison : before and now (over 3-year period)  
methods : survey + participatory evaluation methods + interviews with keystakeholders and PRA techniques (1998)



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## APPENDIX II

### SEWA's IMPACT ON THE WIDER ENVIRONMENT

#### I. IMPACT ON POLICIES

1. INFORMAL WORKERS AS A WHOLE		
International	2002	Resolution passed by the International Labour Conference June 2002 on Decent Work and the Informal Economy (SEWA member of India's labour delegation and represented India on the drafting committee of the Workers' Group).
	2000	Resolution on the informal economy passed by the International Confederation of Free Trade Unions (ICFTU) Congress in Durban, South Africa.
	1983	Resolution on a Self-Employed Workers Day passed by International Confederation of Free Trade Unions (ICFTU).
National	2004	Government of India set up National Commission on Enterprises in the Unorganised / Informal Sector and invited SEWA to be on the Advisory Committee.
	2003	SEWA's founder, Ela Bhatt, awarded the Business Woman of the Year by the Economic Times of India. First time this prestigious award given to a founder of a trade union and women's organisation.
	2003	SEWA Trade Facilitation Center (STFC) registered as a company under section 25(1)(a) of the Companies Act. STFC first company to be formed by more than 15,000 women who are the owners and suppliers.
	2003	Government of India invited SEWA to be a member of the 2nd National Commission on Labour to draft the first ever Umbrella Legislation for unorganised sector workers. Bill prepared by the Commission and further advocated by SEWA.
	1992	SEWA launched first ever integrated insurance scheme for informal workers which led to the recognition and promotion of micro-insurance for the poor in India.
	1987	Ela Bhatt appointed as the Chairperson of the National Commission on Self-Employed Women and Women in the Informal Sector. Produced Shramshakti report with policy recommendations. Women's credit fund and childcare crèche fund introduced by Central Government.
	1974	Shri Mahila SEWA Sahakari Bank Ltd. registered as a women workers' cooperative bank with the Reserve Bank of India and under the Cooperative Act, first time bank created for and by women workers in the informal sector.
	1972	SEWA registered as a trade union in Gujarat under the Trade Union Act of India, first time workers in the "informal sector" formally recognised by the government as workers.
National and State	2002	SEWA entered into agreement with Government of India (GOI), Government of Gujarat (GOG) and International Fund for Agricultural Development (IFAD) to provide assistance for rehabilitation after earthquake in partnership with World Food Programme (WFP). SEWA participated in planning the programme's policy and design with GOI, GOG, and IFAD.
State	2003, 1995, 1996	SEWA partnered with Government of Gujarat for the implementation of the Reproductive and Child Health (RCH). Participated in creating the RCH policy in '95-'96 and RCH 2 policy in '03.
	1992	Government resolved to strengthen implementation of the Development of Women and Children in Rural Areas (DWCRA) Programme with the help of voluntary organisations, after successful experience with SEWA organised DWCRA Groups.



<b>I. IMPACT ON POLICIES</b>	<b>2. SPECIFIC TRADE GROUPS</b>		
	<b>2a. HOME-BASED WORKERS</b>		
	<b>2ai. AS A WHOLE</b>		
	International	1996	International Labour Organisation passed Convention 177 addressing the needs of home-based workers. (SEWA collaborated with many unions and the international alliance of organisations of home-based workers, HomeNet, in the campaign process).
		1988	International Confederation of Free Trade Unions (ICFTU) passed a resolution on home-based workers passed, including demand for ILO Convention. Resolution advocated for by SEWA.
	National	1989	Government included schemes for home-based workers included in its 8th five-year plan. Schemes advocated for by SEWA.
	<b>2aii. BIDI ROLLERS</b>		
	National	2002	SEWA represented on the National Bidi Welfare Advisory Board.
	State	2003	SEWA helped change various schemes of the Bidi-Welfare Fund, including an increase in the budgetary allocation for scholarships and a provision for covering hospitalisation costs.
		1985 - Current	SEWA represented on the Regional Bidi Workers Welfare Advisory Board.
	State & National	1983 - current	SEWA's Provident Fund Case was in the Gujarat High Court and the National Provident Fund Tribunal: Employer-Employee relationship legally established for bidi-workers and coverage by Employees' Provident Fund established.
	<b>2aiii. INCENSE STICK ROLLERS</b>		
	State	2003	Government of Gujarat (GOG) circulated draft notification setting a minimum piece-rate for incense sticks. Minimum wage agreement signed by a tripartite committee comprised of SEWA, employers, and the government.
	<b>2aiv. GARMENT WORKERS AND CHINDI WORKERS</b>		
	State	1987-1988	Government of Gujarat (GOG) fixed minimum wages for garment workers; GOG included them for the first time in minimum wages schedule. First time piece-rate minimum fixed for workers.
		1981	Sales-tax on chindi (waste cloth from textile mills used for making garments and quilts) eliminated in order to increase wages for workers.
		1977	Labour Commissioner's Office recognised chindi-workers as workers.
	<b>2b. HEAD LOADERS</b>		
	State	1980	GOG established Cloth Board for regulating the employment conditions of lead loaders and hand cart pullers. SEWA represented in the Board and instrumental in setting up and running the Board.
	<b>2c. STREET VENDORS</b>		
	International	1995	International Declaration demanding policy and space for vendors, Bellagio, Italy.
	National	2004	National Policy on Street Vendors under which vendors will get legal status, social security, credit, and legitimate hawking zones.
		1984	Manekchowk Market Case (Supreme Court of India) Effectively applied the "right to trade" to gain legal space for vendors.
	<b>2d. PAPER PICKERS</b>		
	Local	2000	Paper pickers allocated responsibility by local government for collecting waste paper from major crossroads of the city.
		1987	Government passed Government Regulation (GR) for giving waste paper free to paper pickers from government offices.
	<b>2e. CONSTRUCTION WORKERS</b>		
	National	2003	National -level school for skills training to be opened. Member of the Executive Committee of the Construction Industry Development Council.
	State	2004	Construction Workers Act made applicable to Gujarat for the first time after its passing in 1996.





I. IMPACT ON POLICIES	<b>2f. SALT FARMERS</b>		
	State	2001	Gujarat State Government distributed salt kits, along with the Rural Technical Institute.
		2000-2001	Government of Gujarat allocated special funds for research and development on salt production for small salt farmers.
		1992	Government of Gujarat set up welfare schemes in entire state for salt workers similar to SEWA's welfare scheme for salt workers.
	<b>2g. TOBACCO WORKERS</b>		
	State	1990 -1994	Tripartite committee set up to investigate the conditions of work and payment of wages in the tobacco factories. SEWA received special permission by the Government of Gujarat to work along with the labour department to conduct inspections of tobacco factories.
	<b>2h. KITE MAKERS</b>		
	State	2004	Minimum wage schedule prepared using a tri-partite approach. Schedule presented to the employers and the government.
	<b>3. SPECIFIC SERVICES/ISSUES</b>		
	<b>3a. FINANCIAL SERVICES</b>		
	National	2000-2001	Interest rate ceilings on micro-finance institutions (MFIs) relaxed. (SEWA's advocacy together with SADHAN-a national level apex organisation of MFIs).
		1999-2000	Reserve Bank of India gave directions to all banks in India that a loan to an MFI should be considered as a priority sector and microfinance should be seen as a mainstream and profitable business.
		1999	Term "microfinance" used for the first time in the national budget; and 100 crore rupees are earmarked for microfinance.
		1989 - 1991	Formation of the Rural Savings Credit Association.
	<b>3b. COOPERATIVES</b>		
	National	1996	Gujarat State Women's SEWA Cooperative Federation Limited received an export license from the Export Promotion Council for Handicrafts (EPCH) allowing the Federation to link producers directly to global markets.
	State	1992	Gujarat High Court ruled that the Shree Saundarya Cleaners Women's SEWA Cooperative Ltd. was a worker-owned cooperative of self-employed workers.
		1990	GOG updated 1979 Government Resolution (GR) giving low-income women, particularly SEWA members, first preference for collecting waste paper from the offices.
		1990 - current	Landless women workers allocated government wasteland and panchayat land in Ahmedabad and Mehsana districts.
		1979	Government resolved that waste paper from government offices should be given to SEWA paper pickers free of charge.
		1984	Uttam Dairy created policy to buy milk from SEWA Milk Cooperatives.
	Local	2004	200 SEWA Cooperative fish vendors were given identity cards by the Fisheries Commissioner for the first time in Ahmedabad, allowing them to officially sit and sell their goods in the market.
	<b>3c. INSURANCE</b>		
	International	2001	CGAP, GTZ (the German Technical Corporation for Development), International Labour Organisation (ILO), and the Asian Development Bank (ADB) supported SEWA's insurance work as a viable model and promoted the model in policy circles.
	National	2003	Life Insurance Corporation (LIC) of India granted insurance-claim processing permission granted to SEWA.
		2001	The nationalized general insurance companies granted insurance-claim processing permission to SEWA.
		1999	Government included clause in the new Insurance Act of 1999 which stipulated that all newly registered insurance companies must do a minimum percentage of their business in the rural and social sectors.
	State	1992	SEWA undertook joint insurance schemes with government insurers including the United India Insurance Company and the Life Insurance Corporation.



<b>I. IMPACT ON POLICIES</b>		1981	SEWA launched group insurance scheme for SEWA members in partnership with the Life Insurance Corporation (LIC). Based on SEWA's pilot scheme, the Government of Gujarat developed a special life insurance scheme for agricultural labourers.
	<b>3d. HEALTH</b>		
	International	2000	World Health Organisation (WHO) issued an invitation to SEWA to implement a tuberculosis control programme.
		2000	World Health Organisation (WHO) invited midwives as health experts in an international best practices meeting in Mexico City.
	National	2002	SEWA participated in a committee on developing policy for infectious diseases with Ministry of Health and Family for its Policy on Communicable Diseases.
		1983	National Institute of Occupational Health (NIOH) set up a special unit to research women workers' occupational health.
	State	2003	SEWA partnered with Government of Gujarat for the implementation of the Reproductive and Child Health (RCH) programme in 3 districts.
		2003	Government of Gujarat accredited SEWA's midwife school.
		2003	SEWA participated in creating the Reproductive and Child Health (RCH)-2 policy.
		1995 - 1996	Government created Reproductive and Child Health (RCH) policy. SEWA served as a consultant in the RCH policy formulation process.
		1995	Official government policy stipulated that midwives are self-employed workers and that they should receive identity cards, training, kits, and increased rates.
		1989	Legislation restricting pre-natal sex determination approved by the Gujarat State Assembly. (SEWA joined other women's groups in lobbying to restrict pre-natal sex determination tests.)
		1988	Government began the process of reorienting existing medical training institutions to cater to the health of women workers.
		1986	Maternity Protection Scheme for agricultural labourers in Gujarat introduced by state government, lobbied for by SEWA.
		1990	Municipal Corporation of Ahmedabad City and Government of Gujarat recognised SEWA health centres as distribution centres for malaria pills, contraceptives, vitamin A and other products.
	<b>3e. CHILD-CARE</b>		
	National	2003	Integrated Child Development Scheme (ICDS) budget increased, especially for the salary of childcare workers. SEWA lobbied for this increase along with others.
		2002	Central Social Welfare Board (CSWB) permitted Sangini Women Childcare SEWA Cooperative Ltd to raise outside funds in addition to government funding.
		1988	National Crèche Fund developed from the Recommendations in the Shramshakti report of the National Commission on Self-Employed and Informal Women Workers.
	State and National	1992	Central Social Welfare Board (CSWB) of Government of India (GOI) asked Sangini Women Childcare SEWA Cooperative Ltd to run childcare crèche programme.
	State	1998	State government of Gujarat gave approval to SEWA to run childcare centers in primary schools.
		1989	SEWA's Sangini cooperative asked to implement 25 Integrated Child Development Scheme (ICDS) centers.
		1989	Government Resolution issued, enabling teachers with less education but more experience, to apply as Integrated Child Development Scheme workers.
	<b>3f. HOUSING</b>		
	State	2003	Gujarat State Slum Policy submitted to the State Cabinet for approval. (SEWA, Mahila Housing SEWATrust - MHT, Ahmedabad Municipal Corporation, and two CBOs were active in developing policy.)
		2003	Sardar Awaas Government housing program partnered with SEWA. Ownership of new houses established in the woman's name.





I. IMPACT ON POLICIES		2001	Government sanctioned SEWA for building of Earthquake demolished houses. Five thousand houses built by MHT.
		1997 Current	SEWA filed the AUDA / Suryanagar House Demolition Case in Gujarat High Court - Established precedence a) on fundamental right to housing and b) against demolitions without due process.
		1988	Government's Rural Housing programme changed design specifications of roof tiles to better match the products of self-employed women workers.
		1987	Housing scheme for bidi-workers created with the Ahmedabad Urban Development Authority, the Housing and Urban Development Corporation, and the Bidi Workers' Welfare Fund.
		1985	Appropriate design for smokeless chulhas, taking into consideration the preferences of women, chosen at the state level.
		1975	Gujarat Housing Board supported housing in the name of women workers.
	<b>3g. INFRASTRUCTURE SERVICES</b>		
	State Local	1995 - current	Innovative Parivartan Programme for slum up-gradation by Municipal Corporation, Industry, and Community promoted by SEWA for a package of services including water, sanitation, roads, and electricity for slum areas.
	<b>3h. WATER</b>		
	National	2001	Central Government's Sector Reform Program included provisions for management of water resources at the village level.
	State	2003	The Gujarat Water Board accepted women barefoot managers as water technicians and mechanics and gave water training to women.
		2002	Government of Gujarat gave permission for users to do hand-pump repair and water management without submitting a tender.
		2001	Government regulations increased pay rates for the women who do hand-pump repairs from Rs. 185 to Rs. 585 per hand pump per year.
		1999-2001	Government of Gujarat Water Supply and Sewerage Board agreed to accept user partnerships so that users could manage water resources.
		2000	SEWA women began running the Group Water Supply Scheme of the Gujarat Water Supply and Sewerage Board entirely on their own.
		2000	Government of Gujarat's Water Supply Board in its water storage plan chose the distribution of clean water as its first priority.
	<b>3i. LAND</b>		
	State	2003	Gujarat Rural Development Department changed its watershed policy to include women. At a minimum, one-third of watershed activities to be done by women and women now participate in assuming responsibility for the program.
		2001	Government guidelines increased time-period during which women do nursery work, after being convinced that a better success ratio is possible by giving at least 3- 4 years to each woman.
		1997	SEWA led a first time initiative to get the management of a watershed project handled by a women's association. Watershed committees previously were comprised only of male members.
		1992	Gujarat State Rural Development Corporation gave a total of 500 acres of land to the Banaskantha DWCRA (Development of Women and Children in Rural Areas) Groups Association.
	Local	1986	SEWA formed the first tree growers cooperative (Shree Vanalaxmi Tree Growers Women's SEWA Cooperative Limited). The government agreed to give wasteland on a 30 year lease.
	<b>3j. MARKETING</b>		
	National	2003	Textile Ministry of Government of India formed a core cell along with SEWA which works to strengthen artisans including embroiders and weavers.



### III. SEWA REPRESENTATION IN MAINSTREAM INSTITUTIONS

State	1999	Government of Gujarat granted permission to SEWA's Gram Haat to sell gum in the open market. Previously only the Forestry department was allowed to sell forest products as mandated by the Forestry Act.
	1998	SEWA and GOG launched "SEWA Gram Mahila Haat" an apex marketing organisation of district level Producer Federations.
	1998	SEWA opened a shop in a vegetable wholesale market (APMC Stall #40) which directly links vegetable growers and vendors, eliminating exploitative middlemen.
	1990	Banascraft, a direct marketing outlet, created by SEWA with the support of government schemes: Integrated Rural Development Programme and the Craft Development Centre of the Government of India).
	1990	Kutchcraft, a direct marketing outlet, created by SEWA with the supported by the Government of Gujarat, UNICEF, and NABARD.
	1982	Government Resolution (GR) passed in Ahmedabad district for government purchases to be made from women's organisations without tender. GR later spread to Gujarat State.
<b>3k. VIDEO</b>		
National	1991	Doordarshan, the National television network, aired Video SEWA's documentary on the census and enumerators on a prime time slot.
	1994-1997	Doordarshan aired the "Where are the 30 Crores" documentary made by Video SEWA and SEWA served on the Doordarshan State Censor Board.
<b>3l. TRAINING</b>		
National	Various	SEWA materials used in curriculum for training Indian Administrative Service (IAS) probationers.
State	2001	Government of Gujarat accepted SEWA's approach of establishing Community Learning Centres (CLCs) and began following this model by creating more CLCs.
	1988	Government of Gujarat relaxed the criteria of academic qualification and age limit for rural women under the Training of Rural Youth for Self-Employment (TRYSEM) programme.
<b>3m. EDUCATION</b>		
International	2003	Resolution on education for workers in the informal economy passed by International Federation of Workers' Education Association (IFWEA).
<b>3n. RESEARCH</b>		
National	1999-2000	National Sample Survey (NSS) of India adopted research methodology for measuring urban and rural informal economy, tested by SEWA Academy.
<b>3o. RELIEF AND REHABILITATION</b>		
State	2002	SEWA created the SHANTA Programme for the rehabilitation of riot victims in particular, widows, orphans and children of single parents. SEWA partnered with Government of Gujarat's department for women's and children's development, to plan the program and provide integrated support for their livelihoods, housing, insurance, health and mental care.
	2002	SEWA launched Jeevika - a livelihood security project for earthquake affected rural households in Gujarat targeting the poorest of the poor. SEWA participated in planning the programme's policy and design with GOI, GOG, and IFAD and is responsible for implementation of the project.
	1987	Government included crafts of weaving, charkha spinning, and embroidery included as targeted occupations in it's Drought Relief Programme, after SEWA's advocacy.
	1985	Government reoriented its relief framework and included tools used by self-employed women as valid items for rehabilitation.



## II. BUILDING INSTITUTIONS

II. BUILDING INSTITUTIONS	<b>4. SEWA INSTITUTIONS</b>		
	<b>4a. SEWA UNION</b>		
	National	1972	SEWA registered as a national trade union based in Gujarat, Trade Union Act of India.
	State	2001	Self Employed Women's Union registered as a trade union in Uttar Pradesh.
		1988	SEWA Madhya Pradesh registered as a trade union in MP.
	<b>4b. SEWA COOPERATIVES</b>		
	State	Various	First time registration of new types of all-women cooperatives. SEWA Cooperative Federation Ltd. assisted the cooperatives to write their own bye-laws: 1979-Shree Dev Dholera Milk Production SEWA Cooperative. 1986-Shree Vanalaxmi Tree Growers Women's SEWA Cooperative Limited 1986- Sangini Women Childcare SEWA Cooperative Ltd. 1986-Shree Saundarya Cleaners Women's SEWA Cooperative Ltd. 1988-Shree Matsyagandha Women's SEWA Cooperative Ltd. (fish vendors) 1989-Shree Hariayli Vegetables Women's SEWA Cooperative Ltd. 1994-Krishna Midwife Women's SEWA Co-operative Ltd 1990-Lok Swasthya Women's SEWA Cooperative Ltd. (healthcare) 1994-Shree Trupti Snacks Women's SEWA Cooperative Ltd. 1998-Shri Karyasiddha Paper Pickers Women's SEWA Cooperative Ltd 2000-Shri Gujarat Women Video SEWA Information and Communication Cooperative Limited
		2001	SEWA Healthcare services helped form a cooperative of male health educators.
		1992-1993	Gujarat State Women's SEWA Cooperative Federation Limited, an apex level federation of women cooperatives, registered (first of its kind); direct representation with the National Cooperative Union of India.
	<b>4c. SEWA DISTRICT ASSOCIATIONS</b>		
	District	Various	First time registration of new types of all-women district associations: 1992 - Banaskantha District DWCRA Mahila SEWA Association 1994 - Ahmedabad District Women's Savings and Credit Association 1995 - Kutch Craft Association 1995 - Kheda District Women's Savings and Credit Association 1995 - Vadodara District Sukhi Women's SEWA Association 1996 - Gandhinagar District Women's Savings and Credit Association 1997 - Sabarkantha District Gujarat Women Farmers Association 1998 - Surendranagar District Women and Children Association 2004 - Mehsana District Self Employed Women Farmers Association
	<b>4d. SEWA BANK</b>		
	National	1993	SEWA Bank obtained permission from the Reserve Bank of India (RBI) to operate in five districts.
		1989	SEWA Bank obtained license from the Reserve Bank of India and the District Cooperative Registrar to undertake banking work (including loans) in the whole of Ahmedabad district.
	State	1974	SEWA Bank registered as a women workers' cooperative bank.



II. BUILDING INSTITUTIONS	<b>4e. SEWA MARKETING GROUPS</b>		
	National	2003	SEWA Trade Facilitation Center (STFC) registered as a company under section 25(1)(a) of the Companies Act. STFC first company to be formed by more than 15,000 women who are the owners and suppliers.
	State	1998	SEWA and GOG launched Gram Haat, an innovative programme which provides marketing facilities and support.
		1998	SEWA opened a shop in a vegetable wholesale market (APMC Stall #40) which directly links vegetable growers and vendors, eliminating exploitative middlemen.
	Local	1993	SEWA launched Kala Kruti Shop in Ahmedabad to market products created by SEWA women's cooperatives.
		1991	SEWA opened Banascraft Shop in Ahmedabad to market products created by women artisans.
		1992	Two medicine counters were opened which helped to lower prices in the open market and thus reduce health expenditure.
	<b>4f. SEWA HOUSING TRUST</b>		
	State	1994	SEWA Mahila Housing Trust established and registered.
	<b>4g. SEWA ACADEMY</b>		
	State	2000	SEWA registered "Shri Gujarat Women Video SEWA Information and Communication Cooperative Limited."
		1996	SEWA registered "Anasooya" Trust.
	<b>4h. SEWA HEALTH</b>		
	State	2001	SEWA Healthcare services helped form a cooperative of men who are health educators.
		1994	Krishna Dayan Co-operative Ltd. started for mid-wives, the first cooperative of its kind.
		1990	Mahila SEWA Lok Swasthya Co-operative, healthcare cooperative run by women, formed.
	Local	1992	Two medicine counters were opened which helped to lower prices in the open market and thus reduce health expenditure.
	<b>5. ALTERNATIVE INSTITUTIONS</b>		
	<b>5a. NGO BODIES</b>		
	International	2003	Co-founder: Grassroots Trading Network - part of initiative to help micro-producers increase access to markets.
	National	1995-1996	Co-founder: Healthwatch, an organisation committed to monitoring the government's commitment to the Cairo Conference of 1995.
		1988	Co-founder: National childcare network, Forum for Creches and Child Care Services (National FORCES).
	State	1998-1999	Co Founder: Gujarat Shishu Sangh (Gujarat FORCES) along with fifty other organisations that provide childcare.
	<b>5b. SOCIAL MOVEMENTS:</b>		
	<b>5bi. WOMEN'S MOVEMENT</b>		
	National	2004	Co Founder : All India Federation of Women in Agriculture.
	<b>5bii. MICRO-FINANCE MOVEMENT</b>		
	International	1982	Co-Founder, Friends of Women's World Banking.
		1979	Co-Founder, Women's World Banking.
	National and International	1998	Co-founder : SADHAN, a national level apex body of community development financial institutions.
	<b>5biii. MOVEMENT OF THE INFORMAL ECONOMY</b>		
	International	2001	Co-founder and Vice President: StreetNet, an international alliance of representatives from street vendor organisations from Africa, North America, Latin America and Asia.
		1997	Co-founder and Chair: Women in Informal Employment: Globalizing and Organising (WIEGO), a global research policy network on the informal economy.
		1994	Co-founder and chair of HomeNet: an international alliance of representatives from home-based worker organisations.
	National	1998	Co-Founder: National Alliance of Street Vendors of India (NASVI) along with other vendors' organisations.
		1995	Co-Founder: National Centre for Labour (NCL) with other unions representing unorganised sector workers.
	State	2001	Convener and President: Madhya Pradesh State Task Force on the Unorganised Sector, that recommended a minimum wage for the unorganised sector.



### III. SEWA REPRESENTATION IN MAINSTREAM INSTITUTIONS

III. SEWA REPRESENTATION IN MAINSTREAM INSTITUTIONS	<b>6a. OFFICIAL INTERNATIONAL BODIES</b>		
	International	2003	SEWA set up a task force on women and trade, World Trade Organisation (WTO).
		2003	UNCTAD Task force on Women in Trade.
		2002	Observer, Asian Development Bank board meeting.
		1995	Observer, International Labour Conference Discussion on Homework Convention.
		1990-1991	Representative, International Labour Organisation's Committee on Home-Based Workers.
	<b>6b. LABOUR ORGANISATIONS</b>		
	International	2003-present	Vice-President, International Federation of Workers' Education Association (IFWEA) Executive Committee.
		2000-2004	Vice President, International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers' (IUF).
		2002	Official Labour Member, Indian Delegation to the International Labour Conference.
		2001-2004	Vice President, International Textile, Garment and Leather Worker's Federation.
		2001, 1996, 1983	Observer, International Confederation of Free Trade Union's (ICFTU) Congress.
		2000-present	Executive Committee, International Federation of Workers' Education Association (IFWEA).
		2000-present	Vice-President, International Textile, Garment and Leather Workers Federation (ITGLWF).
		1999-present	Member, International Federation of Workers' Education Association (IFWEA).
		1997-present	Member, Agricultural Workers' Trade Group and the Tobacco Workers' Trade Group, International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers (IUF).
		1990-present	Regional Board, International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers (IUF).
		2000	Member, International Federation of Chemical, Energy, Mine and General Workers' Unions (ICEM).
		1980-present	Member and Executive Committee Member, TWARO, the Asia Pacific Regional Organisation of the International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers (IUF).
		1990-present	Member, Asia Pacific Committee, International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers (IUF).
		1986-present	Member, International Textile, Garment and Leather Workers Federation (ITGLWF).
		1985-present	Member, International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers (IUF).
		1985-present	Member, International Federation of Plantation, Agricultural & Allied Workers (IFPAAW).
	National	1997-2004	Observer, Indian Labour Conference (ILC).
		Current	Member: National Cooperative Union of India.
	<b>6c. GOVERNMENT BODIES: COMMISSIONS/TASK FORCES/COMMITTEES</b>		
	National	2003	Member, Government of India's Insurance Regulatory Development Authority (IRDA) Health Insurance group.
		2000-present	Member, IRDA Advisory Board.
		2000-2002	Member, National Commission on Labour.
		2000-2002	Chair, Group on Women Workers and Child Labour, and Member of Social Security Taskforce of National Commission of Labour.
		2001-2002	Member, National Planning Commission's Advisory Committee for Childcare.
		1998	Member, National Housing Bank's Task Force on "Housing Finance for the Poor."
		1998	Member, Reserve Bank of India's Rural Credit Committee.
		1998	Member, Prime Minister's Office's Committee on Microfinance.



III. SEWA REPRESENTATION IN MAINSTREAM INSTITUTIONS		1996	Member, Export Promotion Council of India.
		1986-1989	SEWA's Founder, Ela Bhatt, nominated by the President of India as a member of Parliament to the Upper House (Rajya Sabha).
		1989-1992	SEWA's Founder, Ela Bhatt, appointed as a member of the National Planning Commission.
		1986	Elaben Bhatt, SEWA's Founder and then General Secretary, nominated as a Member of the Parliament.
		1981	National Planning Commission included a chapter "A Fair Deal to the Self-Employed" in its Sixth Five Year Plan of India.
		1984-1985	Shri Sabina "Chindi" Women's SEWA Cooperative Ltd. served on the Pricing Committee of National Textile Corporation (NTC).
	State	Current	Member of State Coordination Committee, Department of Agriculture, Government of Gujarat (GOG).
		Current	Advisory committee on Salt Industries Department, GOG.
		2001- Current	Member and Co Founder : Livelihood Security Task Force, Government of Gujarat, Government of India.
		2001-2002	Chair, Taskforce on Unorganised Sector, Government of Madhya Pradesh.
		2001-2002	Member, Gujarat State Government Committee on Policies regarding Cooperatives.
		1990	Member, Advisory Committee, Western Region of Small Industries Development Bank of India.
	<b>6d. NGOs AND PRIVATE BODIES</b>		
	International	Current	Vice President: StreetNet, an international alliance of representatives from street vendor organisations from Africa, North America, Latin America and Asia.
		Current	Chair: Women in Informal Employment: Globalizing and Organising (WIEGO), a global research policy network on the informal economy.
		Current	Chair of HomeNet: an international alliance of representatives from home-based worker organisations.
		2002	Panelist, International Cooperatives and Mutuals Insurance Federation Paris Meeting.
		2002-current	Member - Indian delegation, along with Confederation of Indian Industry on Trade Poverty Forum of German Marshall Fund.
		2001-current	Board of Global Fairness Initiative, an international NGO founded in the U.S. to work on pro-poor trade policies in context of globalisation.
		2001-current	Member of South Asian Water Partnership.
		1999-current	Member and on Executive Committee: Global Water Partnership.
		1999- present	Member, International Board FWWB.
		2000	Global Network Banking Innovation (GNBI) Participant, Active role in "Sharing Banking Innovations".
		1995	Member, International Coalition of Women and Credit. Assisted with preparations for the Beijing Conference.
		1996	Member, Steering Committee, Village Video Network (VVN).
		1994	Cairo Conference on population.
	International National	Various	Collabourated with the National Council of Applied Economic Research, Harvard University, Cornell University and various other universities and research institutions from around the world to conduct research.
	National	Various	Representation on various committees in Microfinance Networks and apex bodies including: BASIX, SHARE, NABARD, and SIDBI.
		Various	Representative, various tripartite committees including Food & Tobacco, Textile, and Construction.
		Current	Member, Bidi Advisory Committee, Equal Wage Act Committee, and National Commission on Women (NCW).
		Current	Member: Board of Governors, SHARE.
		Current	Trustee: Healthwatch.
		Current	Member: National Alliance of Street Vendors of India (NASVI) along with other vendors' organisations.



III. SEWA REPRESENTATION IN MAINSTREAM INSTITUTIONS		Current	Member: National Centre for Labour (NCL) with other unions representing unorganised sector workers.
		Current	Member: Wide Committee on Canada-India Institute Industry Linkage Project.
		Current	Trustee: Kasturba Gandhi National Memorial Trust - working in the entire country with 35 centres with focus on women and rural development.
		Current	Board: Dastkar - A Society for Crafts and Craftspeople.
		Current	Executive Committee Member: Indian Water Partnership.
		Current	Member: Indian Food Processors Association.
		Current	Member: Regional Consultative Committee on Agriculture and Rural Development.
		Current	Board of Directors: National Center Cooperative Training.
		2001-Current	Executive Committee Member: Indian Water Works Association.
		2003	Board Member: Public Affairs Committee.
		1999-2003	Director: Board of Governors, BASIX.
		1996-2002	Board member: National Foundation for India.
		2000	Member: NABARD MF Development Fund Capacity Building Committee.
		1998	Chair: SADHAN, a national level apex body of community development financial institutions.
		1989	Representative: National Contract Labour Board.
	State	Various	Partnered with numerous organisations including: Gujarat Land Development Corporation, Gujarat Rural Labour Board, Gujarat Department of Rural Development, Gujarat Water supply and Sewerage Board, Gujarat Agricultural University, Gujarat Handloom Corporation, Gujarat State Seeds Corporation, Central Salt and Marine Research Institute of Bhavnagar, Prime Ministers Relief Fund, and Foundation for Public Interest
	Local	1997	SEWA Dairy Producer Representative: Board of Directors, Dairy Federation of Gandhinagar (first grass-roots representative).