We Are Poor but So Many: The Story of Self-Employed Women in India

Ela R. Bhatt

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For my husband, Ramesh Bhatt

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Acknowledgments

Writing does not come easily to me; writing about SEWA is particularly difficult. How do I find words potent and pithy enough to describe our collective thoughts and actions that span more than thirty years? What do I say, and what do I leave out? I am never sure.

Howard Spodek, a historian of the city of Ahmedabad, had for many years encouraged me to reflect on my experiences among the self-employed and write about them. This book may not have been written without his initial encouragement.

I also thank my daughter, Ami, who encouraged me to write and rewrite every chapter until the women and their work came alive. "Ma, you are writing a book, not a report," she kept reminding me. I could not have written this book without her by my side.

Renana Jhabvala read the entire draft carefully and showed me the gaps that needed to be filled. We have worked side by side through thick and thin.

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I can never thank my SEWA sisters enough. I owe them everything.

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Introduction

In writing about the lives and struggles of poor, self-employed women, I have been presumptuous. I have written about women who are unlikely to read what I have written about them. Moreover, my perception is unavoidably limited by the economic and social environment to which I belong. So in all honesty, I cannot claim to speak for the women I am writing about; I can only speak for myself.

And yet I have written this book because I have shared a good part of my life with these women. I have written about what I have seen and what I have learned about their struggles against poverty and prejudice. I want to talk about our interwoven lives, about how and why we join hands and what we have done, and still do, together—our hopes, actions, struggles, successes, and failures. The women have changed my life; they have inhabited it, enriched it, and shown me why life is worth living. In every possible sense, I am in their debt.

The Gujarati custom of addressing all women as *ben*, meaning sister, is, of course, not without consequences. It seems to instill a latent sense of sisterhood in relationships. SEWA, the Self-Employed Women's Association, owes much to this common sense of sisterhood in bringing together women of all castes, classes, trades, tribes, and faiths.

I begin this book with an account of myself and of the process by which I began to see the world of poor, working women. I have then attempted to take the reader into the world of these women, to provide an up-close

look at their daily lives, the forces that overpower them, the conditions that perpetuate their poverty, the battles they fight, the attitudes they face, and the working and living conditions of both rural and urban working sisters. Although there are as many trades among the self-employed as there are opportunities, I have focused on only a few. I have tried to reveal the process that has led to the birth of a trade union of self-employed women, the basic philosophy of the organization, and the battles we face. I have also tried to highlight the role that trade cooperatives play in economic development and to show the impact of the larger economy on the lives of the women.

SEWA was born among the urban poor, so that is where I have begun; with the lowliest of workers—the rag pickers—and their attempts to change their working conditions. Following their account is the story of home-based workers—the women who stitch rags into quilts, or take piece-rate sewing jobs for small and large traders. The process is union building, but it is also a fight to forge an identity for self-employed women as workers.

Although this is a local account, their troubles are no different than those of home-based working women the world over. Equally universal are the problems of vendors and their constant fight to claim their space on the streets, in the markets, and on the planning blueprints of municipal authorities. I see vendors as small entrepreneurs who grow ever so organically; they are a true and direct expression of a lively economy. Their need for credit and other banking services leads us into SEWA's experiences making micro-loans to the urban poor and to examine the role of the SEWA Bank. The broader needs of the poor, especially in the area of health care, leads us into the issue of the living and working conditions of poor women and SEWA's efforts to provide them with access to medical services and life insurance.

As the numbers of the urban poor began to grow, SEWA extended its activities into rural areas from where the urban poor came. Today, rural members far outnumber their urban sisters. In the rural women, I have found the heart of India. The dry deserts of Gujarat are home to some of the most resilient women: the embroidery workers who labor in their homes, the agricultural workers—marginal farmers, gum pickers, and salt farmers to name but a few. SEWA has helped them to form producers' groups in order to build and own assets, enhanced their capacity to stand firm in the competitive market, and enabled them to gain access to health care, child care,

shelter, insurance, and credit. The struggles of tribals displaced from their forestland and forced to come to terms with a new economy reveal how governments can also perpetuate poverty and vulnerability.

In the end, I hope my argument for placing women at the center of economic reform will be self-evident. There is ample proof to demonstrate that women can and do build strong, vital organizations around issues that are relevant to them, find viable solutions out of their own experiences, and in the process change our society and environment in a healthy, respectful, nonviolent, and sustainable way.

Ramesh opened my eyes to the world. It was 1949, and I was a shy and studious university student, who admired Ramesh from a distance. He was a fearless, handsome, student leader and an active member of the Youth Congress. He was collecting primary data on slum families for independent India's first census of 1951. When he invited me to accompany him on his rounds, I timidly agreed. I knew my parents would disapprove of their daughter "wandering in dirty neighborhoods with a young man whose family one knew nothing about."

My father was a successful lawyer with a thriving practice and a prominent position in society. My mother was more progressive; her father was a freedom fighter who had gone with Mahatma Gandhi on the Salt March. However, when it came to her daughters—my younger sister Rupa and me—my mother was protective and conservative.

The Maynafalia slum of Surat was not far from where I lived, but it could just as well have been worlds away. The air smelled of fish and fecal matter. The one-room houses common to the area had mud floors, no windows, and an appliqué of tin strips for roofs; flimsy jute sacks served as room partitions. Tiny backyards functioned as the common bathing, washing, and defecating grounds. The dirty water irrigated papaya trees and red canna lilies; both were sold in the market for income. Mosquitoes and flies settled on every object in sight.

The men and boys fished in the river; the women sold the fish. In the morning, they ate millet bread with chillies and garlic, and in the evening, they made a meal of boiled vegetables and any unsold fish. Their children, who cried a lot, were named after biblical movie characters—Delilah, Rebecca, Samson. The women invariably wore fresh flowers in their hair.

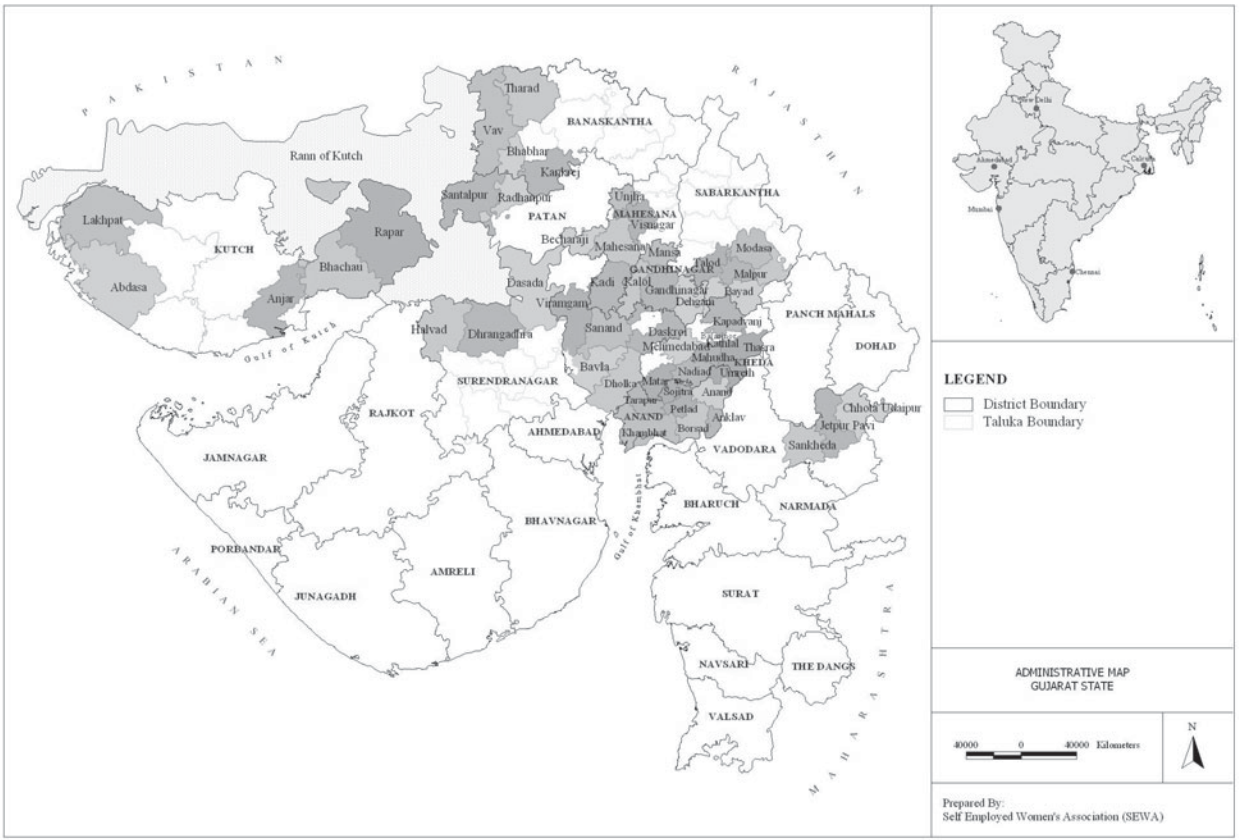
Ramesh was completely at ease in this environment, listening and laughing and teasing and gathering data from the slum dwellers like a nosy new neighbor. I, however, had never seen anything like this at such close quarters, and I was uncomfortable. I was paralyzed and passive, frustrated with my inability to step out of my shell. All the same, learning about "how the other half lives" was a liberating experience, and it made a deep impression on me.

India was a newly independent country at the time. Mahatma Gandhi's spirit encouraged the youth to live and work with the poor, to build "village republics" as basic units of a foundation on which Indian democracy could prosper. Politics was idealistic; it had the power to inspire and stimulate action. Ramesh gave me the writings of Gandhiji and J. C. Kumarappa on the economics of self-reliance and we read and discussed them avidly.

The son of an impoverished village Brahmin who had become an industrial mill worker, and of a young mother who died when he was only five, Ramesh experienced deep loss and deprivation early in life. His father put great emphasis on learning and educated him well. He studied economics and law, and soon began teaching economics at B.D. Arts College in Ahmedabad. The academic environment suited him well—he was a perpetual student and a compulsive teacher.

Ramesh was hardly ever on the scene with me later in my public life—he was a private man—but we were partners in life. He was my best friend. At SEWA, we were charting new territory all the time. His insight and analysis were critical in helping me come up with unconventional solutions to age-old problems. This is not to say that I always agreed with him. His approach was more defiant than mine. However, even in disagreement, Ramesh supported me every step of the way; that generosity of spirit allowed me to gain self-confidence and trust in my self.

In 1955, when I had completed my studies with a degree in law, I was offered a position as a junior lawyer in the legal department of the Textile Labour Association (TLA). Known as Majoor Mahajan in Ahmedabad, the trade union became my real alma mater. Founded in 1920 by Anasuyaben Sarabhai and Mahatma Gandhi, it was known for its unique approach in settling labor disputes. It put great emphasis on forging a partnership between labor and capital and solving disputes through mediation and negotiation. Strikes were considered less effective because their coerced solutions do not last. When I joined the TLA, it was one of the strongest



LEGEND

- District Boundary
- Taluka Boundary

ADMINISTRATIVE MAP
GUJARAT STATE

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Prepared By:
Self Employed Women's Association (SEWA)

trade unions in India. It also had active political connections with the Congress Party and its government.

My early days in labor court were tense. The slightest comment about my clothes or my short height would upset me, and I would begin to stammer. There were hardly any women in court at the time, so I was self-conscious and alone. However, I was gaining some experience as a lawyer, arguing small cases on matters like inadequate leave compensation, lack of staff in the mill canteen, or denied requests for shift changes. At the union office, I helped in the preparation of the Gratuity Bill, which was soon to be presented in Parliament. On a personal front, my parents finally gave their consent for me to marry Ramesh. We were married in April 1956; I was twenty-three.

Gandhiji's ideas on work and economics made a deep impression on my young mind. I was drawn to his emphasis on simplicity—the idea that adding complexity is not progress; on nonviolence—that violence in any form cannot lead to lasting peace or reconstruction; on the dignity, or even the sanctity, of labor; on the importance of human values—that nothing that compromises a person's humanity is acceptable; that poverty is wrong because it is violent; it does not respect human labor, strips a person of his or her humanity, and takes away their freedom.

By the 1960s, the TLA had become a strong and large presence in the nation. TLA's philosophy of trusteeship, its methods of peaceful negotiations, and its large member base gave it enormous credibility. Members contested elections from labor constituencies for city municipal councils, state legislature, and the Parliament. But the textile industry in the country had begun showing symptoms of ill health late in the decade. A gradual decline in the textile industry of Ahmedabad had begun.

The event that brought me to this realization was the closure of two major textile mills in 1968 that rendered thousands of workers jobless. I was assigned to take a survey of the families affected by the closures. When I visited the homes of the laid-off workers, I saw that the burden of running the family had fallen to the women. While the men were busy agitating to reopen the mills, at the end of the day, it was the women who were earning money and feeding the family. They sold fruits and vegetables in the streets; stitched in their homes at piece-rate for middlemen; worked as laborers in wholesale commodity markets, loading and unloading merchandise; or collected recyclable refuse from city streets.

A great many children had stopped going to school so they could help their mothers make ends meet. These were informal, home-based jobs operated outside of any labor laws or regulations. They were jobs without definitions. I learned for the first time what it meant to be self-employed. None of the labor laws applied to them; my legal training was of no use in their case. Ironically, I first glimpsed the vastness of the informal sector while working for the formal sector. One was unprotected, the other protected—although both contributed to the national economy.

Looking at the women, invisible and isolated, working hard for earnings that barely supported their families, left me restless to do something. I began to think of what role the TLA could play in these women's lives. The union saw them as enterprising housewives stepping in to work at a time of crisis, but they did not really see them as workers. Other than provide more training on the use of sewing machines, the TLA felt it could do little for the women.

In 1968, the TLA hosted the Indian National Trade Union Congress (INTUC)—then the biggest central labor union in the country—in Ahmedabad. At the annual conference, I was appointed the first Convenor of INTUC's Women's Wing, a position that reflected a newly growing awareness of the issues of women workers. Soon after, I was sent to Israel to take a course in Labor and Cooperatives.

I arrived in Tel Aviv in 1969. Israel was immersed in integrating its people and building the nation's economy through labor unions and cooperatives. The country was putting great energy into developing the desert regions, and I had an opportunity to work in a desert kibbutz. I was excited by everything! But what interested me the most was the idea that unions and cooperatives could work so well together.

I returned to the TLA armed with a diploma and a head full of ideas. My heart was set on doing something for the women working in the homes who were once supported by the now unemployed mill workers. I wanted to organize the women workers in a union so that they could enjoy the same benefits that organized labor received. In the process, I came to a simple realization—a union is about coming together. Women did not need to come together *against anyone*, they just needed to come together *for themselves*. By forming a union—a bond—they affirmed their status as workers, and as a result of coming together, they had a voice. This time, I had the support of the TLA leaders, particularly A. N. Buch, who saw my efforts

at unionizing self-employed women as something worth trying. I am not sure they—or, for that matter, I—realized the scope and significance of such a trade union, and a *women's* union in particular.

To lump such a vast workforce into categories viewed as "marginal," "informal," "unorganized," "peripheral," "atypical," or "the black economy" seemed absurd to me. Marginal and peripheral to what, I asked. The mainstream was shrinking and the margins were getting wider! In my eyes, they were simply "self-employed." The diverse occupations of the self-employed evolved out of traditional, inherited occupational skills adapted to the changing needs of the times. Such diversity and adaptability signified the strength of the women! What they needed was the support of society and their government. But all these realizations came later. When SEWA was established in April 1972, I had only a vague idea of these definitions.

Soopa Goba was my very first comrade-in-arms. Dark, voluptuous, and invariably dressed in a worn purple sari, Soopa was a migrant from Khandesh, a poor district in Maharashtra. She slept on the sidewalk by night and during the day carried bales of cloth on her head—transporting goods from wholesalers to retailers, from the railway yard to a warehouse, or from shop to shop in the Dhanlaxmi cloth market. She was paid two rupees per trip, and she made an average of twenty trips a day. I noticed that half of her income went directly from her employer to the contractor who had brought her from her village to work in the city. There were more than a hundred Soopas working in the cloth market, and their pay was appalling.

Soopa and the women headloaders taught me my first lessons in collective bargaining. I began to see the myriad forms of exploitation and how bravely the women faced and coped with all the humiliations and injustices done to them. I was surprised to see how willing they were to risk everything. They had so much to lose if we failed in our efforts for better wages, and yet it was *they* who showed faith and gave *me* the courage to fight on. It was my first real effort at organizing, and call it hard work or dumb luck, the women's piece rate went up by 30 percent. It was a good beginning.

There were other trades that made up a large portion of the informal job sector in Ahmedabad. Their existence was fundamental to the city's economy, and yet the city did not care about the rampant exploitation of these workers. In fact, there was no recognition of the existence of these poor citizens.

The telephone operator at the TLA office, Kacharabhai Jagaria, watched my efforts to organize the headloaders from the cloth market closely. Then, one day, he introduced me to his sister-in-law Chanda Papu, or Chandaben, a fair-faced woman who worked in Poori Bazar—the recycled clothes market. Chandaben would set out for the wealthier neighborhoods with a basket of brand new stainless steel utensils and fancy plastics on her head, where she would barter them for the hand-me-down clothes of the rich. She bought the steel pots on credit from a shopkeeper who was also her banker. She handed him her earnings, out of which he deducted whatever was owed to him and retained the rest for "safekeeping."

Chandaben's home was her workplace; it housed seven family members and two sewing machines; all nine bustling almost all hours of the day. She repaired the old, bartered clothes—in fact, the whole family patched, darned, cut, cleaned, ironed, and changed the face and the value of the clothing; even a worn towel was given a second life. Men too helped with the recycling work. The family hardly had time for housework; most of the time, they bought ready cooked food from the market and ate it at home.

The sellers in the market were all women; the men were mostly helpers. The women called themselves traders—they were good at determining value and better at negotiating the best price from customers. Sitting under makeshift awnings to shield themselves from the midday sun, the women drank innumerable cups of sweet, strong tea during the day and listened to popular film music on their loud transistor radios. Every Sunday, the Poori Bazar merged with the *gujari*—the flea market that has gathered on the riverbank for many centuries. It is a large recycled goods market where both the producers and the consumers are the laboring poor.

Week after week, Chandaben took me to the market on Sundays to meet other women who were producer-vendors like herself—carpenters, tinsmiths, quilt makers, idol makers, painters, cigarette rollers, incense-stick makers, and the like. Before Chandaben introduced me to a woman, she first primed me about her trade. I found that every woman I talked to was in debt—not for lack of enterprise or hard work, but because she did not have any working capital and because she did not own her tools of production. The interest the women paid on their borrowings were exorbitant! They ranged from 10 to 20 percent a day! No one could afford to pay such high interest and get out of poverty. The poor were on

a treadmill, eternally struggling and never getting ahead. I began to explore ways in which SEWA could help the women get loans by mediating with local banks. In the end, this led us to establish our own cooperative bank.

Chandaben, Soopa, and Lakshmi Teta—a grand-looking vegetable vendor of Manekchowk market—became my closest allies, friends, and work sisters in shaping SEWA. We grew up together, learning, helping, guiding and caring about each other. Chandaben and Laxmiben were natural leaders—fearless, accessible, and good communicators. Chandaben and I were born on the same date so we felt a special kinship. She was my sounding board—immensely practical but never tied down by practicalities. A great orator, she had a large following among the vendors. Later on, she represented SEWA and the self-employed workers of India at several global conferences. She attended the United Nations Population Conference in Cairo as a SEWA delegate, as a panelist in the Micro Credit Summit in Washington, and as a keynote speaker at the inauguration of the Women's World Banking Global Conference in New Delhi. Everywhere she went, people were impressed by her quick mind, her articulateness, and her passion. When she died in 2003 of a heart attack, I lost my guide. Soopa died in the early days of SEWA from pulmonary tuberculosis. Lakshmi Teta suffers from severe asthma; her daughter-in-law has taken her place in the market, but no one can take her place in leadership.

In 1974, a bright, vivacious, Oxford-educated economist named Devaki Jain came to SEWA from Delhi. She visited the women's markets and homes and left excited—this was economics on a different scale. She invited me to Delhi to meet her family and some of her friends, who were government officials, journalists, and researchers. In Devaki and her husband, L. C. Jain, I found my first allies outside the TLA. I was excited to meet people who shared my interest in self-employed women and their work. I also met Dr. Kamla Chowdhry, a social scientist and an expert on the textile industry, who, in our very first meeting, impressed on me that if we could reach out to large numbers of poor women in India, SEWA could make a real difference. In Delhi, I also had the good fortune of meeting Dr. Vina Majumdar, from whom I learned my first lessons in Indian women's history.

In 1975, much to my surprise, I was invited to attend the International Women's Conference in Mexico City as part of India's nongovernmental delegation. In the heady atmosphere of the conference, my mind started opening up to women's issues that I had never known before—Bolivian

mine workers resisting the violent techniques of its unions; Malaysian plantation workers insisting on housing; the practice of female circumcision in African countries. My eyes opened to the fact that white women in western countries could also be poor. Although I sympathized, it was years before I understood the significance of why black women lamented their missing voice in the recorded history of the United States. Women's demands for equal pay for equal work I could understand, but here were women from the United Kingdom demanding wages for housework. I found it unbelievable! In my country, housework was just another name for womanhood. It was all so new and so thought provoking. All these similarities, and yet so many differences among the women of the world. I was growing a new feminist consciousness.

I talked about our on-the-ground activities of unionizing and banking with poor women. On the last day of the conference, three of us, among others, spoke about women's need for access to credit. Esther Ocloo (a business woman from Ghana), Michaela Walsh (a Wall Street banker from New York), and I (founder and chair of SEWA Bank) conceived the idea of Women's World Banking—a network to provide credit access to women. Michaela turned that dream into reality. Today, Women's World Banking is a large and vital force in the arena of women's banking.

In SEWA, I now had a new colleague. Renana Jhabvala arrived from Delhi dressed in a clumsily tied *khadi* sari and equipped with recent degrees from both Harvard and Yale universities. She was a careful observer and a fast learner; within no time, she was an invaluable and integral part of SEWA. Renana also turned out to be a powerful organizer. She helped us think about issues more analytically—how to weigh risk and consequences and how to value experience. She came to conduct field research for one year; she never left.

I was young when I had my children. I had plenty of time to enjoy my daughter, Ami, and my son, Mihir, while they were growing up. By the time I became busy with SEWA, my children were ready to leave home—Ami was studying Chinese at the Jawaharlal Nehru University in Delhi, and Mihir was getting ready to follow her to Delhi at the School of Architecture and Planning.

In my enthusiasm to develop SEWA, I had failed to notice a growing crack in the foundation of SEWA's relationship with the TLA. SEWA's growing numbers and its uniqueness as an organization were drawing a lot of attention. The TLA considered SEWA its offspring, but found it

difficult to control the pace and direction in which it was going. I did not realize that the TLA's attitude toward SEWA, too, was changing.

What I did notice was that the TLA had very little room for new ideas and a dwindling ability to face new challenges. It had become a top-down organization where the leaders had stopped listening to each other and, more important, to the members. Despite the looming changes in the textile industry, there was no real attempt to equip the workers to adapt to changing economic conditions. It was sad to watch the growing rift between the laid-off workers and the shrinking union. SEWA, however, was preoccupied with learning about the various ways in which families of the textile workers were coping and adapting and was trying its best to help them in their efforts.

Tensions came to a head in early 1981 during a period of bitter caste-class violence. The furor started when the Chief Minister of Gujarat proposed reserving two seats in the medical post-graduate course for scheduled caste and scheduled tribe students, commonly known as *dalit* (the oppressed) and *adivasi* (indigenous people), who have for generations formed the poorest of the poor. India's constitution provides for reserving a certain quota of seats in formal education institutions, government jobs, and elected bodies for them. The Gujarat government wanted to increase this quota at the state level.

Competition for medical school entry is fierce, and upper-caste students and their allies vehemently opposed the plan. The issue flared up and took on a broader political dimension. Incidents of violence broke out between the upper castes and the dalits. Most of the dalits, poor slum dwellers, became the victims of violence, losing both lives and property. The police clamped a curfew over the entire city.

SEWA could not remain silent while our dalit members were being attacked in their homes and on the streets. Because of the violence and the curfew, the daily wage earners and the self-employed in the city had no work, and therefore no income; consequently, they were starving. From SEWA's perspective, discrimination against dalits was rampant in all walks of life; those who had overcome so much adversity to become medical students certainly deserved support. Despite pressure from their dalit members in the mills, the TLA leaders thought it wise, for political reasons, to take no sides. Despite the curfew, all the mills in Ahmedabad continued to operate under government protection, while workers in the informal economy starved.