

A journey of struggle and empowerment of women of the dry and arid area of Surendranagar: Self Employed Women's Association (SEWA) and Surendranagar Mahila Bal Vikas Mandal (SMBVM)



Image 1.

This case study was developed by Self Employed Women's Association (SEWA) with support from the Asian Farmers' Association for Sustainable Rural Development and the World Rural Forum.

A. Context

SEWA, a trade union was established in 1972 in the city of Ahmedabad, Gujarat. It was an offshoot of the Association's Women's Wing of Textile Labour Association (TLA), one of the oldest unions in India, established by Anasuya Sarabhai and Mahatma Gandhi in 1920. Around that time, there were no unions protecting individuals who worked outside the formal sector, which are mostly women. The women workers were agitated by the

ruthless contractors, erratic jobs, and low wages. So, several poor, illiterate women, seasonal migrants from rural areas, approached the Textile Labour Association,

SEWA is now in 18 states of India. SEWA's work was initiated in Gujarat where SEWA worked in 9 districts of Gujarat. Surendranagar, Kutch, and Patan are the most disaster-prone areas and experience extreme weather events almost every two years. SEWA started organising and initiated the formation of district-level women's economic organisation namely Surendranagar Mahila Bal Vikas Mandal (SMBVM).

Surendranagar district is located in the central region of Gujarat. The whole district is a drought-prone area. The rainfall is irregular which is one of the causes of food scarcity. The general climate of the district is extreme. The people of this district are mainly dependent on rainwater for cultivation as the irrigation is very limited. The district has subtropical climates. It is hot during summer and cold in winter. It receives rains 760mm to 967mm during the year.

SEWA started its activities in the Surendranagar district in 1992. The main partners are the women salt pan farmers/workers and their children. Before 1992, SEWA was working with salt pan farmers of Patan district with the support of the Salt Pan Workers Welfare Board. Considering its success, SEWA was invited by the Welfare Board to the Surendranagar district as well to start the work for salt pan farmers.

Initially, SEWA started a kindergarten for 0 to 5-year-old children of the women salt pan farmers in the desert as well as in their villages to educate the next generation of the salt pan farmers. When the kindergarten was started, no woman was willing to put her child in the kindergarten. There was this belief that the kindergarten workers would mix something in the snacks served in the kindergarten to harm the children. SEWA started the kindergarten simultaneously in 5 villages named Nimaknagar, Enjar, Thada, Degam, and Ajitgadh. Hardly 8 to 10 children were attending kindergarten in these villages. As a response, the SEWA teams visited salt pan farmers from village to village. Team members would taste the snacks prepared for the children and then serve them to the children. SEWA teams also conducted mothers' meetings to discuss the importance of a nutritious diet. In 3 years, a total of 25 kindergartens were established in the Surendranagar district.

B. The Association

SMBVM is registered as a Trust in Surendranagar district in Gujarat. SMBVM has a membership of 161 groups, largely salt pan farmers/workers. SMBVM has a membership of 86,000 small and marginal women farmers of which 16,426 are youth women members. The membership of SMBVM ranges from small and marginal agriculture farmers, women in animal husbandry, salt pan farmers/workers, and farm labourers. The members pay a membership fee of Rs 10 per year as union members.

Mission, vision, goals

Full employment and self-reliance are the goals of SEWA and SMBVM. Full employment means members achieve work security, income security food security, and social security vis-a-vis healthcare, childcare, nutrition, and shelter and members become autonomous individually and collectively at household and community levels in terms of economic and decision making.

Membership and governance structure

SMBVM is governed by a Trust Board consisting of 11 members, all women. As of 2021, there are a total of 86,000 members as shown in Table 1. Meanwhile, members are organised per Trade and each Trade elects its representatives in the ratio of 1 representative per 1,500 members. These representatives then form the Trade Council (Pratinidhi Mandal). In parallel to the Trade Council is the Trade Committees (Dhandha Samiti) in each Trade. The Trade Committee members vary between 15 to 50 members. The Trade Committees meet every month and discuss the issues of their Trades and possible solutions. Trade Council members are the members of their respective Trade Committees as well. The organiser of a Trade Group is the member Secretary of that group's Trade Committee.

SMBVM follows a bottom-up approach wherein the members' challenges are discussed in the trade committee meetings every month and SMBVM takes actions based on the needs and demands with the support of SEWA. This may be through the programmes implemented, policy dialogue, or linkages either with the government or other partners. The members realise the value of being a member of SEWA and more women get organised which would lead to an increase in membership.

At the SEWA level, there is an Executive Committee that is composed of representatives from various trades. Decisions are done through the inclusive bottom-up approach where the Trade Committee bring in the needs and demands of their respective Trades. The election of representatives happens every three years.

Table 1. Membership from 1992 to 2021

No	Year	Organised women	Sr. NO	Year	Organised women	No	Year	Organised women
1	1992	0	11	2002	33000	21	2012	45000
2	1993	0	12	2003	25000	22	2013	60000
3	1994	0	13	2004	18320	23	2014	65000

4	1995	1332	14	2005	18500	24	2015	65000
5	1996	2915	15	2006	14480	25	2016	65000
6	1997	4021	16	2007	20000	26	2017	65000
7	1998	4590	17	2008	21000	27	2018	65000
8	1999	4598	18	2009	25000	28	2019	65000
9	2000	6995	19	2010	30000	29	2020	65000
10	2001	13000	20	2011	36000	30	2021	86000

Economic activities and Services

SMBVM has organised women to improve their work and income security. SMBVM advocates for the needs of members. In the desert, through 184 cooperatives, 30, 000 families are earning their livelihoods through salt farming. When salt pan farmers and their families would stay in the desert for 8 months a year, water availability is a problem, in response, the SMBVM arranged for water supply coordination with the Water Supply Board to make sure every hut in the desert gets water connection.

Women salt pan farmers used to borrow from money-lender at a 3 to 5% interest rate. And it would take years in repaying the loans because of the low price of the salt. So, they can only pay the interest and the principal amount remain unpaid. As a response, SEWA initiated the formation of Women's Savings and Credit Groups. The training was arranged for the SMBVM team on Savings and Credit Groups through SEWA Bank. In the beginning, women members saved Rs. 10 every month, and an additional Rs. 2 every month in the Shishu Fund (Child fund) for their children's education. In total, they saved Rs. 12 in SEWA Bank every month. And through internal lending for small requirements, they were freed from paying interest. A total of 8,200 women had joined forming the 712 groups.

SMBVM also provides supportive services like healthcare and childcare to its members. It provides economic services through banks and provides platforms for the members to sell and make their crafts and produce. SMBVM gives microcredit, or microfinance, to members through SEWA bank, which is considered by many to increase micro and macro productivity by lending to individuals to pursue a business, finance a home, and various other ways to establish one's self. Other economic tools used by SEWA for its members

are [insurance](#), housing, [social security](#), [pensions](#), fundamentals of personal finance, and counseling.

In 2008, through a study, SMBVM learned that informal workers in rural areas spend 40% of their income procuring energy. The farmers used diesel pumps which are expensive and polluting. In 2009 SEWA initiated the Hariyali (Green Energy) Campaign. In 2013 solar pumps were introduced. BMBV organized members from the Agariya tribe into collectives/associations/federations and offered financial and technical training and facilitated credit linkages at lower interest rates and repayment terms as per their work cycle to adopt renewable energy solutions. To date, 1,300 solar pumps have been installed which can reduce carbon emissions by 35,385 tons annually. The solar pumps helped save 10.5-14 US \$ per day, improving Agariyas' income significantly. SEWA also supports Agariyas with market linkages, helping them bargain for a better price directly with large buyers and salt factories, bypassing the middlemen and traders, through strengthened collectives including discussion on decision-making processes, how are issues resolved

SMBVM has also promoted new products and techniques that add value to traditional products. For example, salt farmers are being shown how to produce higher value industrial salt, rather than the lower value edible salt. At the same time, SMBVM provides its members with information on market prices, for traditional as well as new products.

SMBVM has had a much broader impact through activities that involve marketing its members' produce. As a result, a rural marketing organization, SEWA Gram Mahila Haat (Village Women s Market), was set up in 1999.

To sustain their organization, SMBVM has established a business organisation that is owned and managed by the members – the RUDI Kakala. Income from the enterprise provides economic support to sustain the SMBVM. SMBVM has inculcated these through the integrated and demand-driven approach. It does the following to bring sustainability:

- Organizing for collective strength
- Capacity building to stand firm in a competitive market
- Capital formation for risk mitigation & fight poverty
- Social security to enhance well-being & productivity

SMBVM has three community learning and business resource centres (CLBRC) which cater to members with capacity building and economic services. One of the CLBRC is where the office is and the RUDI processing centre.

Advocacy, public policies

Both SEWA and SMBVM advocated for policies to make salt pan farmers/workers visible and policies that will enable them to access resources, financial support, and the market.

Though women form the majority of the labour force in agriculture, they are invisible as farmers. The policies and extension services are designed for men and as result, they often miss out on government schemes and extension services.

The current policies are designed to favor men, thus, thus informal sector women workers are unable to access resources. There is a lack of awareness regarding the policies and their impact among women members. SEWA conducted awareness-raising on how policies impact their day-to-day activities and their livelihoods.

There is also a need to create safe market spaces for women because of the reality that women are subject to gender-based violence, sexual assault, and harassment.

Alongside working at the grassroots and making a strong community base, SMBVM together with SEWA is also working hard at the various government levels for advocacy and campaigning to protect the rights of the members; which for years led to the recognition of tremendous economic and social contribution at various levels i.e. district/city, state, national and international government, organizations, trades, etc. Thus, resulting in inclusion in policy and legislation. The macro-level efforts of SEWA and strong lobbying and advocacy have resulted in the following:

- SEWA's Reema Nanavaty has been elected as Commissioner of the Global Commission on the Future of Work by ILO.
- In 2003 the Central Government invited SEWA to be a member of the Second National Commission on Labor to draft the first-ever umbrella legislation for workers in the unorganized sector. After SEWA's vigorous lobbying for 25 years, The Unorganized Workers Social Security Act, 2008 was enacted.
- In 2004 the Government of India set up a National Commission on Enterprises in the Unorganized/ Informal Sector and invited SEWA to be on the Advisory Committee.
- SEWA is part of various central level committees that includes (a) the National Advisory Committee for Minimum Wages, (b) the National Social Security Board, and (c) the National Advisory Council
- At the international level SEWA also successfully lobbied for the ILO Convention of the Home-based workers and Domestic Workers.
- SEWA is invited and is part of various working groups and committees of the Planning Commission with various ministries in the areas of Micro and Small Enterprises, Rural Development, Weaving, Skill Development, National Social Security, Minimum Wages, etc.
- SEWA under its Agriculture, Water, and Forestry campaign represented and lobbied with policymakers and stakeholders at various levels i.e. local, national regional, and global to voice out the issues related to small and marginal farmers including the land sale, direct marketing, inputs, etc. which have worked towards getting the I-Cards, representation in various committees and policy level changes

- Another initiative of SEWA was to constitute Urban Informal Economy Welfare Board for the urban informal workers. The board provides identity cards, tool kit skill up-gradation training, and medical benefits.
- SEWA's effort in 2004 for National Policy on Street Vendors guaranteed legal status, social security, and legitimate Hawking zones, further in 2012; SEWA also was called upon by the Standing Parliamentary Committee of Urban Development to make suggestions for the Central Law for the Street Vendors -"The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act.
- SEWA filed a Public Interest Litigation for Street Vendors as a result of which the Scheme of the Street Vendors of Ahmedabad city was enacted based on the National Policy for the Street Vendors. A bio- matrix survey of vendors was carried out the vendors got the legal recognition. Also to regularize street vendors Natural Market, SEWA prepares schematic plans and lobbies the same with AMC (Ahmedabad Municipal Corporation). Schematic plans for two of the natural market are approved by the Ahmedabad Municipal Corporation and are in the execution stage.
- SEWA has filed Public Interest litigation for the inclusion of the traditional waste pickers in the solid waste management of the city. After much lobbying AMC awarded, SEWA door-to-door waste collection work in 3 slums.
- On the representation of SEWA, home-based trade - Incense Stick was included in the Schedule of Minimum Wages Act, and the rates of minimum wages were fixed in a tripartite manner - representatives of the members, officials, and employers of the incense stick trade. • Finally SEWA has been successful in bringing voice and visibility at the national and international levels. SEWA has therefore been on the executive committee of Global Unions and Federations; alliances and networks. Enumerate any recognition that your organization has received

Impacts

SMBVM today is not just an organization but has emerged as a movement – Women's Movement, Labour Movement, and Co-operative Movement. Working for the empowerment of women through various modes and pathways to protect their livelihood and equity issues. The members themselves have evolved a yardstick to evaluate the success in the form of the following: 11 questions that evolve around an increase in 1. Employment 2. Income 3. Nutritious Food 4. Health 5. Childcare 6. Housing 7. Assets (savings, land, house, workspace, tools of work, licenses, identity cards, cattle, and shares in cooperatives in their names) 8. Organizational strength increased 9. Leadership 10. Self Reliance – both individually and collectively 11. For SEWA, the achievement of the above translates into work security, income security, food security, and social security for its members thereby leading to the fulfillment of its goals of full employment and self-reliance.

At an individual level, an impact assessment of SEWA Managers School revealed that, on average, the income of SEWA members has more than doubled, from Rs. 9600 to Rs. 23,600 annually (SEWA Internal Impact Assessment, 2009).

Gender perspectives

Lack of access to resources and lack of decision-making power limits poor women's ability to become self-reliant. Every crisis impacts them disproportionately and increases the gender-based violence and negative impact on their health (nutritional deficiency, increased workload).

The reality is, that women and their needs are still largely unaccounted for. Policies and programs remain gender blind or biased. SEWA and SMBVM have strived to make women visible at various areas - community, market, and policymaking. The premise is that full employment and self-reliance will enable poor women to achieve economic freedom and agency. But this can be achieved only if the needed services of poor women are provided, like savings, health care, child care, insurance, legal aid, capacity building, and communication services.

SEWA and SMBVM are women's organisations through which male members can participate in capacity-building programmes. The work is under the leadership of women for the family. SMBVM is unique in having a decentralised structure and in being members owned. All services are aimed at self-employed women but one specific service which is especially necessary for women is the childcare facility provided by SEWA. Child Care responsibility is still exclusively a women's responsibility and it often prevents them from joining the workforce.

Key success factors, challenges, lessons

- The strength of SMBVM is associated with its values, flexibility, and ability to respond and adapt to the changing environment. The continued leadership development of women is what makes SMBVM effective and sustainable.
- Member-based organizations help ensure ownership and activities are based on members' demands/needs. They can harness energy hitherto untapped, and generate it anew, as members attain self-confidence and learn new skills. Such organizations can grow rapidly if attention is paid to organizing/recruiting new members, and the selection and training of new organizers among them.
- An organization based on values must emphasize them constantly if it does so, it can maintain consistency of purpose, and function very flexibly. Values generate strong loyalty from staff and members, as well as support from the wider public, and underpin the patience and perseverance required to change the policy environment.

- A flexible style encourages learning and innovation and therefore facilitates adaptation to changing circumstances, including the ability to see crises as opportunities. At the same time, it motivates high performance and low turnover among staff and makes it possible to take advantage of partnerships with external actors.
- Leadership skills are crucial, not only to define and uphold the vision of an organisation but also in establishing management and behavioral practices that minimize the social distance between the management cadre and the organization s members (or clients).
- At the program and project levels, mainstreaming of climate change adaptation and mitigation is crucial because of its direct impact on rural communities and poor women.
- As an organization, SEWA and its member continue to face challenges and continue to find solutions, especially to the question - “Why do farmers remain hungry?”.