## Case Study: The Self Employed Women's Association (SEWA) in India

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SEWA is the largest trade union in India with over one million members. SEWA's positive impact on membership as well as influence in development debates and discourse has been widely documented (see for example (Chen 2004; Datta 2003; Vaux and Lund 2003). This appendix briefly outlines the organisation's origins, institutional structure and *modus operandi*. It concludes with a brief reflection on the overall impact of SEWA.

SEWA was formed in Ahmedabad city in the state of Gujarat in 1972. A group of women cart-pullers and head-loaders approached Ela Bhatt, who was head of the women's wing of the Textile Labour Association, and asked her to help them secure some of the benefits of unionised workers. Bhatt helped these women to organise, and from here 'SEWA grew organically, slowly absorbing more and more trades, rooting itself in the reality of poor working women' (Rose 1992:19-20).

SEWA brings women from diverse backgrounds and trades together, crossing lines of religion and caste. SEWA members come from both rural and urban<sup>1</sup> areas and are very poor. Membership is divided into four major categories based on type of work – home-based workers; vendors or traders; labourers and service providers, and small producers (www.sewa.org). Members are either self-employed or work as casual day labourers or they work for others for a piece rate under subcontract. SEWA has members in seven states in India, although this membership tends to be concentrated within the state of Gujarat.

The founding institution of SEWA is the Union, which recruits and organises SEWA's membership at a national level. As a trade union, SEWA offers its members a combination of services, including organisation into trade groups, co-operatives or producer groups, as well as opportunities for collective bargaining and the development of local leadership capacities. In urban areas, SEWA's early street vendor campaigns were based on organisation and mobilisation, and focused on negotiations with the local state and suppliers. SEWA has assisted member groups such as *chindi* stitchers and paper pickers though the formation of co-operatives and through negotiating with the state for better prices on raw materials (Datta, 2003: 351-356). In rural areas, SEWA initially tried to use traditional union strategies to organise but soon realised that these strategies were ineffective. Because SEWA's rural membership had no bargaining power, they began to lose whatever low paid work they already had. SEWA then had to develop suitable strategies to increase its rural members' bargaining power by increasing local employment opportunities for these members (SEWA, 2002:15-16).

From the outset, SEWA concentrated on developing institutions to provide financial services, social security, child and health care to its members. Access to fair credit services was the most popular demand from all the trade groups that came together in SEWA. In response, SEWA decided to form its own bank in 1974. SEWA Bank is founded on the Union's commitment to increasing the assets of its members and securing assets in the names of its members. SEWA Bank provides credit, savings and insurance to members. In her 2004 study Chen found that SEWA Bank had more than 202,000 depositors in 10 districts of Gujarat (2004:29,56). SEWA Social Security provides health and childcare services, while the Gujarat Mahila Housing SEWA Trust provides housing services. SEWA also provides a number of market development and skills training services to its members. Design SEWA provides product development and market-orientated design training to craftswomen to develop them as

<sup>&</sup>lt;sup>1</sup> In 2002 31% of members were urban and 69% rural (SEWA, 2002:1)

master craft makers. The Gujarat State Mahila SEWA Co-operative Federation Ltd was formed in 1992 to strengthen the bargaining power of SEWA's co-operative societies. The federation helps members to find national and international markets for their products. Finally, SEWA Academy, which includes SEWA Video, is responsible for research, training, and communication.

The primary organisational principle of SEWA is membership control. This results in the empowerment of members. SEWA's day-to-day operations are managed by local leaders. Furthermore, all SEWA members are voting members of the SEWA union. SEWA Union, SEWA Cooperative Federation and SEWA Bank are all democratically elected membership-based organisations, which are governed by elected representatives of SEWA members. Consider the Bank for example – self employed women shareholders own SEWA bank and the bank also has its own elected board of women workers who make the institution's policies. SEWA helps its members to form these organisations and builds capacity amongst its members, enabling them to manage these organisations independently (Chen, 2004:6,32).

There have been many studies measuring the impact of different aspects of SEWA's activities (see, for example, Vaux and Lund [2003] on SEWA's response to crises, and Datta [2003] on membership empowerment). Chen (2004) provides the most comprehensive synthesis. She draws on both external and internal evaluations. She concludes that the majority of SEWA members reported that the regularity or security of their work had increased, or that they had diversified their economic activities, following their joining of the Union. Membership had also generally improved the physical wellbeing of the women. SEWA members were more likely to have savings accounts, to have these accounts in their own name, and to prepare for the future compared to other working class women. A significant share of SEWA members, particularly rural members, reported having made housing improvements in recent years. Chen notes that many members felt more secure than they had prior to joining, and more confident about continuing their current occupation.

Chen (2004:62) concludes that over the past three decades SEWA's interventions have led to structural changes, which have contributed to the mainstreaming of women's issues in development discourses and planning. She goes on to argue that SEWA has had a tremendous impact on the wider environment at local, national, and international levels. SEWA is an interesting case of what is possible.

See <u>www.sewa.org</u> for further details.

## References

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