CREATING ALTERNATIVES:
WOMEN AND WORK
Women all over the world have always worked; in South Asia women have been the main providers in many poor rural and urban families. Women work for cash and for kind; women work at home and outside; women work as employees, as unpaid family labour subsumed within the husband's earnings, and as self-employed. And women often work at several activities in several forms and ways simultaneously.

Efforts to strengthen women's economic activities and to support women's work have been made by several government and non-governmental projects in recent years. These efforts used a variety of strategies and approaches; they have worked with women in several different sectors of the economy.

Since 1980, Oxfam America's programme in India and Bangladesh has supported projects that focus on strengthening women's economic security and on increasing their social and political power. This programme has assisted experimentation with a variety of strategies to improve the employment, livelihood and income status of poor women in the urban informal sectors (for example, petty vendors and hawkers, home-based producers and labourers), as
well as the rural subsistence sector (for example, animal husbandry and afforestation). In recent years, the programme has targeted specifically on a few "valuable" sectors of women's work with a view to evolve ideas and solutions that may influence public policy.

In 1986, Oxfam America decided to review the progress and impact of this women-focused programme and to identify future directions. With this in view, they convened a workshop in Bangladesh during the first week of December 1986 which was attended by 34 participants from 17 projects in India and Bangladesh, besides four observers from the Philippines (see annexure for the list), and facilitated by PRIA. The overall purposes of this workshop were to collectively reflect upon the experience of pilot and experimental efforts with poor women around work and economic issues, to derive lessons and insights from this analysis, and to evaluate the contributions of the programme of Oxfam America in this direction.

This booklet is an attempt to describe some of that analysis and a few of these lessons. It presents the collective reflections of the participants during the workshop and utilises materials from the base paper prepared by Marty Chen for the workshop. It is intended to support current and new initiatives to strengthen the economic security of poor women in this region through this reflection and sharing. As Programme Director of Oxfam America from 1980 to 1986, Marty Chen has contributed greatly to this process of reflection and documentation. As the new Programme Director, Viji Srinivasan is committed to building upon and further strengthening Oxfam America's programme for women. Nandini Narula and Rajesh Tandon of PRIA have helped in the preparation of this text.

April 1987
INTRODUCTION

WOMEN AND WORK

It is useful to conceptualise the work of women while trying to analyse the nature and characteristics of women's work, and the projects that support economic security of poor women. How do we do so? Women's work can be looked at in several ways; one is to look at the different economic sectors in which most of the poor women work; another is to understand the nature of labour and production relations under which women work; yet another way could be to classify women's work on the basis of the location of work itself. Similarly, several classifications can be used to understand the nature of NGO programmes in support of poor women's livelihood and employment; it can be done on the basis of objectives, or strategies used, etc. The analysis of different experiences clearly suggested the strong need to conceptualise our ongoing practice in support of improvements in the economic status of poor women, so as to enhance our ability to contribute to strong local action as well as to lobby for supportive public policy.

Economic Sectors

Poor women work in most economic sectors of our economy, from rural to urban. While some of these may be considered informal, they are also key economic sectors in countries like India and Bangladesh. Significant numbers of women are working in these sectors, making invaluable yet often unrecognised contributions.

Agriculture

Agriculture is the major economic sector for millions of poor rural women in India who work in almost all agricultural operations — from preparation of land to sowing, transplanting and weeding, irrigation, casing, to harvesting and post-harvesting procedures. Official estimates suggest 20 million women work in agriculture in India, but in actual practice it may be much more.

Dairying

Women's role in milk production has been recognised to be a major one — estimates indicate 75 million women work in this sector in India. From care of cattle to fodder production to collection of milk — a wide range of activities is carried out largely by poor rural women.

Animal Husbandry

Poor rural women have traditionally taken care of small animals — goats, poultry, sheep, etc. The eggs, chicken and milk from these have been largely the result of women's work. Official estimates in India show that more than 15 million women are active in this sector.

Forestry

While little official information is
available on women's work in the forestry sector, experience shows that all tribal women, and many others, have been working on forestry — planting, afforestation, nurseries, minor forest produce, fuelwood, fodder, herbal medicines, timber, etc.

Fisheries

While actual fishing has been largely men's activity in India and Bangladesh, a large number of women work in related activities in this sector — net-making, fish drying, fish vending, etc. More than 10 lakh women are engaged in this sector in India alone.

Sericulture

Official estimates show about eight lakh women in India involved in the cultivation and rearing of silk cocoons and related operations — a growing sector in both India and Bangladesh.

Khadi and Village Industries

Though not necessarily a distinct economic sector, khadi and village industries have come to symbolise a spectrum of economic activities by poor urban and rural women in India. These activities include cotton spinning (khadi), bee-keeping, mat-making, etc. and about 20 lakh women work on these.

Handicrafts

A variety of traditional handicraft activities are being performed by poor rural and urban women — lace, embroidery, block-printing, lac-making, painting, grass, bamboo and cane products, etc. While handicrafts may not provide the sole source of subsistence to many poor women, a large number of these are performed by poor women on a subsistence basis.

Handloom

Handloom production in India and Bangladesh has sustained a large number of poor women — more than three million in India alone. Women have been the backbone of the handloom sector, though policies and programmes have rarely recognised this contribution.

Urban Informal

Also, women are involved in the informal sector of urban economy in a big way. They work at home; they vend and hawk; they provide unskilled labour; they are domestic servants. Several million women work in this sector, where their work and their contribution remains invisible.

Women Workers

Another possible conceptualisation is to look at the nature of production relations in which women work — wage labour, piece work, family labour, self-employment, new employments. Different types of production relations are present in each economic sector; and in some, women workers are experiencing all these. The nature of constraints faced by women workers in these different forms also varies.

Categories of Women Workers

1. Wage Labour

A large number of poor women work for others at no fixed rates. They work largely at unskilled or semi-skilled jobs and invariably earn less than men for the same work. Agricultural labour and construction labour are two very common examples.

2. Piece Work

Many women work along an "invisible assembly line" where each woman is assigned to make only a small component part of the whole product. They are generally linked to traders through an agent, who supplies raw materials, places orders, collects finished goods, and pays wages on the basis of piece-rate. Women are thus forced to compete against themselves, and remain deprived of the overall skill or production process. The location of work is largely at the woman's own home, although occasionally at a common work-shed. Garment making, bidi making and picking of minor forest produce are some common examples.

3. Family Labour

Working on one's own land, for example, women and men perform complementary tasks using com-
plementary skills. Many female heads of households engage in and manage cultivation or production without support from male household members. However, women’s work remains generally invisible and often is displaced with the introduction of new technology. Agricultural and allied activities are the most common context for this mode of production.

4. Self-Employment

Many women, particularly in the urban informal sector, are self-employed. They engage in petty vending/hawking or micro-businesses with or without support from male members of the household. Typically, women are confined to a variety of low margin trades, get access to credit on highly exploitative rates of interest, lack ownership of means of production, and are dependent on middlemen for raw materials. Vegetable vending, fish marketing and petty hawking are common examples.

Of course, many NGOs are beginning to generate alternative or new employment opportunities for women. Collective self-management of these economic activities does create the possibility of a new form of production relations. But many NGOs also employ poor women as wage labour or as piece-rate homeworkers. It is, however, important to think of the relationship of women workers to their work in a given situation.
How can we strengthen the work of poor women? The field experiences suggest that women’s economic security cannot be enhanced in the long run by projects that focus merely on income. A combined focus on income and empowerment seems to strengthen women’s work. Activities like access to credit and basic services (like creches) have to go hand-in-hand with awareness-raising, organisation-building and unionisation. It is important to see employment and empowerment as mutually supportive aspects, and not mutually contradictory. However, field projects attempting to support women’s work tend to emphasise one more than the other in practice.

It is in this context of simultaneous focus on employment and empowerment that strategies to strengthen poor women’s work need to be discussed here. First, projects designed to enhance women’s economic security have typically entailed a set of interventions that enhance poor women’s access — to markets, credit, information, etc. Second, pilot projects focusing on women’s work have experimented with a range of options — from minimal gains for a large number of poor women to maximal gains for a small number of poor women. These options need to be understood in greater detail. The third type of strategies have attempted to utilise the insights

Assured Market in Gujarat

Several women’s organisations in Gujarat decided to capture the large market of government departments and agencies for poor women’s products and services. Various government departments, hospitals, schools, jails, etc. buy regularly a wide range of products for their use. It was felt that some preferential purchase should be made from women’s organisations of their products and services. As a result, a series of meetings were organised; finally, the Chief Minister was convinced about the problem of marketing the products of poor women. It was highlighted that poor women are small producers and are not able to compete in the open market. As a result, a GR (government resolution) has been passed in Gujarat which asks all government departments and institutions to buy products from women’s organisations, and give them first preference without tender. This has opened the doors for a lot of women’s organisations, and taken off the initial pressures of open market competition for poor women.
Bamboo Workers’ Cooperatives

In Gujarat, a Bamboo Workers’ Cooperative of small weavers was formed to lobby for bamboo from the forest department at a cheap price. These poor weavers were purchasing bamboo from the open market at Rs. 14 each for a 11 ft. bamboo. On the other hand, the Gujarat Government was giving bamboo to Central Pulp Mills (a private paper factory) at 5 paisa each. After some newspaper publicity and pressure brought by the Bamboo Workers’ Cooperative, the Government has now passed an order that each member of the Cooperative will get 40 bamboo per year at Rs. 2.50 per bamboo. Through this collective action by the bamboo weavers, their raw material costs have come down five times.

In addition, interventions to enhance women’s influence on public policy are also part of the strategy to increase women’s economic security.

These three types of strategies are outlined below.

1. Enhanced Access

Several types of interventions have been made in different projects to enhance women’s access in order to increase their economic security and income. Any single project typically entails a combination of several of these interventions. Poor women’s access to Technology includes technical skills, design input in products and implements, etc.; access to Means of Production entails ownership and/or control over land, water, livestock, machinery, etc.; access to Raw Materials includes growing, acquiring at cheap prices, storing raw materials needed for production; access to Capital comprises loans and credit for fixed investments and working capital requirements; access to Markets has included market survey, transportation, protected markets, etc.; access to Labour Markets has focused upon employment and wages; access to Support Services has included day-care, legal aid, health, literacy, etc. The table in the annexure lists the range of interventions presently being attempted by non-government projects in India and Bangladesh to enhance poor women’s economic security. Under each section, the most common and least complex interventions are listed first; those listed later tend to be more complex and less common.

Informal Sector Commission

In the course of the work of SEWA in organising self-employment of women in Ahmedabad, it was felt that the government’s attention needs to be brought to the macro situation and forces which seem to affect women’s self-employment. In 1980, SEWA organised a Shibir (camp) in Delhi where its various trade representatives role-played to demonstrate the pressures on self-employed women. As a consequence, SEWA submitted a memorandum to the Labour Minister of the Government of India in November 1985. Subsequently, in 1986, the Prime Minister of India announced the formation of a Commission of Self-Employed Women Workers in India. This Commission will investigate the problems of self-employed women workers in the country and propose relevant recommendations. The work of this Commission may substantially influence the policies of the Government with respect to self-employed women workers in India.
important set of interventions. This includes information on laws, programmes and policies; education and training of poor women (including training in management skills); knowledge and awareness of larger economic issues and forces; and access to media. It was emphasised that this set of interventions aimed to enhance poor women’s access to information must be included as an integral part of any strategy to enhance the economic security of poor women. And, building, sustaining and strengthening poor women’s organisations — powerful and autonomous — is crucial for enhancing women’s economic status.

2. Minimal-Maximal Choice

While initiating a project to strengthen women’s work and enhance their economic security, one is confronted with two broad types of options — small coverage (15-30 poor women, for example) and high gains (substantially improved economic status for these 15-30 poor women); or large coverage (several thousand poor women, for example) and small gains (Rs. 2 per day increase in wages, for example). There is a wide range of options in terms of coverage and gains, from a minimal to a maximal in any economic sector.

For example, a poultry project can have several options, as shown below:

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<tr>
<th>MINIMAL</th>
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<tr>
<td>Backyard Vaccination</td>
<td>Improved Mixed Improved Exotic Commercial</td>
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<tr>
<td>Chicken Services Techniques Breeds</td>
<td>Feed Breeds Chicken</td>
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<td>Rearing —</td>
<td>Rearing</td>
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<tr>
<td>Traditional Breeds</td>
<td>Exotic Breeds</td>
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<tr>
<td>Minimal Inputs</td>
<td>Maximum Inputs</td>
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Deshi Murgi (Indigenous Chicken)

In Bangladesh, BRAC has been popularising the use of upgraded Deshi Murgi with the help of high yielding variety eggs. When they brought this proposal to the Upajila Veterinary Officers, it was rejected by them. The Upajila Officers also did not agree to train local illiterate women as veterinary workers for Deshi Murgi and refused to give vaccines to them. BRAC continued to persuade the Directorate and Ministry of Livestock, and finally succeeded in receiving allotment of vaccines from the manufacturers.

Now the local level officers are supplying vaccines from Upajila Offices to illiterate women poultry workers, and are also training them. The women’s own wisdom has shown that vaccines can be kept safely in a ripe banana for 24 hours and that provides the possibility of moving them from Upajila offices to different villages. With continued grass-root work and constant pressure on the government, BRAC has succeeded in changing the government programme to benefit a large number of women.
District Artisan Association

In Dungarpur district of Rajasthan, a District Artisan Association has been formed to support the training, purchase of raw materials and marketing of products for rural artisans. The Association has a governing body comprising of the district collector and the additional collector as chairman and vice-chairman, and Panchayat Samiti Pradhans. Besides, it has 22 artisans as members as well. The district collector has issued standing orders to all government departments in the district to first meet their various requirements from the products of the Association. Now in January/February of every year, various government departments place orders with this Association. Only when the Association says that it is unable to provide any item, then the departments are allowed to purchase them from outside. The association has established a showroom and a godown at district headquarters. Through this mechanism, the poor artisans of the area have been assured of a protected market.

Women’s Society gets Revenue Land

In Udaipur district of Rajasthan, several women have been working as a group and demanding possession of revenue wasteland to develop a forest on it. On examining the government rules for allocations of 25 hectares of revenue wasteland on lease for 35 years to a group, they realised that the land could be allocated only to individuals, companies, cooperatives, or Panchayats, etc. The women’s group was going to be registered as a society under the Society’s Registration Act as this was seen to be the most manageable legal form. As a result, Seva Mandir representatives went to the women’s development officer of the State Government in Jaipur and then to the revenue secretary and succeeded in convincing them to include societies in the rules for allotment of wasteland as well. Finally after two years, the gazette notification including Societies in the rules came in. Since that ruling, the Women’s Society has been allotted land for a collective plantation.

Small inputs in backyard poultry rearing lead to small economic gains, but a large number of poor women could be involved in this. On the other hand, high economic gains are possible in commercial chicken rearing which employs only a handful of women.

It is useful to note that a project which starts from small coverage and high gains may, in the long run, benefit a large number of women, if it is able to influence policies and programmes of the Government through its demonstration effect. Thus, the objectives of the project, besides other aspects like availability of resources and skills, tend to influence the maximal/minimal choice. In order to strengthen the work and economic status of poor women, it is important to understand that they face several structural constraints. These constraints can only be overcome through appropriate and supportive public policies and legislations. Therefore, an important strategy in strengthening the work of poor women is to make deliberate efforts to influence public policies, programmes and laws/procedures in favour of poor women.

3. Influencing Public Policy

Several examples of influencing public policy and programmes were presented in the workshop. They varied in terms of their depth of influence and the implications of the changes brought about by them. But they
all seem to demonstrate the importance of influencing public policy as an integral part of our grass-root work in empowering poor women and ensuring their economic security. These examples show how influencing public policies and programmes have provided poor women with increased access to raw materials, credit, means of production, protected markets and micro support programmes.

**Joint Pattas (Land ownership records) in Tamil Nadu**

The Community Services Guild (CSG) has been working among rural women of Tamil Nadu. After some time, the women complained that since the land was not in their names, they were unable to sustain any economic activity in case of death of their husbands or a divorce. Along with the women, CSG put pressure on the district collector to create joint pattas (joint ownership records) in the name of husband and wife. Nineteen men had agreed to do so. And after a year of persuasion, in early 1984, 19 joint pattas were made. Last year, more than 100 women came forward for joint pattas and now there is a procedure which has been established for this purpose. Through this effort, women's access to means of production has been assured.

**Poor Women’s Access to Banks**

In Ahmedabad district of Gujarat, SEWA has been organising poor women in drought-affected villages. The women suggested that they would like to obtain cows and buffalos and start dairy cooperatives. But the women themselves were totally resourceless and the banks initially did not want to extend a loan because they thought that the recovery may be a problem. SEWA agreed to put up Rs. 50,000 as collateral and use its interest in the bank to subsidise the interest rates for poor rural women who were then extended loans by the banks for buffaloes and cows. Successful experience has led the State Bank of India to change its policy and now loans up to Rs. 6,500 are available without any collateral for poor rural women. This intervention has increased poor rural women's access to institutional credit.

**Sectoral Thrust**

As a result of the experiences of several NGO Women's Projects focusing on dairy as a sector, the Department of Women's Welfare in the Government of India has created a programme called STEP to provide support to women's employment projects. This new programme will be able to support various activities intended to enhance the economic status of poor women, like formation of women's cooperatives, women extension workers, asset creation for women, awareness building, education/organisation of poor women in various economic sectors, and funds will be available to government departments, parastatal organisations, universities, NGOs, etc.
EMPOWERING WOMEN: ORGANISATIONAL MODELS

Enhancing economic security of poor women and strengthening women's work entails strategies of organising women as well. While some organising of women is done in most economic programmes (thrift societies, cooperatives, Mahila Mandal, etc.), it was argued that organising women for empowerment was crucial for sustained improvements in their economic status in the long run.

In organising poor women (rural and urban), several different models are being used in practice, both around economic and social issues. The process of organising poor women can vary on several aspects. In this section, some of the key aspects of organising are highlighted, based on the analysis of case studies presented in the workshop (see boxes).

Whom Should One Organise?
An issue of initial concern is whom to organise? Should one organise women separately, or men and women together? At the workshop, it was generally agreed that women need to be organised separately, at least initially. This is essential for several reasons:

Women need to develop their self-confidence and identity, and this requires time and space away from men; separateness provides opportunities for expression, articulation and relating to each other as women:

Women's values and attitudes are different, and organising them separately can highlight these values as alternative bases in organisations.

However, it was also generally agreed that both class and gender issues need to be the focus of organising. We need to organise poor women separately; we also need to organise poor men, and we need to create the opportunity for their coming together as well.

It was felt that the actual mode and form of separate and joint organising will vary from place to place. It was felt that both separate organising for women, and joint organising with men's organisations may be necessary. But in the course of the movement, both men and women need to be organised.

If we look at five cases, three models emerge:

Men and women are organised separately initially, later they are brought together (Astha, BRAC)
Only women are organised (SEWA)

Men and women are jointly organised; later special emphasis is placed on women (Gram Vikas, Disha).

The experience shows that in some areas organising women may be possible only after an initial briefing of men (backward areas of Rajasthan, Uttar Pradesh, Bihar, Madhya Pradesh, etc.).

An interesting note of caution was raised: it was generally noticed that women are very central during the early stages of building a movement; but when an organisation is subsequently formed, they are sidelined (Gram Vikas shared this experience also). This is to be constantly mentioned, otherwise women will be exploited by the movement too.

Around What Issue(s)
do We Organise Women?

What should be the starting issues around which women should be organised? Several approaches are used. The initial coming together of a women's group is generally to share and analyse the problems they face. This throws up certain key issues: health, moneylending, drinking water, etc. These become the entry issues for organising women. Some organising efforts have a general thrust initially as well. For example, BRAC brings in functional, non-formal education early on; Astha focuses on self-help thrift society. Some others focus on economic issues directly; Disha focuses on wages for labourers and prices for minor forest produce collectors; SEWA on women's work (credit, asset-creation, etc.).

Different starting issues are possible; but economic issues (wages, income, livelihood, employment, work, etc.) need to be addressed early on if the organisation of poor women is to be sustained over the long run.

Another common thread seems to be to bring women together to share their problems, analyse their underlying causes, and thereby, generate a sense of solidarity. Thus starting from the women's problems, as they perceive them, seems to be a non-imposing way of starting the process.

Stages of Organising

The process of organising goes through several stages; that is, organising is not a one-shot process. These stages seem to characterise a series of shifts: from simpler to more complex issues, from learning to doing, from simple groups to more elaborate organisational structures, from local action to broader actions.

In the cases presented during the workshop, several interesting aspects emerged:

The initial step of organising focuses on some immediate, tangible gain which tends to sustain the motivation for future organising; the organising process becomes easy if the focus is on an identifiable benefit.

The training of leaders is an important intermediate step; cadre-building and strengthening local leadership to take responsibility for the organisation is a crucial step in the process; this training ensures the long-term viability of women's organisations, managed by those women themselves.

The sustenance of organisations demands struggle on issues of common concern; it further demands developmental actions, as mere struggle is unable to further strengthen the organisation; developmental action may entail women doing some things together — joint production or marketing, poor group credit operation, etc.

Further strengthening of organisations entails broadening the constituency to include various types of similar groups (this is when men's groups, youth clubs, etc. are brought together with women's organisations for sustained action). This is where class-based organisational focus and linkages with other similar organisations acquire salience.

Some cases highlight the elaborate stages through which the organisation-building process proceeds. BRAC's
module is particularly interesting in this respect (see next page).

Forms of Organising

The process of organising is also affected by the particular legal form that is used. Several different legal forms are available: society, trust, union, company, cooperative, etc. Some prefer an unregistered form for an initial period, as it provides greater flexibility and the least procedural requirements. But organisations needing external resources and legitimacy may require registration to become a legal entity. Then they have to choose a certain legal form for incorporation.

In the cases presented, several variations were visible. Astha preferred unregistered groups as long as feasible; then Society as a form seemed least cumbersome to manage. The level of organisation was a hamlet (a cluster of 20-30 households of homogenous people). In case of Gram Utkas, village committees and zonal bodies (comprising of 7-10 villages) are not registered; the overall people's organisation is registered as a Society. SFWA and Disha use multiple forms of organisation. SFWA is mainly a trade union, comprising of various trade groups; it also has a few production cooperatives for experimentation on economic viability of activities and alternative work for women. Disha is also a trade union of forest gatherers (of minor forest produce) and workers in the Forest Department; it has youth clubs (comprising of other poor villagers who are not eligible for Union membership) registered as a Trust. BRAC is similar to Astha — they organise unregistered groups, but have worked out elaborate rules and procedures which govern the functioning of these groups.

The combination of a Union with another legal form seems to be particularly powerful as unionisation seems to create a strong basis for solidarity and collective action. It is also a form most appropriate for wider

Asthagen

This is a non-governmental organisation based in Udaipur district of Rajasthan. Its staff has been organising tribal men and women into self-help thrift societies at the hamlet level. Initial door-to-door contact with women is followed by an orientation of village men; and a group meeting of women is then convened. The problems faced by women, analysis of causes of these problems and identification of problems for collective action then follow. Astha uses awareness camps and short-duration training programmes to strengthen women's groups and their leadership. It prefers registered women's groups as long as possible as this provides the necessary flexibility. The identification of appropriate economic activity and projects by poor women is a slow process and attempts to equip women to explore different options. Women have worked on issues of social forestry, poultry, payment of minimum wages, etc. Astha's team of organisers comprises both men and women, from local areas and elsewhere.
coverage and struggle. Other forms, like a Cooperative or Trust, can complement this form.

**Federating?**

It is clear that the starting point for organising is a small group—a few workers, a hamlet, a set of households. But stronger organisations require larger federating. The experience of cases presented clearly demonstrated the importance of federating to tackle larger issues. But forms and ways of federating differ.

The preferred model (Asthag, Gram Vikas, Disha) seems to be issue-based federating at the district and state levels. This ensures coming together around common issues, yet maintaining autonomous organisational identity. Likewise, SEWA has also been struggling to maintain its unique identity in relation to existing trade union federations, nationally and internationally. Yet, SEWA has a federation of eight separate local SEWAs, and it is one union of several separate trade groups, which are organised separately.

BRAC was the only example of long-term, ongoing federating structure based on geographical considerations. Their base unit is Village Or-

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**Mobilisation**

*(Education, Consciousness-raising)*

**Organisation**

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<td><strong>Detailed Steps</strong></td>
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<td><strong>Site Selection</strong></td>
<td>Identification of Target People (Landless labour)</td>
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<td><strong>Develop the Scheme</strong></td>
<td>(Men and women separately)</td>
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<td><strong>Implementation</strong> (Follow-up)</td>
<td>Identification of Economic Programmes — Group formation (Men and women separately)</td>
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<td><strong>Institution Building</strong></td>
<td>Evaluation — Further development of the programme</td>
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<td><strong>Federation Type Organisations</strong></td>
<td>Training of — Identification of potential cadres</td>
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The BRAC Module
organisation (V.O.) (separate for men and women) in the village. Separate production/economic groups (of 10-30 women) are formed within each V.O. to focus on economic aspects only (these are called operational subgroups). At the Union level, Union Coordination Committees (separately for men and women earlier, brought together only this year) are formed on the basis of representation from several (7-10) V.O.s. Only one year ago, an Upajila Coordination Committee (jointly of men and women) has been formed at the district level. Thus BRAC seems to have evolved a highly differentiated and complex organisational structure from the village level (including separate economic groups) to the district level.

**BRAC**

Bangladesh Rural Advancement Committee (BRAC) is one of the oldest NGOs of Bangladesh. Its total staff of 2,500 is involved in a variety of programmes and activities which can be described in four broad categories:

- General rural development programmes
- Education programmes
- Health programmes
- Support services and other activities.

Under the general rural development programmes, BRAC has four integrated rural development programmes each with a slightly different component of activities and targets. Through this, they have up to now organised over 2,500 self-reliant groups in some 1,500 villages. Marketing outlets for rural products and para legal services are some of the other programmes.

Health programmes include the oral therapy extension programme through which they have so far reached over seven million households in Bangladesh. The child survival programme is another component of the health programme.

Education programmes include non-formal primary education through which they have already provided education to over 5,000 rural children. Functional education is also taken up under this programme.

Support services for BRAC programmes include Training and Resource Centre, Research and Evaluation Division, Library and Computer Centre. BRAC organises a series of women's production subgroups as part of each village organisation. Its cadre-building and institution-building process is very elaborate and has evolved through its own practice. The women's groups are unregistered, but BRAC has evolved an elaborate set of rules that guide the functioning of each group. BRAC has both men and women organisers, from local and other areas.

**Who are the Organisers?**

In describing various models of organising poor women, it is also useful to understand who the organisers are. The cases presented clearly showed that outside catalytic agents act as initial organisers. These are men and women who are literate, conscious, committed and who deliberately make efforts at organising poor women. The presence of such persons as organisers was a common feature in all the cases shared during the workshop.

The cases also showed that some women from among the poor women being organised soon become important organisers as well. In fact, conscious and deliberate efforts to make local women organisers is needed to sustain this process. This strengthens the process of organising and ensures a larger cadre of organisers.

Clearly, these two broad types of organisers need to be able to work together as a team for effective organising — an external catalyst and a local organisers.
The issue of men as organisers was also raised at the workshop. Can men play the role of organising poor women? The experience showed that men can be good organisers, but they need special sensitivity to, and understanding of, women's needs and concerns in order to play this role effectively.

It was emphasised that conscious preparation, on an ongoing basis, of organisers was crucial to strengthen the process of organising poor women.

Disha

Registered as a Trust, Disha has been working in the eastern belt of Gujarat. It has been mainly involved in organising tribal men and women into unions to get minimum wages and proper prices for minor forest produce collectors.

Although their major form of organising is unions, they also have youth groups for other villagers who are not eligible to be union members.

The Disha team visits villages and organises the villagers into unions taking up individual complaints in an effort to seek justice. Small village level youth groups are formed by organising meetings and concretely planning activities, like wasteland development, with them.
Gram Vikas

A registered Society, Gram Vikas has been functioning in the Ganjam district of Orissa for the past 10 years. It works with Kond tribes of Kerdinals, a hilly region near Berhampur. Its initial organising efforts included all tribals, both men and women, and focused around issues of land and tree mortgage. Health provided the entry point, and soon Gram Vikas staff helped the tribals to organise themselves into Kerdimals Gana Sangathana (KGS), a registered Society. KGS took up the struggle to redeem mortgaged land and trees of thousands of tribal families of the area. Credit, loans, implements, etc. then followed to productively utilise redeemed assets. Gram Vikas then helped evolve a social forestry programme, with special focus on women. Women's village committees were formed to plan and implement social forestry projects on revenue wasteland leased from the state government. It has used training as an intervention to help build the leadership of tribal men and women. Both men and women, local and from elsewhere, work in Gram Vikas.

SEWA

Self Employed Women's Association (SEWA) is registered as a union since 1972 and works mainly in the urban and rural areas around Ahmedabad, Gujarat. SEWA has been mainly working to achieve self-reliance, self-esteem and visibility of self-employed women.

Twenty six thousand members of SEWA are mainly petty vendors and traders, home-based skilled workers and manual service providers in urban and rural areas.

SEWA also has a few production cooperatives for experimentation on economic viability of activities and alternative work for women. SEWA also has its own cooperative bank. SEWA organises women according to their trade groups to fight for their demands. Normally they take up direct action but at times they have also appealed to the courts. Members of SEWA are also involved in lobbying for policy changes, both at the state and central level.
CONCLUSION

The stock-taking, reflections and analyses around issues of poor women's work, employment, livelihood, income and economic security helped in the consolidation of our experiences and building of a collective knowledge base. The insights briefly presented in this report reflect that knowledge base. The importance of influencing public policy, as an integral and deliberative part of our grass-roots work with poor women, was highlighted. The need to develop in-depth understanding of, and skills in, various models of organising poor women for empowerment was made clear. The relevance of constantly analysing our practice, of conceptualising the nature of work poor women are engaged in, and deriving principles from that conceptualisation to guide our future practice was demonstrated. The complexity and difficulty of enhancing the economic status of poor women, of increasing their economic security, and of assisting in the process of their empowerment was recognised.

It is this experience that can now strengthen our collective efforts to pursue our common mission, in different parts of India and Bangladesh, and elsewhere.
ANNEXURE

Interventions to Increase the Economic Security of Women

I. Women's Access to Technology
1. Lack of traditional and/or new skills
   skills training
   skills upgrading
2. Little or no access to technical extension services
   providing extension services:
   agriculture
   horticulture
   animal husbandry
   craft-artisan
   handloom
   sericulture
   forestry
   organising women to demand and receive extension services
3. Inadequate technology/design/product development
   researching and developing new technologies/designs/products
   upgrading traditional technologies/designs/products
4. Lack of adequate tools or work space
   providing or arranging tools/implements
   improving or expanding workplace
   upgrading tools/implements
   training in use, repair, maintenance of tools/implements
5. Lack of management skills
   management training:
   cost-accounting
   financial management
   production systems
   cooperative management

6. Inadequate or inappropriate public policy
   organising to demand and/or receive technical services
   lobbying for government policies and services

II. Women's Access to Means of Production
1. Lack of access to production inputs
   supplying or negotiating timely inputs
   organising to demand and receive inputs from the government
2. Lack of ownership or control of means of production
   negotiating/legislating ownership rights to:
   land
   water
   livestock
   natural resources
   machinery, implements

III. Women's Access to Raw Materials
1. Inavailability of raw materials
   organising to purchase in bulk at wholesale prices
   organising to compete for raw materials
   increasing or developing new sources
   negotiating quotas
2. High cost of raw materials
   providing or arranging loans/grants to buy in bulk at wholesale prices
   organising to compete for raw materials
   selecting good quality raw materials
   organising to remove middlemen
   organising to fight vested interests
   negotiating subsidised inputs
   developing local sources or raw materials
   improving technology/skills to avoid wastage
   developing alternate uses for waste/by-products
3. Lack of storage facilities
   improving facilities for storage and preservation
4. Competition from industrial sector
   lobbying for supportive public policies:
   quota systems
   price policy
   organising to demand or compete for raw materials
IV. Women's Access to Capital
1. Lack of access to credit
   - providing/arranging credit or subsidies
   - providing collateral to leverage institutional credit
   - organising mutual guarantee groups, thrift societies, or cooperatives to operate savings-and-loan schemes
   - opening a bank for savings and loans
2. Ignorance of institutional sources of finance
   - publicity campaigns
   - building awareness
   - building linkages with institutional sources of credit
3. Resistance to institutional finance
   - developing mechanisms to facilitate institutional procedures:
     - simplified forms
     - flexible repayment schedules
     - alternative collateral systems
   - developing institutional mechanisms to link banks with the poor, e.g. helping in the procedural work
   - provision of interim and/or consumption loans as needed training/orientation of bank officers
4. Poor utilisation of loans
   - monitoring individual loans
   - management training
   - supplying timely inputs with loans

V. Women's Access to Markets
1. Lack of proper information
   - sponsoring market research and analysis
   - sponsoring product research and development
   - training in marketing
2. Transportation problems
   - arranging transport facilities
   - developing alternative markets
3. Exploitative market relationships
   - influencing government policy
   - fighting vested interests
   - building awareness of rights
   - building pressure groups
   - organising to negotiate autonomous markets, e.g. by-passing of intermediaries
4. Competition from private sector
   - lobbying for supportive public policies
   - quota systems
   - sector reservation
   - price policy
   - merchandising/advertising
   - organising to negotiate protective licenses/permits for vending and business
   - marketing through alternative marketing organisations
   - opening retail outlets for women's products

VI. Women's Access to Labour Markets
1. Low access to labour market
   - organising to demand access
   - lobbying for government to provide employment through food-for-work or employment guarantee schemes
   - lobbying for supportive public policies
   - quota systems
   - job reservation
2. Low wages
   - organising to demand minimum wages
3. Inadequate employment opportunities
   - skills training
   - job creation
   - commercialising traditional skills through new markets
   - training for self-employment

VII. Women's Access to Support Services
1. Providing day-care services
2. Providing legal aid services
3. Negotiating life, health, and/or occupational insurance
4. Providing preventive and/or curative health services
5. Arranging safeguards, compensation and/or treatment for occupational hazards
6. Arranging loans for emergency and consumption needs
7. Providing functional literacy training
8. Providing consumer goods at reasonable prices
9. Organising consumer cooperatives
LIST OF PARTICIPANTS

INDIA

1. Annapurna Mahila Mandal
   10, "Namit", 125 Rammurti Road
   Dadar
   Bombay - 400 028

   The pioneering work of Annapurna Mahila Mandal is among women who provide food for boarders in Bombay. The Mandal has organised such women to get infrastructural facilities and financial help from the Government to run their activity on a commercially viable basis.

   Besides, the Mandal undertakes catering (to further support the women), provides vocational training in cooking, rexine bag making, stitching, etc. and has its own cooperative bank.

   Represented by: Prema Purao
   Preeti Bhatt

2. Astha
   109, Kharol Colony
   Old Fatehpura
   Udaipur - 313 001

   Astha is involved in organising tribal men and women into self-help thrift societies. They have also been involved in working on issues of social forestry, poultry, payment of minimum wages, etc. They mainly work in the Udaipur district of Rajasthan.

   Represented by: Ginny Shrivastava

3. Badhro Foundation
   Mihijan
   Dist. Dumka
   Bihar 815 354

   The Badhro Foundation is working in a tribal belt of Bihar. With tribal women as staff, the Foundation has organised women at the village level around economic and socio-political issues (e.g. dowry, minimum wages, water supply) and has developed a silk production unit for women.

   Represented by: Bajrang Singh
   Emami Murmu

4. Bhagavatula Charitable Trust
   Yellamanchili, Vishakapatnam
   Andhra Pradesh - 531 055

   The Trust is involved in organising rural women through thrift societies and a number of income-generating efforts under its women's welfare programme. It has trained local illiterate women as para-vets to support dairying efforts of poor rural women.

   Represented by: C. Mohana
   M. V. Ramana Murthy

5. Chaitanya Sravanthy
   (SWRC A.P. Unit)
   Gudem, Chintapally (Teluk)
   Dist. Vishakapatnam
   Andhra Pradesh

   The organisation is mainly involved in organising tribal men and women in the coastal areas of Andhra Pradesh. It organises adult education centres and night school for children. Poor rural women have organised thrift societies, economic activities and other social issues.

   Represented by: V.B. Mani
   Meera Naidu

6. CODES
   Amra Road, Bagayam
   Chad Christian Medical College
   Vellore
   Tamil Nadu - 632 002

   CODES is engaged in organising poor rural women in cooperatives to undertake a number of income-generating projects as part of their ultimate endeavour to take health to every home. The dairying programme has been very successful in this area.

   Represented by: K. Murugesan

7. Community Services Guild
   Block 20 C
   1X Street, Anna Nagar East
   Madras - 600 102
The Guild is actively working among the tribal women of Kallayan Hills in Salem District and the women in Madras. It is also involved in organising self-employed women in Salem and Cuddalore (South Arcot) around issues of forestry and agriculture.

Represented by: R. Venkatachalam

8. Disha
1st Floor, Sanghavi Bhawan
Himmatnagar, Station Road
Gujarat - 383 001

Disha has organised tribal women and men in eastern Gujarat as a union of minor forest products collectors and workers of the forest department to struggle for improved wages. It has also organised youth groups in villages to work on other developmental issues.

Represented by: M. D. Mistry

9. Gram Vikas
Sarvodaya Ashram
Sukhodee, Navada
Bihar - 885 106

Gram Vikas is involved in organising tribal women in Ganjam district of Orissa and taking up issues like social forestry, horticulture, drinking water, etc. It has also been working on issues of health, primary and adult education, biogas and renewable energy programmes.

Represented by: Anitha Maidath Minoti Panda

10. Gram Vikas
P.O. Mubadla, Via Berhampur
Orissa - 760 002

It has been organising women chikan workers and embroiders of Lucknow to help them get higher daily wages and a greater access to the market. It has organised some exhibitions of women's products to generate a separate market for them.

Represented by: Runa Banerjee

11. SEWA
Opp. Victoria Garden
Ahmedabad - 380 001

SEWA is mainly involved in unorganising self-employed women (petty vendors and traders, home-based skilled workers and manual service providers) in urban and rural areas in and around Ahmedabad. SEWA is also involved in organising economic programmes for its members both in the urban and rural areas. Women are involved in activities like weaving, block printing, social forestry, dairy, etc. SEWA also has a cooperative bank for its members.

Represented by: Anita Dhalakia Usha Jumani

12. SEWA
1, Habibullah Estate, Hazratganj
Lucknow - 226 001

Reviving the art of traditional paintings and producing articles for markets in the urban areas, providing exposure to Mithila brahmin women and building their self-confidence, and taking up social issues are some of the activities of SEWA Mithila. It has helped in marketing Madhubani paintings through various channels and in useful forms.

Represented by: Gauri Mishra

13. SEWA
Khadigram, P.O. Munger
Bihar - 811 313

SEWA Munger works mainly with Harijans and tribals. Educational classes are run for the women. They are trying to organise women around economic programmes like sewing classes, tasar weaving, etc. They have succeeded in organising tribal women to start weekly 'Haats' (markets) in their area.
Jan Shiksha Avam Vikas Sangathan is involved in organising tribal women of southern Rajasthan. Women are involved in activities like weaving, spinning, social forestry, horticulture, drinking water, etc. It has assisted in the process of developing local market outlets for the goods produced by the women.

Represented by: Devi Lal Vyas Rajani Vyas

16. PRIA
45, Sanik Farm, Khanpur
New Delhi – 110 062

Society for Participatory Research in Asia (PRIA) is a support service organisation that helps grass-roots activists and organisations to strengthen their local work. PRIA has been involved in organising workshops and training programmes and doing research, documentation and publication of learning materials around issues of women’s economic security and empowerment.

Represented by: Nandini Narula
Anil K. Chaudhury
Rajesh Tandon

17. OXFAM America
A-16, Pampesh Enclave
New Delhi – 110 048

This is a non-governmental organisation based in Asia that supports grassroots initiatives and projects in developing countries world-wide. Its India and Bangladesh programme since 1980 has had exclusive focus on women and work issues.

Represented by: Marty Chen
Bob Snow
Viji Srinivasan

BANGLADESH

1. Banchte Shekha
S.M.R. Sarak
Jessore
Bangladesh

Banchte Shekha was started by a local woman in Jessore district of Bangladesh. Banchte Shekha has, through village women cadres, organised several thousand women around social issues (e.g. dowry, divorce, indebtedness) and generated employment for several hundred women in traditional embroidery, poultry, leather crafts and other schemes.

Represented by: Angeli Gomes

2. BRAC
66, Mohakhali
Dhaka
Bangladesh

Bangladesh Rural Advancement Committee (BRAC) is the largest NGO in Bangladesh. It started its work with relief and rehabilitation and gradually moved into a variety of integrated development efforts. It organises a number of women’s production subgroups as part of each village organisation. BRAC has also developed its own marketing outlets for the goods produced by women’s production units.

Represented by: Afzana Kasham
Bhabatosh Nath
Naheed Sultana
Salehuddin Ahmed
Shabbir Chaudhary
Munazzam Bakth
Aminul Alam

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