



Ending poverty: Learning from good practices of small and marginal farmers

The Food and Agriculture Organization and Self Employed Women's Association's (SEWA) Exposure and Dialogue Programme



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By Eve Crowley

In close collaboration with FAO and SEWA EDP participants, SEWA Rural Organizing team, SEWA members, and with the support of Carina Hirsch, Dorian Kalamvrezos Navarro and Sakun Gajurel



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List of exposure and dialogue programme participants by year

2012	2011	2010	2009
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Angela Perez	Andrea Woolverton	Aziz Elbehri	Günter Hemrich
Caprazli Kafkas	Daniela Margheriti	Barbara Ekwall	Hiek Som
Carolin Anthes	Daniela Piergentili	Chiara Cirulli	Ilio Fornasero
Chiara Brunelli	Elisa Miccinilli	David Marshall	Jakob Skoet
Chin Nancy	Elisenda Estruch	Denis Herbel	Julia Bacon
Emily Carroll	Fortuna D'Errico	Eve Crowley	Katia Covarrubias
Eva Matilla Domínguez	Hajnalka Petrics	Gabriel Rugalema	Keith Wiebe
Francesca Romana	Robert Mayo	Gopi Ghosh	Kenneth Basham
Biasetton	Sylvia Orebi	Marco Mariani	Liliana Balbi
Libor Stloukal	Tiziana Franceschelli	Massimo Iafrate	Marcela Villarreal
Marco Milo	Victor Lopez	Naman Keita	Marta Osorio
Renata Elena Mirulla		Peter Wobst	Rinaldo Corpi
Shirley Mustafa		Pietro Gennari	Seeva Ramasawmy
Stefania Battistelli		Véronique LeVasseur	Shukri Ahmed
			Terri Raney

Quotes

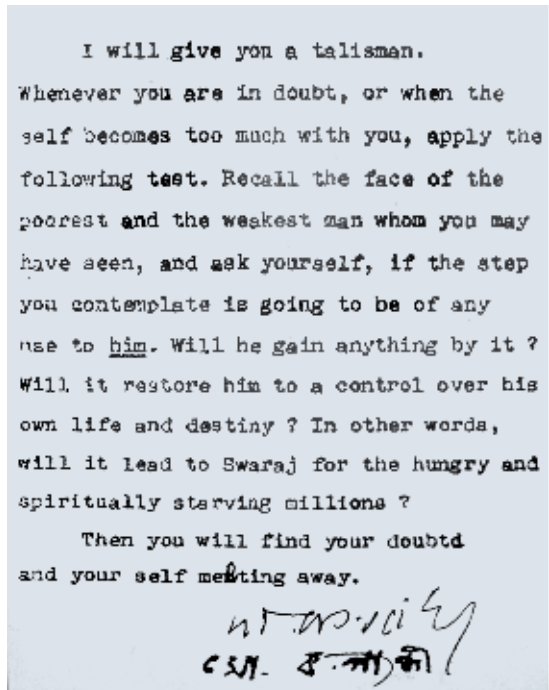


“The extreme poverty that I experienced was shocking. It gave me a chance to see things in a different way. It definitely adds value to my work.”

Fortuna D'Errico, EDP participant 2011

“I recall that I was struck by how much importance the poor women gave to education. They encouraged their children to go to school although the family did not have enough money to buy books. It was very moving.”

Chiara Brunelli, EDP participant 2012



“I was nervous when I came to know that the team would be staying in my house for two days. I have a small house without basic facilities and was worried about how the guests would adjust. I was also concerned about how I would cook food for them. But after this experience, I feel that guests should visit me again and again. It has been such a fun and instructive experience. Now, I have a dream to build a better house and improve my current situation.”

Kamlaben, Bodeli, February 2012



“When we stepped out of the taxi upon arriving at Kamlaben’s place, it was completely dark, not a bit of light. It was just one medium-sized room, all in all, with no furniture; there were many holes in the wall, and we could hear noises from outside.”

Renata Elena Mirulla, EDP participant 2012

“We were poor and the local landlords exploited us. We faced many troubles and tribulations. Yet we were able to overcome our vulnerabilities through our collective strength. When I came to know that I was selected as one of the hosts of the EDP, I was reluctant and scared. But then SEWA organizers reassured me and convinced me that this would be a positive experience. This was indeed a very good experience. My fear vanished the moment the guests entered into my small house with comfort and shared the modest surroundings gracefully. They ate simple food, helped me in cooking and my other daily routine work. They also accompanied me to my farm and helped me in my tobacco work. I am very happy as this experience has increased my social status in the community and my neighbours now look at me with pride and respect.”

Ramilaben, Anand, February 2012



“I was nervous when I came to know that the team would be staying in my house for two days. I have a small house without basic facilities and was worried about how the guests would adjust. I was also concerned about how I would cook food for them. But after this experience, I feel that guests should visit me again and again. It has been such a fun and instructive experience. Now, I have a dream to build a better house and improve my current situation.”

Kamlaben, Bodeli, February 2012



“The experience increased my confidence. I am proud now... It has also substantially increased the trust SEWA already enjoys in the community.”

Chandrikaben, Surendranagar district, February 2012

Acronyms

CLC	Community Learning Centre
EDP	Exposure and Dialogue Programme
ESDD	FAO's Economic and Social Development Department
FAO	Food and Agriculture Organization of the United Nations
GDP	Gross Domestic Product
HDI	Human Development Index
ICDS	India's Integrated Child Development Scheme
IFAD	International Fund for Agricultural Development
MDGs	Millennium Development Goals
NCEUS	India's Report of the National Commission for Enterprises in the Unorganized Sector
SEWA	Self-Employed Women's Association
SOFA	The State of Food and Agriculture
SOFI	The State of Food Insecurity in the World

Ending poverty: Learning from good practices of small and marginal farmers

Self Employed Women's Association's Exposure and Dialogue Programme and The Food and Agriculture Organization

1 Introduction

Since 2009, the Food and Agriculture Organization of the United Nations (FAO) and the Self-Employed Women's Association (SEWA) of India have been collaborating in an interactive and mutual learning process: the Exposure and Dialogue Programme (EDP). The EDP comprises a short home stay and a sequence of reflections and exchanges between FAO and SEWA, the host organization, over a five-day period. It offers a unique opportunity for FAO staff to learn experientially and directly from the food-

“Before, when I prepared my food balance sheets with one of the end products being the calories per capita per day per food item per country I never really knew much about what was involved in arriving at such a result. Now when I look at a food balance sheet I feel I have a better understanding of what is really behind it. I understand the problems of people living in developing countries better and I have seen some problems face to face, which every FAO staff member should have the chance to see, at least once during their career.”

Kenneth Basham, 2009 EDP participant

insecure populations, especially women that it seeks to serve. It also offers an opportunity for poor rural stakeholders to engage directly in a dialogue with FAO staff about the specific development challenges they face. This type of learning contrasts with more formal training courses and learning by reading which are more conventional methods for capacity development within FAO and other international organizations. In the context of FAO's reform process, the Economic and Social Development Department (ESDD)¹ piloted this innovative approach for the technical capacity development of its staff.

The EDP methodology, conceptualized and designed by the Self-Employed Women's Association (SEWA) and Dr Karl Osner in 1991, represents a novel attempt to bridge the gap between the macrolevel policy-makers and microlevel “beneficiaries” of development programmes through a direct and shared living experience of poverty, exclusion and marginalization. Since its establishment, the EDP methodology has been used extensively by various organizations such as the World Bank, the International Fund for Agriculture Development (IFAD), Cornell University and the Grameen Bank (Fig. 1.1). EDPs lead to personalizing the “abstract and often disconnected relationship” between “donor” and “beneficiary” by bringing staff from donor agencies into direct contact with their beneficiaries, the hosts.² In other words, participants internalize the hard realities of the poverty-stricken hosts and their survival strategies amidst social and economic vulnerabilities. This enables the participants to examine their decisions from the perspective of their hosts and to frame policy decisions with reference to the actual experience of the poor. The exposure is followed by reflections and an exchange of ideas, which ultimately strengthens participants' commitment to poverty reduction strategies and thus hopefully influences future policies focused on the poor elsewhere. In this way EDPs reduce the distance between policy-makers and the field and provide participants with a single reference point against which to evaluate the potential impact of their decisions in the fight against poverty.

Since the initiation of the FAO-SEWA EDP in 2009, over 50 FAO staff members have had the opportunity to participate in it. Taking part in the daily lives of rural farmers through the EDP, FAO staff witnessed first-hand the capabilities of small and marginalized farmers to address fundamental constraints and lift themselves out of poverty. With access to technical and financial skills and education, rural farmers can improve their livelihoods substantially and also become a motivational example for other farmers facing similar conditions.

1 We are grateful to Hafez Ghanem, Assistant Director-General of the Economic and Social Development Department (ESDD) who supported the development of the pilot programme.

2 Self Employed Women's Association/World Bank. 2006. *Exposure and dialogue programmes: a grassroots immersion tool for understanding poverty and influencing policy*, Ahmedabad.

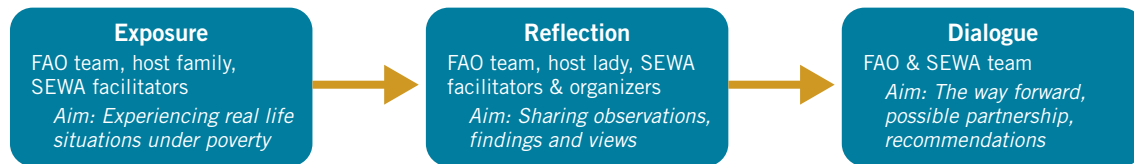


Figure 1.1 Exposure and Dialogue Programme (EDP) methodology

This publication is intended for FAO and SEWA staff and other development practitioners. It has three objectives. First, it shares and records a small subset of experiences gained and good practices identified by participants, and summarizes some of the lessons learned. Second, it aims to serve as a reference for other organizations who may wish to embark on a similar collaboration. Third, drawing on a few of the personal and technical documents prepared by FAO participants following the four EDPs, this publication documents some of the practices, mechanisms, and models that make SEWA an exemplary organization in addressing grassroots issues using a needs-based, capacity-development approach.

Section 2 of the publication opens with background on the challenges faced by small producers and the particular constraints of marginal women farmers. Section 3 then reviews the rationale behind the SEWA-FAO collaboration. Section 4 features a selection of 12 personal and technical notes written by EDP participants that reflect the daily lives, constraints, and progress that the host ladies have made as a result of joining SEWA. Section 5 documents a selection of SEWA good practices. Section 6 highlights the impact of the EDP on SEWA members and FAO staff, and Section 7 discusses areas of future collaboration.

2 Challenges faced by small producers

Despite the fundamental role agriculture plays in poverty reduction and national development, investment in agriculture, especially in developing countries, remains low. Reduced levels of investment combined with market, institutional and policy

failures not only reduce the overall productivity and efficiency of the sector, but also contribute to the high levels of food insecurity and malnutrition in the world. The direct result is the 868 million people who are chronically undernourished today.³

Small-scale farmers play a fundamental role in food security; it is estimated that more than 50 percent of the food necessary to feed the 9 billion inhabitants of the globe in 2050 will be produced by small-scale farmers. Despite their key role in global food security, small farmers continue to face many complex challenges. As a result, the agriculture sector continues to underperform. According to the *State of Food and Agriculture Report 2010-2011* (SOFA), underperformance in the agricultural sector can be attributed to numerous factors: insufficient levels of investment; a depleted and increasingly scarce resource base; lack of enabling legal and policy frameworks for agricultural development; farmers' exclusion from the forums in which agriculture policies are developed; and a gender gap in access to agricultural production inputs.

On average, women comprise 43 percent of the agriculture labour force in developing countries, yet their access to productive assets is significantly less than that of their male counterparts. The gender gap in agriculture refers to the difference in access to productive resources and a lack of opportunities for women to access education and to participate in decision-making processes, compared to men. These are key elements that limit agricultural productivity, hindering the achievement of broader economic and social goals.

It is estimated that closing the gender gap in the agricultural sector would increase the production of women and significantly reduce the number of hungry people in the world. The productivity gains from ensuring women's equal access to fertilizer, seeds and tools could raise the total agricultural output in developing countries and reduce the number of hungry people.⁴

“Agriculture not only gives riches to a nation, but the only riches she can call her own.”

Samuel Johnson

3 FAO. 2012. The state of food and agriculture (SOFA) 2012. *Investing in agriculture for a better future*. FAO. Rome. Available at: <http://www.fao.org/publications/sofa/en/>

4 FAO. 2011. The state of food and agriculture (SOFA) 2010-2011: Women in agriculture, closing the gender gap for development. FAO. Rome. Available at: <http://www.fao.org/docrep/013/i2050e/i2050e00.htm>

The major spikes in the prices of rice, wheat and maize in 2008 led to large increases in the number of people going hungry and falling into poverty. Globally, between 130 and 155 million people in the developing world fell into extreme poverty between 2007 and 2008 owing to food and fuel price increases.⁵ The Millennium Development Goal (MDG) target of halving undernourishment in the developing world by 2015 is within reach only if appropriate actions are taken to reverse the economic slowdown since 2007-2008,⁶ which means improving the livelihoods of the poorest and most marginalized categories – including women farmers.

Among the poor, the majority live in rural areas and are engaged in agriculture as their primary source of livelihood. Most of these people are smallholder farmers. Together with their families they represent 2 billion people or one-third of the world's population.⁷ In Africa, 85 percent of farms are less than 2 hectares. These small farmers are dispersed and suffer from high transaction costs and poor access to services, infrastructure, information, knowledge and productive assets and markets. According to the *State of Food Insecurity Report 2012* (SOFI), in the rural household, the landless or land-poor (those who own small plots of land or unprofitable land and lack the resources to maintain its fertility or improve the quality) are often the poorest of the poor, with a high proportion of these people being women. Women comprise a significant share of the labour force engaged in agriculture: as farm labourers, producers, marketers, and agricultural entrepreneurs. In Latin America, 20 percent, in Asia, 30 percent to 60 percent, and in Sub-Saharan Africa, 50 percent to 75 percent of the agricultural labour force is supplied by women; however, they do not enjoy the same rights and privileges as their male counterparts. The direct result of this inequality is seen in the overall low agricultural productivity of those areas.⁸

Closing the gender gap in agriculture would put more resources in the hands of women and strengthen their voice within the household – a proven strategy

for enhancing food security, nutrition, education and the health of children.⁹

Women's time constraints also contribute to their lower productivity levels, as women often have to reconcile their work in the fields with domestic and child-care chores.¹⁰ Women's position is complicated further because their work in agriculture is often done on an informal basis – through part-time or informal labour arrangements – and therefore goes largely unrecognized. Better managing the time constraints women face, as well as providing them with educational and technical support, can be an effective approach to increasing the productivity gains for women and fighting hunger and poverty. This is, in fact, the approach that SEWA has adopted and thus improved the livelihoods of hundreds of thousands of women. The technical and personal notes of the EDP participants as well as the good practices of SEWA highlight the multiple intervention approach adopted by SEWA to help women overcome these fundamental constraints.

2.1 Indian agricultural context

Today, India is considered one of the emerging economic powers of the world. Although it has experienced annual Gross Domestic Product (GDP) growth of over 7 percent since 1997, reaching up to 10 percent in 2010, over 300 million people live below the poverty line, and Indians still suffer from a variety of food-security issues.¹¹ A vast majority of India's rural population survives on agriculture and related activities for their livelihoods. While the contribution of the forestry and fishery subsectors has declined in terms of GDP, from 35 percent in the 1980s to around 18 percent in 2006-2007, crop agriculture still remains the primary activity of the country.

As is the case in most developing countries, almost 60 percent of Indians, most of whom reside in rural areas, continue to depend on agriculture or agriculture-related sectors, for their livelihoods. In 2009, the agricultural sector constituted 15.7 percent of GDP and employed 52 percent of the workforce

5 The World Bank. 2009. *Global Economic Prospects 2009: Commodities at the crossroads*. Washington. Available at: <http://www-wds.worldbank.org>

6 FAO/IFAD/WFP. 2012b. *The state of food insecurity in the world (SOFI), 2012*. FAO. Rome. Available at: <http://www.fao.org/publications/sofi/en/>

7 FAO. 2009. *Pathways to success: success stories in agriculture production and food security*. FAO. Rome. Available at: http://www.fao.org/fileadmin/user_upload/newsroom/docs/pathways.pdf

8 SOFI report 2012.

9 SOFA report 2010-2011.

10 SOFA report 2010-2011.

11 See e.g. International Food Policy Research Institute (IFPRI). 2011. *Global hunger index report, the challenge of hunger: taming price spikes and excessive food price volatility*. International Food Policy Research Institute. Bonn, Washington, Dublin. Available at: <http://www.ifpri.org/sites/default/files/publications/ghi11.pdf>



in India.¹² Globally, despite the majority of the rural population's engagement in agriculture, government investment, innovation and policies favouring small and marginalized farmers are lacking. In India, small farmers toil the land year round, earning as little as US\$30 per annum and in some cases not having enough to eat even a single nutritious meal a day. Extreme climatic conditions in parts of India further undermine the livelihoods of poor farmers. An International Fund for Agricultural Development (IFAD) study suggests that 41.6 percent of India's population lives on less than US\$1.25 a day.¹³ Based on the country's new official poverty lines, this means that 42 percent of the rural and 26 percent of the urban population lived below the poverty line in 2004/05. India ranks 134th out of 187 countries on the Human Development Index (HDI) – a comparative measure of life expectancy, literacy, education and standards of living for countries worldwide.¹⁴

Globally, poverty among female farmers is severe as they lack equal rights and opportunities in the agricultural sector. Despite women's significant contribution to the agricultural labour force, their production is much less than that of male farmers.¹⁵ Even in non-agricultural

sectors, women remain a disadvantaged group. In India, an IFAD source estimates that nutritional levels among women and children are alarmingly low, with 42.5 percent of children underweight, one of the highest rates globally.¹⁶ The high rates of anaemia among women (more than 50 percent), malnutrition, half the child deaths and a quarter of the cases of disease, can be linked to seasonal hunger periods of three to four months in many rural areas.¹⁷ Despite hard work, women do not have enough to eat or to feed their families. In other cases, they do not have stable entitlements to land: it can be taken away from them at any time by their husbands, fathers or landlords. The lack of secured land rights means that women cannot use this as collateral to secure access to credit and develop independent agricultural activities. They are also largely ignored by the service providers.¹⁸ Thus, women engaged in agriculture survive as marginal farmers.

Given the specific constraints faced by female farmers, an effective approach to addressing the problem is to empower female farmers by improving their access to land, resources and credit. This empowerment will have a direct impact on their status and farm

12 IFAD. 2011. Republic of India. Country Strategic Opportunity Programme. Available at: <http://www.ifad.org/gbdocs/eb/102/e/EB-2011-102-R-13.pdf>

13 IFAD. 2011. Republic of India: Country Strategic Opportunity Programme.

14 IFAD. Rural Poverty Portal. Available at: <http://www.ruralpovertyportal.org/web/guest/country/home/tags/india>

15 SOFA report 2011-2012.

16 *ibid.*, note 15.

17 *ibid.*, note 15.

18 Okali, C. 2011. Achieving the transformative change for rural women's empowerment. UN Women in cooperation with FAO, IFAD and WFP, Accra, Ghana.

productivity, and will be vital in addressing food insecurity and reducing the global level of hunger.

SEWA works specifically with women from the informal sector, most of whom are agricultural workers, using a holistic approach to empower them, arming them with the tools and skills necessary to lift them and their families out of poverty.

FAO, as an international development agency, aims to improve the conditions of rural populations around the world by providing policy guidance to member governments aimed at improving the livelihoods and food security of small farmers in particular. SEWA's approach and the specific demographic group with which SEWA works offers important lessons for FAO and other development partners on how organizations can support poor small-scale farmers to improve their livelihoods, enable them to organize and influence policy processes, and promote the empowerment of poor rural women. These shared interests were the basis for the collaborative learning programme outlined below.

3 The FAO-SEWA collaboration: A mutual learning experience

FAO¹⁹ is a specialized agency of the UN that strives to achieve food security for all. Its core mission is to help governments ensure that people have regular access to enough high-quality food to lead active and healthy lives. FAO's mandate is to raise levels of nutrition, improve agricultural productivity, better the lives of rural populations and contribute to the growth of the world economy. FAO, in collaboration with its partner organizations, contributes to global standard-setting and provides policy and technical programme support to member countries to strengthen the food and agricultural sector. As of June 2013, FAO has 191 member states that jointly approve the budget and programme of work of the Organization.

The idea of an international organization for food and agriculture emerged in the late nineteenth and early twentieth century. The First Session of the FAO Conference was held in Quebec, Canada, from 16 October to 1 November 1945. Since its inception, FAO has paid special attention to assisting countries in supporting smallholder farmers to improve national

and global food security. More recently, empowering rural women, addressing gender inequalities and enabling them to transform their own lives and the lives of their families and communities have become an important area of FAO's work.

SEWA is also a membership-based organization of poor, self-employed women workers consisting of 1.7 million members across 17 districts in Gujarat and 12 states of India.²⁰ Seventy-five percent of SEWA's members reside in rural areas. All of them are rural and urban women who earn their living through their own labour or small businesses and do not obtain regular salaries with benefits as do workers in the organized or formal sector. Members include street vendors, home-based workers, manual workers, service providers and small farmers. Registered in 1972, SEWA is also a trade union, organizing the unprotected labour force of the country engaged in the informal sector (which makes up nearly 93 percent of the labour force). Of the female labour force in India, more than 94 percent are found in the unorganized sector, and their work remains largely invisible.²¹

SEWA's approach is inspired by the Gandhian principles of non-violence and self-reliance.²² Poverty is seen as a form of violence. Poor men and women are often caught in vicious cycles of poverty, and, according to SEWA, only through work and a reliable source of income can poverty be defeated. As women have unequal access to information, education and productive assets, they are more vulnerable. To empower them, SEWA places women at the centre of their development strategies. It is important to note that SEWA does not exclude or discriminate against men; on the contrary, it involves men in many of its campaigns and capacity-development initiatives. Rather, SEWA works to ensure that women and men have equal access and opportunities.

SEWA's approach to rural organizing is demand driven; the communities themselves are the designers and implementers of all community-based activities, under the leadership of SEWA's members.²³ SEWA helps women members in rural communities build and operate their own organizations. By organizing themselves into cooperatives and district-level federations, members develop collective bargaining

19 www.fao.org

20 SEWA: <http://www.sewa.org/>

21 Geetika and Singh, T., 2011. Women working in informal sector in India: a saga of lopsided utilization of human capital, 2011 *International Conference on Economics and Finance Research IPEDR*, vol. 4, IACSIT Press.

22 SEWA. *Food Security: SEWA's Experience and Efforts*, SEWA Publications, SEWA Reception Centre, Ahmedabad-1

23 Ibid.

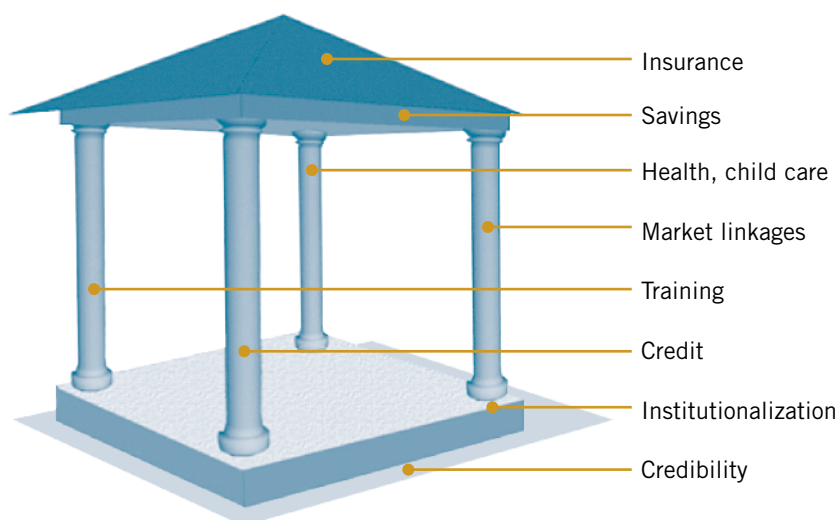


Figure 3.1 Symbolic structure of SEWA

power and create alternative sources of employment for themselves, and, thereby, livelihood security for their families (Fig. 3.1).

There are two fundamental principles according to which SEWA operates: to organize workers for full employment and self-reliance. In this context, full employment means employment in which workers enjoy job security, income security, food security and social security – at least health care, child care and shelter. Self-reliance refers to individual and collective decision-making ability, achieved through capacity development and other means that enable members to become personally and economically independent. SEWA provides support to its members through capacity-building, financial, technical and social support, and by creating linkages among individuals, among groups, and between groups and the market. As indicated symbolically, all of SEWA's activities are part of a unified structure, and are most effective in uplifting a family's livelihood when they function together.²⁴ For each component of this structure, SEWA has built dedicated institutions founded and managed by its members. For example:

- microfinance to initiate and sustain their trades (SEWA Bank);
- market linkages to help them sell their products, or to empower them with information (SEWA Nirmaan, Rural-Urban Distribution Network [RUDI] and so on);
- institutions to organize them and lend them a voice (SEWA Trade Union);

- savings, insurance and other financial services to help them sustain the benefits of additional income (SEWA Bank, SEWA Insurance);
- capacity-building, training and research efforts (SEWA Academy).

SEWA's work exhibits a number of characteristics and good practices that have contributed to its success and growth. With increase in demand from members, SEWA has increased its services to fill a gap where government and private providers have often failed.

FAO and SEWA share several fundamental characteristics: both focus on poverty alleviation and food security, with a strong emphasis on the empowerment of rural women engaged in agriculture. While FAO contributes to improving the livelihoods of poor rural farmers through policy and programme support, standard setting and knowledge generation, SEWA contributes to the empowerment of small and marginal women farmers and informal sector workers through its grassroot campaigns and social mobilization. SEWA, as a labour union, works primarily to strengthen the position, and advocate for the rights, of the informal waged labour force. By building the economic organizations of its members, it helps them make the transition from wage labour to becoming the owners and managers of their own trades, thus creating alternative livelihood opportunities. Both FAO and SEWA operate in collaboration with other development organizations to reduce poverty and food insecurity in the world.

²⁴ 2012 FAO EDP Report, SEWA, unpublished report

4 Personal and technical reflections of the EPD participants

To document their experiences with poor farmers in India, the EPD participants each wrote personal and technical reflections. Personal notes are the short stories reflecting the participants' personal

“Food and water are the most fundamental things in life. Food is life itself. Food is home. Food is the kitchen. Food is culture. To reduce food to ‘food security’ is the language of the government. To reduce food to words like ‘business opportunities’, ‘trade opportunities’ and so on doesn’t have a good ring to it.”

EDP 2009, Summary Dialogue

experience while spending two days and nights with a host lady. This includes the participant's description of the host lady's life story and routine, work and constraints in her daily life. In the technical notes, the participants drew lessons on practical, policy and programme aspects from participating in and observing activities in the field and SEWA activities. A collection of the host ladies' life stories can be found in Annex 1.

5 Good Practices Learned from FAO-SEWA EDP Experience

The EDP experiences have a significant impact both at a personal and a technical level, and are therefore greatly relevant to the work of all FAO staff. There are numerous good practices that can be learned from SEWA's work and from which policy lessons can be drawn. This section summarizes just a few of the good practices learned during the FAO-SEWA EDP experience:

“A sun has risen in my mind”

Jamunaben Agarbatti worker after training at the SEWA Academy

5.1 Organizing

One of the lessons from SEWA is that developing a system that can be responsive to the needs of poor, small and marginal farmers, and especially women, depends on organizing them at the individual and household levels into groups and, once this foundation is strong, into higher level district and provincial organizations, cooperatives and unions. Organizing is one of the fundamental pillars of SEWA's approach.²⁵ By forming various groups such as self-help groups or trade associations, members have a stronger voice than individuals who are often fragmented and isolated in farm work. The groups create an atmosphere of collective responsibility and contribute to building *social capital*. They help members to understand fully the issues they face and to find appropriate solutions. Similarly, the groups build trust and mutual respect among members and help farmers in need. When a host lady was asked what difference SEWA had brought to her life, the very first answer she gave was that it had helped reduce her stress levels by providing an environment where she could discuss and share her problems with other rural women in similar situations.²⁶ Women farmers are often invisible to the national agricultural system; few government schemes reach out explicitly to landless women as beneficiaries, so women do not benefit fully from public agriculture development efforts. Rural women's interests are generally only addressed when they demand this collectively.²⁷

The various groups enable members to identify and address their needs, build their capacities to own and manage organizations – such as committees and cooperatives – and ultimately, become self-reliant. The organizations aim to increase agriculture workers' productivity, yields, bargaining power and incomes. The SEWA groups help their members to have their voices heard, gain greater access to private intrahousehold benefits, and enjoy stronger social and community support; they learn how to take advantage of opportunities and bargain for more benefits in the economy and society.²⁸ Through self-reliance, economic independence and the assumption of leadership roles, members are empowered and are transformed from marginal, passive subjects to active agents of change in their communities.

25 SEWA. *Enabling market access: SEWA's efforts and initiatives*. SEWA Publications, SEWA Reception Centre, Ahmedabad-1.

26 Hajnalka Petrics, Technical Note, EDP 2011.

27 SEWA. 2004. *Women as farmers – the constructive struggle of SEWA's small and marginal farmers*, by R. Nanavaty, SEWA Publications, SEWA Reception Centre, Ahmedabad-1

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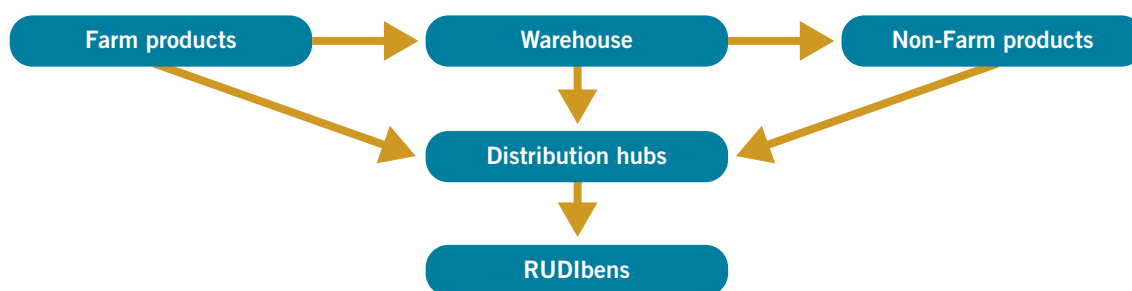


Figure 5.1 RUDI'S business model

RUDI is a multitrading company because it processes and trades multiple products, engages in bookkeeping and business plan development. RUDI has a distinct business structure: producers grow raw materials and the district associations and farmers' groups procure the goods and transport them to the district RUDI centre to be cleaned, inspected, processed, weighed and packaged (Fig. 5.1).

First, SEWA's district associations procure agricultural produce directly from SEWA farmers' groups at market prices, thus reducing the influence and role of intermediaries, and enabling small-scale farmers to receive better prices for their products. RUDI works through SEWA's district associations, a federation of the village self-help groups or farmers' groups, which play a critical role in identifying, implementing, and monitoring SEWA's activities to link different groups along the value chain and generate profits for rural producer groups, processors, buyers and retailers and savings for consumers. Next, the goods are processed and then packaged showing the RUDI brand. Then RUDI saleswomen or "Rudibens" buy the goods from the processing centres and sell them either directly to households in villages or to other women retailers; over 1000 women are employed as Rudibens.³¹ There are urban and rural distribution centres with hubs covering 20 odd villages. Rudibens earn a 10 percent commission on any products they sell. A variety of high-quality products are procured including cumin seeds, millet, oil seeds, green lentils, yellow lentils, chick peas, cowpeas, natural gelatin, red chili powder. Rudibens also sell other consumer goods such as light bulbs, soap and other daily household items. Products are also transported to urban hubs where merchandise is sold to urban consumers, hotels, catering services or SEWA special initiatives.

³¹ *ibid.*, note 26.

³² *ibid.*, note 26.

The RUDI model benefits poor rural women by generating employment in multiple ways along the value chain – from procurement to sales. It enables small producers to generate higher revenues by selling produce to other SEWA members through RUDI rather than to traders at extortionate prices. Those with some education are employed in bookkeeping and business plans. Rudibens earn revenues through their



commissions on sales. In addition, SEWA consumers spend less to purchase high-quality food stuffs from Rudibens, generating savings and enhancing food security. RUDI reaches as many as 11 000 families every year with its high quality and affordable products.³² Some of the consumer goods sold are also obtained through innovative partnerships. For example, SEWA successfully negotiated an agreement with one urban light bulb company to retail their light bulbs in rural areas. These light bulbs are higher quality and last for many months, compared to those sold in rural markets, which are consistently cheaper but last only a few days. SEWA markets the improved light bulbs for several cents less than the supermarket price and several cents more than the low-grade light bulb price. In the process, SEWA intermediaries generate a commission. SEWA consumers save significantly and the light bulb company expands its market to rural areas.

To enable this integrated system to function, SEWA provides technical training at all stages: procurement, processing, packaging and quality control, as well as in other areas such as hygiene, business management and institutional management. RUDI was initially launched as an experiment in the Sabarkantha district of Gujarat. Today, five RUDI processing centres are operational and cater to 14 districts in Gujarat; each district processing centre specializes in a range of agricultural commodities based on market demand, ranging from salt to spices. It is estimated that RUDI currently buys produce at market prices from 7 000 farmers and employs as many as 5 000 women in its supply chain.³³ In this way, RUDI enables rural women to access markets, produce quality goods, generate employment, enhance food security, and become economically empowered.



5.3 Access to land

The case of reclaiming an area of wasteland and turning it into an eco-tourism and training site, generating a variety of employment for a group of SEWA women, illustrates that organized group action can bring about policy change.

With the support of SEWA, a local association from the village of Ganeshpura developed the idea of organizing a cooperative using a village wasteland and presented it to the village council. Initially, members faced constraints in accessing fodder and fuel wood, travelling long distances and spending a great deal of time collecting these. Hence, members approached the government to procure wasteland to develop the Vanlaxmi Tree Growers' Cooperative. After lengthy and intense negotiations with both the Revenue and Cooperative Department,³⁴ the Cooperative was created and the wasteland was leased to the cooperative for 35 years. The initial membership

of the cooperative was 49 poor and landless casual women farm workers. It required continuous support and backing from SEWA for the village authorities to accept the creation of the cooperative and the leasing of the wasteland. According to Geetaben, "*Nobody in the village believed that 49 illiterate poor and marginal farmers with no education or skills could run a cooperative.*" What followed were three years of intense work for the members of the cooperative to clean and level the wasteland. During this period, SEWA paid the women daily salaries through a support project. SEWA also provided training in leadership and several practical areas to diversify livelihood sources. Over time, the land was further developed and is today managed by the cooperative, which has expanded its activities to include horticulture, fruit trees, organic farming and preparation of organic compost and eco-tourism activities. Recently, the cooperative began an agribusiness.

For small and marginalized farmers, land can be a source of livelihoods and security. With meager if any savings available to buffer them from shocks, accidents, prolonged illness, alcoholism, or death of a family member, crop or animal disease, or low market prices can be enough to force farmers into indebtedness, for example by mortgaging their land. Women farmers are particularly vulnerable as their access to land is usually obtained through their husbands, fathers and sons.

SEWA acknowledges that land rights are crucial for small and marginalized women farmers to achieve economic freedom. Through SEWA's bank services, women can obtain land rights by opening a bank account in their name and jointly registering the land and other assets in their own and their spouse's name. Having rights to land/property allows the women to have some degree of flexibility in times of emergency.

In addition, once members have developed a savings discipline, SEWA extends credit to its members to unmortgage their husband's land, on the condition that the land title specifies the SEWA member's name. This practice not only enables small and marginal women farmers to improve their family's food security (by escaping debt and working their own land), but can also help reduce risk (broaden their asset base) and empower women to participate in future land-management decisions. A good number of women have managed to secure access to land in this way.

³³ *ibid.*, note 26.

³⁴ *ibid.*, note 28.



Figure 5.3 Land regeneration plan

Women's groups have thus been able to acquire land for themselves through loan conditions, but also through collective action. Asset creation at the grassroots level, otherwise known as “capitalization”, is thus one of the major components of SEWA's integrated approach to the empowerment of women. Such examples provide valuable lessons on how strong organizations can enable the landless poor to farm collectively and bring about policy change in important area such as access to land.

5.4 Community learning and business centres

“If you educate a man you educate an individual, but if you educate a woman, you educate a family.”

African proverb

In 2001, an earthquake devastated the lives and livelihoods of Gujarat and its people. SEWA was involved in helping communities rebuild their lives in the aftermath of this natural disaster. It was during this time, through discussions with communities on what was critical for them and worth preserving, that the idea of a community centre that would be the repository of knowledge and resources was born. People valued tradition – arts, games, sport, music and ways of farming, dairying and tending to their animals. Whereas physical structures could be rebuilt, traditions, including local knowledge, folklore and the arts, could be lost forever.

The first Community Learning Centre (CLC) was thus initiated with the purpose of being a hub for traditional

knowledge and livelihood support for about 15 villages. CLCs were also designed to serve as the hub for the community-disaster preparedness strategies. Coordinating activities from one central location not only leads to efficiency, but also maintains SEWA's commitment to local ownership and a holistic approach to community development. Community members run these centres and decide the activities undertaken by the centre. This gives primary importance to local knowledge and decision-making.

With time, CLC's the activities have expanded to include livelihood and business support for local communities. This new role of the centres has become particularly relevant in the current scenario where rural youth wish to equip themselves with skills that make them more employable in urban areas – for example, knowledge of information technology has become especially important. SEWA has helped facilitate the evolution and diversification of these centres from providing livelihood support to also helping youth find employment and undergo technical training.

SEWA has set up 50 CLCs at the village level throughout Gujarat. Members are provided with literacy, vocational and managerial training at these centres in Anand, Surendranagar and Patan districts. In 2001, the Government of Gujarat recognized the role played by CLCs in rural community development and replicated the model, creating more CLCs.³⁵ SEWA's capacity-development training and literacy programmes have been instrumental in enabling rural women to become leaders and entrepreneurs.

35 SEWA. 2005. *Towards economic freedom: the impact of SEWA*, by M. Chen with R. Khurana & N. Mirani. Ahmedabad. Available at: <http://www.sewaresearch.org/impact.pdf>

Recognizing the challenges that adolescent girls face in accessing resources, education and financial support, SEWA has made a particular effort to promote capacity-building and literacy programmes to strengthen women's organizational, leadership and life skills, and both traditional and non-traditional



technical skills to connect them to mainstream markets and enhance their livelihoods. Self-employed members working either on their own or in groups to produce handicraft, crops, animal products, salt, or to collect gum, or undertake other productive activities – are offered training in enterprise development, product development and marketing.³⁶ The capacity-building and training in resource management that women receive has proven useful in managing their farm work and family resources and built women's skills and confidence in making household decisions. The capacity development, ranging from basic computer education to pests, fertilizer and irrigation-related technical skills, is offered to both female and male members of the family. Having both males and females trained together empowers them both and helps to make them more equal partners in their families and communities. Some of these centres offer child-care services, so that women participating in training can know that their children are safe and well cared for.

CLCs in areas where the demand for vocational and livelihood support is particularly high have now been upgraded as Community Learning and Business Resource Centres (CLBRC). Here, SEWA has helped forge linkages between the youth and local industry and businesses to find jobs in the region. Currently SEWA has set up 13 CLBRCs in six Indian states. Before establishing a centre, a spearhead team from SEWA conducts a participatory rural appraisal in the village/s to understand the needs and aspirations of

the people. An important factor that the team assesses is the reasons that compel people to leave their village or region. The centre that is thus established seeks to address the issue of migration and help find solutions locally. The centre thus becomes demand driven and need based and caters to needs particular to a region or community.

5.5 Provision of technical services

Women also benefit from non-traditional technical training to which they would not otherwise have access outside of SEWA. One of the most interesting cases of technical support is training women to repair hand water pumps. Given that women are the primary users of the local water supply, they are generally the ones who suffer the most when pumps break down. Even in the places where hand pumps or piped water are supplied, women often face shortages. Mechanical faults in hand pumps, and leaks and breakdowns in the pipeline were a common problem, and repairs are always slow to arrive. Also, government repairmen sometimes submit false repair reports, claiming that the water supply has been repaired and is operating normally.

With these challenges in mind, SEWA coordinated with a government department to train women to repair hand pumps. In Vata village, in the Sabarkantha district of Gujarat, the trained women began repairing the hand pumps even though the men were dubious about their technical capabilities in this non-traditional role. However, when the women repaired them successfully, the men were impressed. The women water pump technicians are called "barefoot technicians", as some of them do not even have slippers. Currently, over 971 women have



³⁶ Ibid., note 35.

been trained as water pump repairers through SEWA's initiative and are responsible for the maintenance and repair of over 1500 hand pumps.

In 2000, women hand pump technicians trained by SEWA were awarded the hand pumps operation and maintenance contract from the government after a long struggle. In 2003, The Gujarat Water Board accepted women barefoot managers as water technicians and mechanics and gave plumbing training to women.³⁷ This assignment was approved in four districts of Gujarat: Kheda, Anand, Sabarkantha and Vadodra. Handing over the maintenance of hand pumps to grassroots women improves access to safe drinking water in rural areas and is part of SEWA's Water Movement. Grassroots women now play a leading role in the maintenance of more than 470 hand pumps in three districts.

At the time of writing, the women hand-pump repair group had been given an extension of a further three months in their contract. In addition, they had managed to assert their voice in deciding on their daily wages and are now able to obtain a government-approved minimum wage. The good work carried out by the group was also covered in two leading local daily newspapers.

Nevertheless, this hard earned role is not always possible to sustain. A private service provider who had previously won the government contract to repair the water pumps reportedly bribed a government official in order to get back the contract. In one district, residents lamented that the water pumps had subsequently remained in disrepair and villages expressed a desire for SEWA barefoot technicians to return.

5.6 Bringing about policy change: Minimum wage and enhanced labour standards

In its nearly 40 years of operations, SEWA has developed a particular commitment to a democratic and inclusive organizational model. This means the organization is run not just by a few strong leaders, but by thousands of poor but capable and informed women throughout Gujarat. In turn, this has allowed SEWA to have a strong voice in policy-making locally, regionally and even nationally. SEWA lobbies at all levels to promote laws and policies that recognize women workers, take into account their specific needs and concerns and support their efforts to develop local economic initiatives.

SEWA's influence in catalysing rural people's voices and bringing about policy change at the national level is exemplified in its historical achievement of obtaining a minimum wage for tobacco workers in the Anand district in the 1980s and 1990s. SEWA began the work in 1984, mostly with poor, landless tobacco workers. Eighty percent of total production in the Anand district is tobacco, with tobacco production the only source of income for many labourers. SEWA became aware of the need for its presence in Anand because of local landowners' exploitation of the workers. The Association began by educating members on their rights and supporting them in obtaining personal ID cards (which workers are obliged to have). SEWA then created a trade union for the labourers – an initiative strongly resisted by the rich landowners. The union was set up to enable the workers to interact with the Labour Department, which in turn was encouraged by SEWA to inspect local factories and work areas. (Initially the workers



SEWA experienced great resistance when organizing the workers to raise awareness of their denied rights. SEWA workers were threatened and offered bribes to stay away. However, despite the difficulties SEWA was persistent, and over five to six years, stabilized its work in the Anand district. SEWA also advocated for a minimum wage for the tobacco workers. Before the minimum wage was set at 25 rupees (US\$ 40 cents) they had earned about 7 rupees a day (US\$ 11 cents). (had not told SEWA how much they earned as they were scared.) When the landowners understood that SEWA would not relent until an agreement was reached on wages, a tripartite committee was formed. This was composed of the owners' association, SEWA and the Labour Department. Through the committee, a series of awareness-raising activities was put in place. The committee also had a presence in each

37 *ibid.*, note 35.

village, where it lobbied in respect of working hours, increased wages and ID cards.

SEWA was successful in obtaining a minimum wage for the tobacco workers because SEWA had become the voice of the workers. And because of SEWA's success in bringing about inspections from the Labour Department, landowners were obliged to cooperate. Moreover, the landowners themselves became aware of the contribution made by the labourers and the socio-economic and health conditions of the women and their children. This brought in the landowners themselves asking SEWA to help establish and run child-care centres in the district.

Given SEWA's holistic approach, its work did not stop there: credit and savings groups were also established to enable agricultural labourers to obtain low-interest loans. At this stage, the tobacco workers were not yet organized into groups but SEWA had identified trained women (potential leaders) and then went into the villages to set up the groups and begin developing leaders. During the period 1990-1995, SEWA trained savings and credit leaders and then built a formal association to provide more services to the members. One example is the SEWA Bachat Mandal Savings Cooperative for self-employed women. These engage in various activities: savings and credit, child care, health care, insurance, nursery, RUDI, green livelihood campaign, water campaign, weaving, life school, ICT training and agriculture.

5.7 Providing access to physical assets: The tools and equipment library³⁸

Poor farmers often lack the basic tools they need for farm work. They obtain such equipment on loan after others have completed their work, rent them from larger farmers or employers, borrow them, or simply do without them or go without work until the specific tool can be obtained. This perpetuates the poverty cycle, as delays in accessing tools hold up planting time and reduce yields or incomes or increase the risk of crises.

In some districts, SEWA village groups identify tools and equipment which are in short supply. They pool members' savings to purchase a single farm implement or other tool, which is loaned to members at a fixed fee on a rotating or needs basis. When the tool is no longer needed by members, it is then rented to other small farmers in the village at market rate. The income that accrues from this loan is invested in repairs or to purchase new equipment and tools and



Figure 5.4 Tools and equipment library

thus diversify the collection. When no tools need to be purchased, income from the library is distributed to group members.

The tools and equipment include hand hoes, ploughs, oxen cart, biogas generators, solar lanterns, ropes and stakes for emergency rescue during floods, water-quality test kits, first-aid kits and solar panels. These are all often too expensive for small farmers to afford on their own. In this way, the equipment and tools library has contributed to improved productivity and income. There are now numerous self-sustaining equipment and tools libraries in CLCs where SEWA operates.

5.8 Access to market information: Market price roads

Small and marginal farmers face various challenges such as lack of support services for capacity-building, health care, market information, technical education, access to tools and equipment, organizing and market linkages. Lack of these services, rather than the unavailability of microcredit, is often responsible for the financial exclusion of small and marginal farmers. SEWA's agriculture campaign involves an integrated package which includes technical services, financial services and marketing services.

For instance, without access to timely market information and disposable cash to pay for the

शेतकरी पत्र 201		दिनांक		पान	
पिक	शेतकरी संघ	विकास	शेतकरी	विकास	शेतकरी
दुग्ध	शेतकरी संघ	विकास	शेतकरी	विकास	शेतकरी
अंदाज	शेतकरी संघ	विकास	शेतकरी	विकास	शेतकरी
शेतकरी	शेतकरी संघ	विकास	शेतकरी	विकास	शेतकरी
शेतकरी	शेतकरी संघ	विकास	शेतकरी	विकास	शेतकरी

38 Eve Crowley, Technical Note, EDP participant 2010.

transport of their products to the local market, small and marginal farmers tend to sell their goods to local traders at whatever price they dictate. As a result, they receive low returns for their labour while traders capture significant profits. Prices for their produce are often further depressed as many producers lack storage facilities and so all sell the same agricultural produce simultaneously. To respond to this need, SEWA has set up public spot and future price boards.

On a daily basis, SEWA sends the prices of four major cash crops in the three to four neighbouring markets by text message to select members. The members then write this in the local language on a chalk board in a public place, on the outside wall of the local government office or health centre. Another SEWA member photographs the board using a mobile telephone and sends the image to SEWA headquarters in Ahmedabad where the information is triangulated to verify its accuracy.

This information has enabled small and marginal farmers throughout the village to sell produce at higher market prices individually and to reach consensus to bulk and transport produce as a group, thereby eliminating the middlemen and further increasing their incomes, while decreasing risk. In some cases, SEWA farmers have also used warehouse receipt systems to jointly store their cash crops and await an increase in prices before selling.

5.9 Warehouse receipt systems³⁹

Limited financial assets and poor access to financial services cause many small and marginal producers to turn to large farmers and money lenders in times of need. These tend to charge exorbitant interest rates or force situations of bonded labour, often perpetuating

the cycle of exploitation and indebtedness. In some districts, SEWA has introduced a warehouse credit system similar to others in Western and Eastern Africa (Fig. 5.3). Members deposit their non-perishable cash crop at harvest time and can (i) obtain partial payment for the crop directly (at a share they determine), (ii) obtain a loan against this crop deposit, or (iii) simply deposit the stock. When market prices rise, the crop is sold at the member's request, usually yielding substantially higher value simply by virtue of storage. This has reduced the profit margin that traders and middlemen had once made, but greatly increased the income of small and marginal producers themselves.

5.10 Reduced risk and insecurity through food/fodder/seed banks⁴⁰

Small and marginal farmers, and women farmers in particular, spend a significant share of their income on food. Low income, poor health and family, individual or agricultural misfortunes place them at risk of going hungry. At harvest time, small and marginal farmers often sell their agricultural crops immediately, at low prices, because they need the income. They accept low wages, exploitative conditions, and exorbitant interest rates on loans because they need a daily wage so desperately that they do not feel in a position to bargain. These factors combine to perpetuate the cycle of hunger and poverty.

To try to break these cycles, SEWA members have begun purchasing surplus high-quality grain from other members and other farmers at harvest time, and storing this in a food bank/warehouse. Members pay a fee which entitles them to purchase back the grain they stored at the same price at which they sold it throughout the year, even if there is a food shortage.

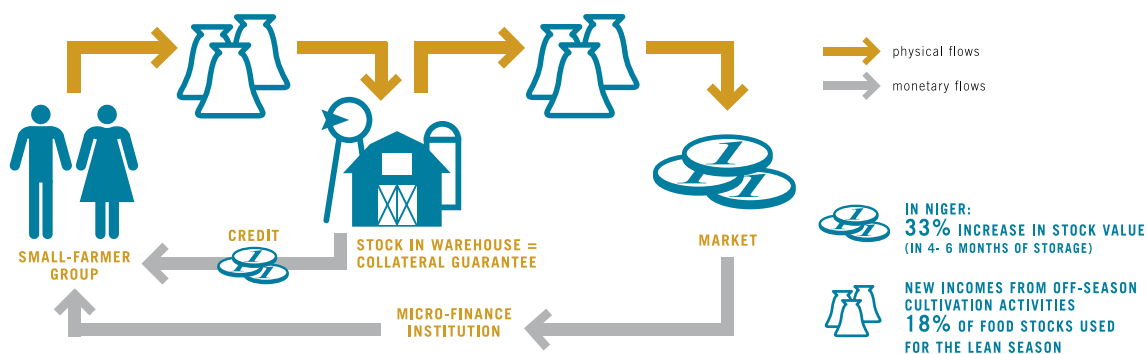


Figure 5.5 Warehouse receipt system

39 Eve Crowley, Technical Note, EDP 2009; image adapted from FAO, 2012a. *Good practices in building innovative rural institutions to increase food security*, by D. Herbel, E. Crowley, N. Ourabah Haddad & M. Lee. Rome.

40 Eve Crowley, Technical Note, EDP 2009.

Non-members from the community who are also poor may also purchase grain in times of shortage, but they do so at a higher rate (which is still lower than market price at times of shortage). Profits are distributed among group members annually. This strategy is innovative because, unlike many organizations that address only the production or consumption only side of the poverty equation, it simultaneously addresses the unique combined production and consumption vulnerability/risks that characterize small and marginal farmers. While recently initiated, a growing number of villages are establishing these banks, and SEWA has also established fodder and seed banks that work on the same principles.



5.11 Access to social security services: Health, care, housing, insurance and pension

SEWA helps its members to learn how to take care of their children, how to feed them with nutritious food and maintain good hygiene through health promotion, preventive health care and child care initiatives. SEWA initiated health education for its members in the early 1970s, including promoting the use of healthy practices through simple health information and education, nutrition education, and campaigns against the use of alcohol and other harmful substances. SEWA's child-care services provide critical support to women by offering a safe, clean and stimulating environment for the care of their children while they work. The child-care centres focus on the holistic development of young children by providing information about child development, monitoring weight and growth charts, regular check-ups and immunization.⁴¹ The other three types of social security services that SEWA offers are SEWA Insurance,⁴² SEWA Housing⁴³ and SEWA Bank.⁴⁴



SEWA members report that child-care services help to increase their productivity in the workplace, as they are able to focus on their work knowing that their children are well cared for. They also report that their older daughters are more likely to complete their schooling, when they are not obliged to stay home to look after their younger siblings. Finally, they believe that the children who benefit from child care tend to perform better in school later in life, possibly as a result of receiving a regular meal and enjoying a stimulating learning environment.

5.12 Climate risk insurance

Many villages and households are highly vulnerable to shocks given their thin asset base, and poor households headed by women are particularly vulnerable. Many live at the verge of falling into destitution, frequently going into debt. SEWA



41 Hajnalka Petrics, Technical Note, EDP 2011.

42 SEWA. SEWA Insurance. Available at: www.sewainsurance.org

43 SEWA. SEWA Housing. Available at: www.sewahousing.org

44 SEWA. SEWA Bank. Available at: http://www.sewa.org/Services_Bank.asp

45 Stefania Battistelli, Technical Note, EDP 2012.

46 Centre for Micro Finance/SEWA. 2012. *Rainfall insurance in Gujarat, India*, by R. Chattopadhyay, S. Cole, J. Tobacman & P. Topalova. Available at: <http://www.povertyactionlab.org/evaluation/rainfall-insurance-gujarat-india>

uses several forms of insurance (health insurance, weather insurance) to help reduce the vulnerability of its members in the absence of government services. For example, one of SEWA's programmes called "rainfall" or "weather" insurance provides some protection against crop loss in the event of seasons with limited rain.⁴⁵ Agriculture in many areas of India is highly dependent on rainfall. Without insurance, a failed monsoon may force a household to sell productive assets, forgo medical care, or reduce food consumption. In some cases, people sell their livestock because they are unable to buy fodder after spending all their income to purchase food, a particularly common phenomenon in recent times given high basic food prices. Moreover, anticipating this vulnerability and in order to minimize potential losses, risk-averse households are often reluctant to plant more expensive high-yield crops. Traditional methods of coping with risk, such as borrowing from nearby friends or relatives, are also relatively ineffective when everyone in a geographical area has been affected in the same way.

In 2006, SEWA partnered with the Centre for Micro Finance and Harvard University to pilot a weather insurance package, which attempts to provide insurance against unpredictable weather risk.⁴⁶ It is a contributory programme whereby beneficiaries are protected from catastrophic expenses in exchange for small regular payments of premiums. This affords them a greater ability to cope with problems of erratic rainfall. In addition, it represents an improvement over the crop insurance scheme that the government had long attempted to implement: few were eligible to purchase the insurance, and those who did often had to wait years to receive payments after their loss. Conversely, SEWA's rainfall insurance policy is based on measurements from an official rainfall station located close to the farmers' fields. It pays the farmer a specified amount of money if there is a rain shortfall, and the payment increases with the severity of the shortfall. This solves the problem of high transaction costs and moral hazard – the insurance policy pays if the official weather station reports insufficient rain, and hence does not require an agent to measure the extent of crop loss for individual farmers, which is susceptible to moral hazard and is very costly, especially for small producers with limited acreage.⁴⁷

The pilot programme began in 33 villages and 500 households, and by 2009 the number had risen to

108 villages and 1900 households, and the intention is to continue to expand, targeting a greater share of the eligible population. Rainfall was not low enough to trigger payouts in 2006, 2007, or 2008, however, in 2009, households in several blocks of Ahmedabad and Anand districts received compensation for low rainfall. This helped SEWA gain a clearer understanding of the benefits and limitations of rainfall insurance in charting the course forward.

5.13 Challenging the misperception that the poor are indifferent to quality

India's public distribution system is a last resort food safety net for many of the poorest and most marginalized people. EDP participants observed however that the public distribution office in some villages does not comply with its schedule and opens infrequently. Indeed, the common practice in those areas was for people to notify each other whenever they happened to see the office open. Even then,



long queues formed quickly, and certain goods like kerosene always seemed to finish before everyone in the line received their entitlement, which suggested that some of those goods may have been siphoned off. Furthermore, SEWA members considered that the rations were of such poor quality (for instance, the sugar smelled bad, the oil was of an abnormal colour, the grains were adulterated, etc.) that they were unfit for human consumption, and therefore stated that they would prefer cash handouts instead.

This demonstrates that although there is sometimes an assumption that poor people will accept any support they can get, in reality they are very cognizant of the difference between good and bad quality, and are interested in quality products in

47 Centre for Micro Finance. 2013. *Rainfall insurance*, by S. Cole & P. Topalova. Available at: <http://www.centre-for-microfinance.org/rainfall-insurance/>

the same way wealthier people are. For instance, many small farmers are willing to pay a premium for certified seeds: they are willing to pay more, simply because if their seeds do not germinate, they may lose their entire livelihood. This is also an example of how critical the value of organization can be: through the scale benefits of participating in producer organizations, farmers are able to buy certified seeds wholesale and at a reasonable price, whereas independently they often cannot afford them, or the seeds may not be available at retail rates. In sum, quality is an indicator of well-being not only for the wealthy, but also for the poor.

6 Impact of the EDP and further applications

Since the birth of EDP methodology in 1991, it has been implemented by several organizations as a means of capacity development for their staff. By living with a poor family and learning their life story, participants can learn more about what is important to the poor themselves – how they define their priorities, well-being, progress and dreams. EDPs can give participants a ground-level view of how projects and policies affect the poor, and how they are used and judged by the poor. This can guide them towards new strategies of evaluating projects and new measures of progress that are more in consonance with the priorities of the poor themselves. On the other hand, for the SEWA members the EDP is an opportunity to share their daily life – their routine, their story, challenges and hopes. The long-term benefit of an EDP is thus that it creates new spaces where the poor can influence policy, and policy-makers can obtain insights from the poor. The value of such interaction between policy-makers and the poor cannot be overstated, and is something that development agencies around the world should consider integrating into their learning and training programmes.

The FAO EDP experience indeed had significant impacts both on the host organization and its members and on the FAO guests who attended. For the FAO staff, the experience itself is transformative: in many cases, as the personal stories attest, there is a renewed commitment to FAO's mandate. As one participant said, *“the experience in India makes me think of my mandate. I touched poverty with my hands and it makes me want to fight for a world free*

of hunger” (Silvia, EDP participant 2011). The spouse of another staff member reported a marked change in her husband after the EDP. *“What did you do with my husband? Since he has returned he helps me much more in the kitchen and with the kids.”*

The impact goes beyond the personal level. One staff member used insights from the EDP to develop similar methodologies, such as the Governance, Autonomy, Integration and Needs-based (GAIN) methodology (Aziz el-Behri).⁴⁸ The methodology consists of an organizational diagnosis and incorporates some of the best practices and principles of good governance, self-reliance, autonomy and integrated development approaches practised by SEWA. The GAIN approach was test-piloted with three West African producers' organizations in Burkina Faso, Cameroon and Mali and has proven effective in catalysing changes within the targeted producers' organizations.

The exposure experience is also being applied to other contexts and in the framework of South-South cooperation; a series of Exposure and Exchange Programmes (EEP) has been organized between women from cooperative and producer organizations in West Africa and SEWA. These South-South exchanges and the sharing of experiences through peer-to-peer training enhanced managerial skills, and financial literacy to produce, process, package and market more effectively.

The impact on SEWA members, likewise, is manifold. Firstly, the mere presence of international guests in the remote rural areas in which the EDP is held often brings about a transformation in the social status of the host woman and her family. She is viewed as someone who has the potential to attract international interest on issues relevant to the lives of her community: *“I saw how our presence in the host lady's house immediately earns them more respect and recognition from villagers and family members”*, an EDP participant affirmed. A host lady commented on the experience of having international civil servants staying with her: *“It was a great honour. The trust from and prestige among the community has increased. My goal is to educate other members in our village and secure better education facilities for our grandchildren.”* Thus, the EDP has brought dignity and self-respect along with voice and visibility.

The EDP has, in some cases, facilitated access to services which were unavailable to the women

48 FAO. 2013. *GAIN methodology: diagnosis and design of change processes within producer organizations*, with A. Elbehri, M. Lee, C. Hirsch & M. Benali. Available at: <http://www.fao.org/docrep/017/i3127e/i3127e.pdf>

previously. Owing to the complexity of bureaucracy, coupled with corruption, the poor and relatively uneducated often live their entire lives without official papers. A SEWA member was able to finally obtain her grandson's birth certificate from the local authorities after numerous attempts, thanks to the presence of the FAO staff who accompanied her. Another SEWA member was able to collect a significant and long outstanding debt with the help of EDP participants. The EDP participants assisted the host lady in the negotiation and the wealthy, higher caste debtor, unprepared and awed by the foreign guests, was forced to pay at least a part of the debt immediately in kind and in cash. The host lady received four calves as part of the 105 000 rupees (US\$1 700) debt that was owed. The EDP participants drafted a document laying out the rest of the debt (60 000 rupees – US\$971) to be repaid by the end of the month which was signed by both parties.



The presence of FAO staff also leveraged change in some service providers. Following several EDPs, the *panchayat*, or village-level government, now respects the official opening hours of the office and pays greater attention to the needs of small farmers, turning to SEWA leaders as advisers: *“In addition to my activism in SEWA, I have recently been invited to serve on the local school board, and I inform other women in my community about the instruments to improve their personal and family situations”*.⁴⁹ At a higher level, the presence of foreigners like FAO staff and others who participate in SEWA EDPs helps to protect SEWA from the machinations of corrupt politicians or political parties, as the organization is clearly under close observation by many external admirers.

49 Manjulaben's story reported by Amy Heyman, EDP participant 2012.
50 Shukri Ahmed, Personal and Technical Note, EDP participant 2009.

There has indeed been increasing attention and recognition of SEWA's work. As this publication goes to print SEWA was awarded the Jacques Diouf Award for Food Security, jointly with the European Commission, for *“its achievements in pulling hundreds of thousands of rural women out of extreme poverty”*. Coupled with the presence of international servants, global recognition of this kind has enabled SEWA to gain a certain amount of protection, commanding power and immunity, as many people around the world know about the organization and the impact it has on over a million women's lives.

7 Areas of future collaboration

One of the core issues that FAO staff and SEWA members jointly identified as a possible area of improvement and collaboration regarded data. Reema Nanavaty, Director of SEWA's Rural and Economic Development programmes, considers it is a challenge to demonstrate the real impact of grassroots-level initiatives. SEWA has little quantitative data to substantiate the actual impact on poor women, so there is an opportunity to institutionalize monitoring and evaluation systems to make this more concrete and measurable. Currently there are numerous powerful case studies, but these are not backed up with statistics. SEWA is conscious of this limitation and is keen on receiving FAO's suggestions on how to strengthen and simplify its main data and information system – the membership management system – to make it more user friendly and to include minimum indicators that are able to measure the tangible impacts of SEWA on its members. FAO is exploring how best it can assist SEWA in strengthening its membership management system with the assistance of its statistical and food security divisions.

The systematic collection and management of data and information from over a million members is both an opportunity and a challenge. The challenge resides in the availability of human, financial and technical resources to undertake such a huge task.⁵⁰ The adoption of standards and guidelines is also fundamental to ensure quality, accessibility, comparability, usefulness and timeliness of agricultural and food security information. In order to evaluate the real impact of local level activities, monitoring systems need to be designed judiciously, particularly as far as benchmarking and choosing

indicators at the microlevel is concerned, and these must be compatible and comparable with national-level data. However, the adoption of standards, categorization schemes, and agreed terminology is not sufficient to meet all the information needs for agricultural development and food security, which are interdisciplinary by nature. Information systems are also required to link, in a coherent way, related topics from the different disciplines within agriculture and between agriculture and other sectors, such as health, trade and education. To achieve all of these goals, active collaboration is necessary between all stakeholders, including government institutions. SEWA can then optimize the use of its resources by complementing government activities and effectively focusing on specific interventions.

Moreover, there are numerous international initiatives in which FAO and SEWA can jointly engage in. One example is the International Year of Family Farming (IYFF) 2014, which aims to raise the profile of family and smallholder farming by focusing the world's attention on their key role in alleviating hunger and poverty, providing food and nutrition security, improving livelihoods, managing natural resources, protecting the environment, and leading towards more sustainable development, in particular in rural areas. The International Year could provide opportunities for new insights from small farmers to influence policies and programmes and ensure that they are not bypassed in the future. Sharing SEWA's experience in empowering poor rural women farmers and improving the livelihood of their families would be especially valuable in this regard, and could have a significant impact on relevant national and international poverty alleviation and rural development programmes and policies.

8 Conclusion

The EDP programme between FAO and SEWA is an enriching experience for both FAO staff and SEWA members. It provides a holistic snapshot of the poverty that small and marginalized farmers face in rural areas of developing countries and also the means to overcome it through collective action. While some progress has been made in rural development in India, much remains to be done to improve farming, education, public access to water (for drinking and irrigation), health care and gender equality.

For both seasoned field agents and those staff who witnessed extreme poverty for the first time during the EDP, the continuous struggle, optimism and perseverance of SEWA's members was profoundly inspiring. Similarly, knowing that there are people such as the FAO staff who work for others like them in different parts of the world motivates SEWA members to continue their efforts.

Similar types of programmes that raise awareness about or document and disseminate the good practices of marginal farmers represent an important vehicle for farmers living in poverty to communicate directly with policy-makers and to build bridges founded on humanity to fight poverty and social exclusion. SEWA already partners with several development agencies and the success of EDPs may also open up new partnerships, giving them an opportunity to share and scale up good practices. As observed by an EDP participant, these initiatives by poor women to fight poverty are something from which everyone can learn. Inspired by Gandhi's philosophy, "*We need to be the change we wish to see in the world*", SEWA's work serves as an excellent case study from which policy-makers, development actors and poor and marginalized people throughout the world can learn, to enable the poor to take their problems into their own hands and make their voices heard.

ANNEX

The host ladies' life stories as documented by the participants

Sangeetaben's story: "The SEWA baby"

By Julia Bacon, ESW, EDP 2009

I don't know why, but she caught my eye as soon as she walked into the room the day we all first met the host ladies, facilitators and co-facilitators – even well before I knew that I was about to embark on my two-day exposure with her and her family. There were lots of slightly awkward-looking faces in the room in that moment, lots of nerves and excitement of who was going with whom, but she looked more shy and insecure than anybody else and immediately touched me in some way.

Sangeetaben is 31, she now lives in the village Ajitgadh with her husband of 10 years, Dineshbhai, her two children who are six and eight and her mother-in-law. She didn't tell us much about her childhood; she said she was lucky enough to go to school and finished 10th standard, but could only manage to go 15 days out of each month, as the other days she had to help in the fields. She would have liked to have carried on with her education, as she liked school very much, but her father couldn't afford it, so she had to stop and start work full time. Her marriage was arranged, as all are, and on her first encounter with Dineshbhai she was accompanied by a family member and allowed only to look at him and not speak. After this one meeting they were expected to agree to the marriage and so a date would be set for the engagement, and two months after that the wedding. Sangeetaben remembers her engagement day very clearly: it was the day the huge earthquake happened in Gujarat, 26 January 2001 – unfortunately the memories aren't particularly happy ones, but ones of chaos and fear – thankfully nobody from their direct family was hurt.

After she married she had to go and live in her husband's village. She says changing village was a good thing and she also said she prefers her village now, although I couldn't help but think perhaps it was said more out of loyalty than sincerity. When asked if she missed her family and village she said that this is her family now, that in their culture your husband's family becomes your family: as an Indian saying goes, "*You either die in your husband's village or you die alone.*"

After only three years of active participation in SEWA she has managed to move past the agriculture labouring that she used to do, she has bought a piece of land and has almost paid it off. Her family has learned about crop-sharing and is currently working on land with a 70/30 share on the cotton crop. She always attends the SEWA meetings and she and her husband have big plans to try and buy their own home next year and also to send both their children to school, full time, even after 8th standard – which means going to the next village.



After meeting the other host ladies, we decided to call Sangeetaben a "SEWA baby", she is clearly at the beginning of her journey and although she has made many changes in only three years, she has huge potential to grow into a more confident and independent woman, something which we have seen takes many years of patient work with SEWA.

Exposure experience

Although they only rent their house, they have a yard big enough to house a buffalo. The buffalo produces enough milk seven months of the year for her family, plus enough also to sell to other villagers. The family's diet consists mainly of milk, bread and potatoes. Green vegetables are too expensive and even pulses and other foods have become impossible to buy with the soaring food prices, although

SANGEETABEN'S STORY: "THE SEWA BABY"

some vegetables apparently can be found at the next village. Sangeetaben desperately needs more education on the importance of a healthy diet – varying their diet would make a significant difference. She frequently suffers from severe headaches and other ailments. They cannot afford for her to go to a doctor, and so she carries on her daily duties whether she feels sick or not.

Sangeetaben lives with her mother-in-law, who actually helps with quite a lot of the household chores, cooking, washing, and getting the children off to school. This of course has its pros and cons, as it quite often can when living with a mother-in-law. Although the responsibilities fall on Sangeetaben, the influence the mother-in-law has over the situation is huge. Sangeetaben feels she constantly has to live up to her standards. She says her husband sometimes helps at home, but never when the mother is there.



Still, Sangeetaben gets up at 4.30 a.m. every single day. She starts with the housework, prepares breakfast for everybody, milks the buffalo, then at about 6 she walks 20 minutes to the fields to start working on their land and on the shared cropping. She works in the fields all day and then continues working once back at home. Eventually I managed to speak to her alone, away from the men, about balancing the housework. When mentioning the idea of men cooking and helping more in the home her immediate reaction was to laugh, but then she said she thought it was a good idea and made sense. She told us though that it would be extremely difficult to make any changes in their lives while her mother-in-law is still alive.

We spoke about how important it is to educate our children with regard to sharing the housework, so that the next generation will hopefully be one step closer to a more healthy balance. Our facilitator, Umaben, also discussed this with Sangeetaben's husband. She explained that if he took better care of her, helped, appreciated, took her to the doctor when she was sick and perhaps set up a kitchen garden to enable them

to eat better (as we had suggested), then it might help with Sangeetaben's health, both mental and physical. He seemed surprisingly open to these suggestions and said he will try to do those things. We also spoke about how important nutrition is for the children's growth.

Everybody told us that their lives have changed so much since joining SEWA, compared to agricultural labouring for low wages as before. With SEWA's help they have managed to buy land, sharecrop and now harvest two crops per year, instead of one. However, with the soaring food prices these people can only just survive – it doesn't bear thinking about what would have happened to Sangeetaben and her family had they not joined SEWA! Still they live in fear, fear if the rain does not come, fear if it does but too strong, fear of another earthquake... any one thing could make the difference between surviving or not. In recent years they have had droughts, cyclones, earthquakes and 100 percent price increases on many essential food items. They told me *"We don't want to live in fear any longer."*

Conclusion

So many things made a deep impression on me from the moment I learned Sangeetaben had never been in a car before, to seeing the long hours they work, to their friendliness and smiling faces, to their eagerness to learn and to getting it right and what a proud people they are.

Although this experience will probably not influence my work directly, as I'm not involved in formulating projects or writing policies or publications, I do feel that this type of exposure has many lasting positive effects for everybody involved.

It has definitely renewed and recharged my already strong commitment to helping FAO make a difference, and especially to our division's work in gender, equity and rural employment. It has made me even more determined to help ensure that FAO's budget is utilized in the most sensible and just way possible. I think the exposure is a wonderful opportunity for team-building, not only with the host ladies and SEWA members, but also amongst the ES staff themselves. Our presence in the host lady's house immediately earns her more respect and recognition from the villagers and even from her family members – which in Sangeetaben's case will definitely help her growth and confidence.

Perhaps the richest lesson for me came from Sangeetaben herself in just how determined she is to make her children's lives better. I asked her if she has dreams. She didn't hesitate one second before replying: yes she does and through her hard work they will come true.

Hansaben's story: Mother's courage

By Terri Raney, ESA, EDP 2009

Hansaben lives in a small village in Gujarat about a five-hour drive south of Ahmedabad, with her husband and their nine-year-old son. Their 18-year-old daughter lives with her husband in a nearby city. Hansaben operates a small thriving farm of her own and is a well-respected leader in her community. It was not always like this. Hansaben's courage – and a little support from SEWA – transformed her life and that of her children.

Hansaben's early life

Hansaben was born about 34 years ago, the second of five daughters in a poor farming family. The family produced buffalo milk, but sold all of their production and rarely earned enough to feed themselves. Even though she begged to stay in school, Hansaben was forced to leave at age 12, after only seven levels. She went to work, tending the animals and doing heavy manual labour. She tried to get her mother to invest in feeding their animals to improve their productivity so the family could make more money, in hopes that this would allow her to stay in school or at least have enough to eat, but her mother was afraid to take the risk.

Soon a marriage was arranged for Hansaben with a man from another village, and she went to live with his family. He was near her age and very kind so she considered herself lucky. Shortly after their marriage, he left her behind and moved to the city to study diamond-cutting and then to work in the jewellery trade. She was treated like a servant by her mother-in-law, and she could not visit her own family because she would be considered disloyal. She was very lonely. She worked hard and tried to be a good daughter-in-law but, after three years, she took the first of many courageous steps that would transform her life: she wrote to her husband and demanded that he bring her to the city or divorce her and allow her to go back home to her own village. He brought her to the city.



They lived in the city for about 12 years and their children were born there. Her husband did not make much money but Hansaben also worked cleaning houses and they survived. When her daughter finished the 7th standard of school, Hansaben made a second courageous decision. Her husband wanted the daughter to drop out of school and start cleaning houses, but Hansaben refused. She wanted her daughter to have the chance she never had. After the 7th standard, school fees are high in the city, so Hansaben decided to move back to her husband's village. Her plan was to begin farming the family land, but she was shocked to discover that her father-in-law had lost almost all of the land. There was no farm. For a while she relied on charity from a wealthy landowner and worked as a day labourer on his farm. In addition, she cared for her parents-in-law, her brother-in-law and his child as well as her own children. She was a servant again.

The keys to her farm

During this time, Hansaben became a member of SEWA and began learning about microsavings and microlending. Then she made her third courageous decision: she decided to buy back the family land. She began to cultivate a small remaining plot of land, using her savings and a loan to purchase improved seeds and fertilizers. She made enough money in the first season to repay her loan and to expand production. Within a few years, Hansaben earned enough to buy back the land.

Today Hansaben and her family live in a well-built wooden house of about 20 square meters, with a large covered porch along the front adjoining the neighbouring houses. The walls and floors are plastered with mud and dung, and the cooking hearth is made of stones arranged on the floor with an open hole in the roof for ventilation and a pile of cotton stalks for tinder. A small round covered box with interior divisions for spices is Hansaben's most treasured possession. Every meal includes rice, bread made of wheat or millet, soup made of lentils and grains, and leafy green vegetables stewed with spices. The family has milk once a day with sweet cardamom tea.

Hansaben's day begins very early with prayers, cleaning and cooking. She draws water from a pump across the road from her house, a pump that she was instrumental in bringing to the village. The district official was required to install a pump in the village but after months of delays and broken promises, Hansaben led a group of the village women in a protest march. They carried their terracotta water pots on their heads up from the river and smashed them in the district official's office. The water pump was soon installed. After completing her household chores and leaving her son at the village school, Hansaben walks to her farm.

Hansaben cultivates about half a hectare of land. She grows millet primarily for use by the family and cotton as a cash crop. Her biggest expenses are buying seed and fertilizer and hiring draught power. She has two cotton fields, one planted with a local traditional variety and one with what she believes was a genetically modified (GM) insect-resistant variety. Her crops are completely rain-fed and the GM field was suffering from lack of rain. Hansaben did not know the name or supplier of the GM variety she was growing, but it probably was not adapted for the local growing conditions. The state of Gujarat has imposed price controls on GM seeds, so breeders have no incentive to develop locally adapted varieties and most of the available seed is brought in from other regions. Hansaben understood that it was drought, not the GM technology, that was causing her crop to fail, but it was failing nonetheless and she is unlikely to try GM seed again. Because she tried it on only part of her land, her farm was not at risk. Her next goal is to acquire a pair of bullocks that she can use on her own fields and hire out to her neighbours.

After a difficult early life with her in-laws, they now look to her as a loyal daughter, and her own daughter is the first girl in their village to complete all 12 levels of education. Hansaben's husband lost his job in the city owing to the financial crisis, so he has moved back to the village where he supports her work on the farm and with SEWA. According to Hansaben, it is very common for an Indian woman to hold the keys to her house, but she is very proud to say that she holds the keys to her farm.

Champaben's story: The champion

By Shukri Ahmed, EST, EDP 2009

Champaben Vankar, in her early 50s, lives in Rajsitapur village⁵¹ in Dhangandhra block, Surendranagar District of Gujarat. Champa is a widow who heads a family of 11 (three sons, two daughter-in-laws, three grandchildren and a brother-in-law with his wife). Classified as an agricultural labourer, she joined SEWA just after the Gujarat earthquake in 2001 that destroyed her home.

Champa's early years (deprivation of care and nurture)

The odds against Champa's life began even before she was born with the separation of her parents while her mother was pregnant. Champa's father, who remarried his first wife (Champa's mother was the second wife), never saw his daughter. At separation Champa's mother, at the young age of only 20, started living in Limri village with her father and brother where Champa was born. This did not last long as village custom started to pressure the family for the mother's remarriage. Champa was only three years old when her mother remarried and the stepfather was reluctant to have anything to do with Champa. The mother was compelled to leave her behind and her uncle became her guardian. The uncle who had nine children of his own was good to her and even put her to school when she was six years old. This only lasted for three years. The uncle was a lorry driver and was frequently away from home. During his absence Champa was compelled by her aunt (the uncle's wife) to do more of the house-and fieldwork and less of attending to her schoolwork. With the death of her grandfather she was taken out of school and thus began her life as a maid to her cousins. The drudgery of her work only increased in the following years, often working for more than 16 hours on an empty or half-empty stomach. She took care of the children, fetched the water and wood, and worked on the farm. Champa chokes whenever she talks about those dreadful days. Her early life was thus characterized by the deprivation of parental care and love, of education, and being exposed to child labour and domestic violence without proper nutrition (often owing to discrimination), as her cousins were fed relatively better.



Adulthood and marriage (a glimmer of hope and dashed expectations)

The proposal of an arranged early marriage (at the age of 16) brought some hope to her life. The marriage however was plagued with misfortunes from the beginning. With her marriage (c. 1971), Champa moved to a new village (the current one of Rajsitapur) and started working the next day (unlike the community custom of several days of festivities). Her new home consisted of her husband, his two brothers and his father and mother. However, her father-in-law died almost immediately and, within a month, one of the worst floods to hit the area struck and destroyed the family home leaving them as Internally Displaced People (IDPs) in a camp. With some government help the house was reconstructed and she gave birth to her first son in 1972. Her two other sons were born two years apart from each other. The last son became mentally ill from age two owing to high fever illness (possibly meningitis) and suffers to date, while her first son contracted polio with a lasting effect in one of his legs. The medical expenses of her second son

51 The historic walled village of Rajsitapur is well connected by Road and a Railway line passes nearby. As of 2001 [update] India census, Rajsitapur had a population of about 3000 (males constitute 51 percent of the population and females 49 percent).

HANSABEN'S STORY: MOTHER'S COURAGE

alone are estimated at an average of about one-fifth of the family income.

Her husband and her in-laws were weavers by trade and this gave her an opportunity to learn the new trade of weaving. However, within a few years and with an increased number of family members, the income from weaving was not enough to make ends meet. This forced the family to abandon weaving and take up salt production in the summer and agricultural labour in the winter. Despite this, Champa insisted on sending her sons to school (the first one attended to 10th standard while the second one attended to 8th standard). However, the need for more income compelled the sons to join the family trade as agricultural labourers.

Another natural disaster struck in the form of the 2001 Gujarat earthquake – on 26 January – with the location of the epicentre not very far from Champa's village. This devastated the village, killing many people and destroying homes and property, including Champa's family home. However, through the ordeals of the earthquake and the struggle for recovery, Champa met SEWA who was carrying out relief work in the area. Another positive outcome was the government's provision of extra land to earthquake victims to build their houses.

The few but essential positive aspects of her married life – and in her own words what kept her going – were the love and respect she got from her husband (he passed away in 2008) and the good-natured children she brought up.

A new beginning with SEWA (putting ability into vulnerability)

In the aftermath of the earthquake SEWA aggressively helped in saving people and families' lives by distributing consumer goods, blankets, medicines and tents. But more importantly SEWA began organizing the women in the area not only to regain their livelihoods but improve on them. This was the silver lining in Champa's rather difficult life of drudgery. She became a member of SEWA in 2001 and in her own words *"SEWA made me realize my potential and opened for me opportunities that I had never imagined."* Champa benefited immensely from SEWA's struggle to make women autonomous and self-reliant, individually and collectively, both economically and in terms of their decision-making ability.

Specifically, by organizing and joining the village self-help group, Champa realized her ability and talent of leadership and management. The capacity-building and development programmes helped her develop entrepreneurial skills which led to her current diversified portfolio of activities as a farmer, daily labourer, salesperson of consumer goods and inputs, a manager of a micro-enterprise (rope-making), director of the self-help group and community organizer. Champa does her own bookkeeping and receives current price levels of relevant commodities (like cotton, castor beans, and food products) through e-mails. Her levels of income increased (although increased cost of production especially because of the high food prices in 2007/08 eroded most of her gains). All this is on top of being a mother, grandmother and the head for an 11-member household.

From the training offered through SEWA, Champa obtained knowledge about saving, loans, improved seeds for her farm and market prices. Her decision on what crop to plant (she planted cotton this year) is now guided by information and knowledge that are provided through the different outlets of SEWA about market prices and demand.

In conclusion, Champaben is a role model of perseverance and a testimony to what can be achieved with a little strategic assistance.

Shardaben's story

By Jakob Skoet, ESA, EDP 2009



The family of Shardaben is composed of herself, her husband and two children, a boy of the age of 15 and a daughter of 12. What we met was a wonderful family, living in conditions of relative but not abject poverty, which had managed, with the help of SEWA and the determination of Shardaben, to gradually improve their livelihoods and conditions of life.

Upon arrival at the home of Shardaben in the evening of Monday, after a long drive from Ahmedabad in the jeep put at our disposal by SEWA and some late shopping in a nearby town, we found her house to be a solid building in concrete and bricks with two rooms, a primitive kitchen with a small fireplace and a porch in front. The house was equipped with electricity, but not running water and sanitary facilities. The brother of Shardaben's husband was living with his family in a house next door, which was identical in structure but somewhat better equipped and furnished (inter alia with a flat-screen television) because, we were told, to the somewhat better financial circumstances of the brother, who was also the owner of a small tractor. We were welcomed by a large group of family, relatives and friends and treated to our first meal, and set up for the night on a set of traditional beds consisting of a wooden frame and interwoven rope.

The following morning we got up at five in the morning to assist in the milking of the family's two cows. The milk was subsequently taken to the local dairy cooperative by Shardaben's husband. After a simple breakfast, we left for what was to be our main adventure during the EDP programme. We had been told that Shardaben had to collect an amount of money from a debtor in a nearby village. We thus left in the jeep together with Shardaben and our two facilitators, Bhartiben and Shakuntalaben, on what we expected to be a short and relatively simple expedition. On our way, we picked up two other ladies, members of SEWA. It was only during the travel to the village where the sum was to be collected that we learned more about the exact purpose of our "mission".

With the assistance of SEWA, a group of women had begun a commercial activity consisting in procurement from farmers and selling to processors of agricultural produce. The money to be collected was quite a significant sum of 105 000 rupees (US\$1 700), which constituted an advance payment to be made for a delivery of castor beans which had eventually not been made. The recipient of the sum had subsequently refused to honour his obligation and repay the amount of 105 000 rupees, repeatedly

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claiming that he had no liquidity and saying that he would pay later. That day's voyage to his village constituted the fifth attempt on behalf of the group of SEWA women and our host lady to recover this sum, which had been originally advanced to the group by a bank. The position of the SEWA women was further complicated by the fact that they had no clear documentation in writing of the payment made and of the financial obligation of the debtor.

On our arrival, the debtor, who – we were brought to understand – was a fairly wealthy and influential person in his village (owner of a significant number of cattle), again refused to pay, claiming first that he didn't owe the SEWA women anything and subsequently, when put under some pressure, that he would only be able to pay later, after he had sold his paddy crop. He was unable or unwilling to say what had happened to the 105 000 rupees which had been advanced by the SEWA group. He also rejected our proposal for him to pay his debt in kind through cattle or bags of paddy. After lengthy negotiations, an agreement was finally reached, according to which part of the debt was paid back immediately in the form of four calves, with an estimated total value of 60 000 rupees (US\$971), while the debtor committed in writing to paying the remaining 45 000 in cash on 20 December. After having written up a statement to this effect for his signature (drafted in English and translated into Gujarati by our facilitator) and waited for a lorry to transport the calves, we returned home in the afternoon at 3 p.m. with four calves and a piece of paper signed by the debtor. The groups of women are now faced with the decision of whether to sell the calves immediately or to keep them and feed them (at a cost) until the time when they start producing milk and can thus fetch a higher price. They also still have to retrieve the outstanding amount of 45 000 rupees.

The debt-recovery episode, the most memorable episode of our experience of a rural Gujarati village, provided a series of illuminating insights. First of all, it provided us with a sort of window into certain aspects of the rural economy. It furthermore represented a concrete case study of the role of SEWA in promoting the economic empowerment of its women members. It was indeed thanks to SEWA that the group of women had been equipped for entering into the relatively lucrative business of crop procurement in order to supplement their other sources of income. The importance of the support and capacity-building provided by SEWA was evident.

However, at the same time the problem which the group had in reclaiming the outstanding sum of money suggested that there are still gaps to be filled in terms of enhancing the capacity of and empowering the women. First of all it was not evident how the group of SEWA women had found themselves with such a significant financial claim without adequate documentation on paper of the obligations of the debtor. Secondly, they now faced obvious difficulties in actually recuperating the outstanding sum of money. Without the presence of two outsiders, and without making the best possible use of the debtor's ignorance of our exact role in order to put him under pressure, it is unlikely that the fifth attempt at getting the money back would have been any more successful than the previous ones. There would seem to be a need for further strengthening the capacity-building of the women in terms of proper



recording of financial obligations, negotiating skills and contract enforcement. What the experience illustrated, however, was the importance of acting together: in the end it was the collective force of seven people which was able to put sufficient pressure on the debtor to allow some progress to be made on the case.

Although this was the most important event during our stay in the village of Motavasana, taking up a significant portion of the first day, we also got to participate in other important activities of our host lady and her husband. This included a visit to the local dairy cooperative, where, twice a day, the small-scale farmers could dispose of their fresh milk, thus ensuring a steady flow of cash income. We also accompanied Shardaben, when she went on her daily gathering of castor beans in the field. What particularly caught our attention, however, was the very significant role of SEWA in the life of Shardaben. Indeed, as district president of SEWA in the district of Sabarkantha, representing 30 000 members, she is obviously a lady “of some consequence” in the Association. During our stay with her, we followed her to two meetings with local village groups as well as a meeting of the executive committee of SEWA in the district. In addition to her role as district president, Shardaben also acts as local procurement and sales manager (or “RUDIben”) of RUDI, a rural distribution network, initiated by SEWA that comprises procurement, processing and marketing of food grains and other produce at the local level. Her activities for SEWA allow her to earn a small direct income from the Association in addition to that of the farm and other activities, while putting her organizational skills and abilities at the service of other members.

While following Shardaben in her busy daily schedule, we gradually learned a bit more about her, her family and her story. On marrying, she and her husband had first gone to stay with an uncle of his. They had subsequently decided to move away and live in a small house of their own in the village of Motavasana. Having only very limited assets – just a small plot of inherited land – they had to work as farm labourers, while managing at some point to purchase a cow, which allowed them to have an additional regular income from the milk sales. In the course of the major floods affecting Gujarat (I think, in 2005), their small mud house had been washed away, and they had lost their only cow (while a calf had survived). They had then

decided to rebuild their home, not in the middle of the village itself, but in a safer location a few hundred meters outside the village, on the plot of land that they owned. The house had been rebuilt with the help of a government subsidy, on the condition that it be built in concrete and bricks. Gradually, through hard work and determination, and with the support of SEWA, the family had been able to build up their assets and improve their livelihoods and living conditions. They were now the owners of two cows and two small calves, which would in due course increase their daily revenue stream. They were also in the process of acquiring an additional small plot of land with irrigation rights. At the same time, Shardaben, through her work for SEWA, was able to assist and support other women and their families in improving their conditions.



There is no doubt that Shardaben is an extremely resourceful and determined person who appears bent on continuing to improve the conditions of her family while ensuring her children the best possible education and putting her talents at the service of other women and their families. Meeting her and her family was an incredible opportunity and an extremely rewarding experience. The generosity and friendliness with which we were received is something not easily forgotten.

Valiben's story: A life for others – from servitude to service

By Eve Crowley, ESW, EDP 2009

“Find it for me. Show me where there has been happiness in the last 35 years?”



Misfortune

Of agricultural labourers, she was born, the second of five children. At 12, a car accident took her father and disabled her mother, who thereafter could not recognize her own children. Her 15-year-old brother borrowed money to cover their parents' hospital fees, but on the return trip severed all the fingers on his right hand in an automobile accident. Within months, despairing of how to feed his siblings, her brother left home, never to be seen again.

At 12, Valiben became the head of a family of four.

Hunger and poverty

Valiben remembered: *“I left school and went to work full time for day wages in the fields, never earning enough to feed my younger siblings. We scavenged, eating food that even dogs left behind. Not once in my childhood did I taste vegetables or fruit or milk. I never played or even shared, because I had nothing special to share. When my mother died, there was not even enough cloth to cover her body or to pay for cremation. If a teacher had not taken pity on us and paid for this, what would we have done?”*

At age 13, concerned for the well-being of her family, her caste community (the Vankhars, a scheduled caste of labourers) encouraged Valiben to marry. They told her that he was of the same caste, 25 years old, and from Vadu village (some 30 km away). *“When I saw*

him for the first time, just after the marriage ceremony,” Valiben recalled *“I realized that he was not 25 years old, but 25 years my senior.”* No one told her that he was an alcoholic. As a child, she never thought to question adult advice and there was no one to research the marriage properly on her behalf.

Valiben's younger siblings (then seven, four and three years old) lived alone in Ganadapura, in a room with four walls but no roof. *“Rain poured down on them and the cold chilled them to the bone in winter. They covered themselves with the plastic bags used for storing cotton. My four-year-old sister spilled burning coals on her lap while trying to cook for the family, suffering serious burns.”* The three children worked as day labourers, weeding, and for 15-20 days each year they would come to Badu village to help with the harvest. They never had enough to eat.

At age 14, Valiben became the sole breadwinner for two families (five dependants).

Valiben's husband had five brothers who lived at home and shared less than half a hectare of farmland. At age 15, she had her first child and was back in the fields after six days, harvesting 200 kg of wheat each day with her daughter on her back. She earned 2 rupees a day (approximately US\$ 3 cents/day). One year later, she had a second daughter and then, a year after that, a son.

At age 17, she was responsible for eight dependants, her family of five and her three remaining siblings.

Squalor and fatigue

To feed the family, she began to work all day in the fields and all night in a fertilizer factory. To earn more, during the agricultural season she sometimes slept only one or two hours a night for weeks on end. Valiben remembered *“I had no time to bathe or change my clothes. I was ragged and unkempt. I was tired, upset, and preoccupied, desperate every day to find a way to feed my families.”* She lived like this for almost 20 years.

Indebtedness and servitude

By 1995, age 35, her wage had increased to 5 rupees (approximately 8 cents). Her children cried from hunger every night. Finally, out of desperation, she took her first loan from a landlord ('Patel'), a 200-rupee advance (US\$

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3.24) on her salary which she had to work the whole next season to pay. With no new income to feed the family, she borrowed from two other landlords and brought her children to work with her in the fields to pay off the loans. *"I did not think to keep track of the days I worked to pay back the loans", she recalled. "The landlord always said that I had not repaid it yet and must continue to work. Year by year the situation worsened. Finally I borrowed 2 000 rupees (US\$32.4) from a large landowner, for whom I was forced to work for 12 months, with no additional earnings."* When he called in the loan, she could not pay. He told the other landlords not to hire her until she had worked off the loan she owed him. Her family had no way to eat. A friend, seeing how hard she worked, convinced another landlord to give her 500 rupees (US\$8) so that they could survive for a few more months.

"My Body is my Wealth."

When they saw her, the first thing SEWA members told her was this: *"Your body is your wealth. Take care of it. Always take time to bathe yourself and your children, clean the house, cook and eat."*

Valiben asked for training to become a health-care worker. But when she returned after a training class one night, her husband, who did not trust these long absences from home, beat her so badly he broke her arm. For 15 days, she did not go to a single SEWA meeting. When SEWA leaders came to her house to find out what had happened, she said she had fallen. Her husband told the SEWA representatives not to bother her any further. One of them, Indiraben, became angry and scolded him, *"We are a union. We are strict. If she is not with us, do you want her to labour her whole life? Why? She has ability! Why not allow her to join SEWA?"* The next time SEWA organized health training; they did so in Valiben's home, with 25 members in attendance. They stayed for two nights and three days. *"It was only then that my husband realized what SEWA was about and what we had been doing. On the third day, he offered the trainees food. Then we all went out to neighbouring villages to find new members and collect fees."*

When she began to spearhead the agricultural campaign, SEWA gave her a loan of 35 000 rupees (US\$566) to get back her pawned jewelry. She has paid back 25 000 rupees (US\$404) so far.

Solidarity means strength

In 1999, Valiben did not define herself as a small and marginal farmer but as an agricultural labourer. After joining SEWA, she began to ask the landlords who were

offering 10-15 rupees/day (US\$ 16-24 cents) to hire her for the minimum wage of 35 rupees/day (US\$ 57 cents). At first, they ignored her. Witnessing her transformation after joining SEWA, the Patel landowners gave her the cold shoulder. *"Don't come here to work. If SEWA is so good to you, ask them to hire you", one said. "But when the Patels saw that there were 80 women refusing to work the land unless they were paid the minimum wage, they became angry and threatened to call in their loans or to refuse loans in the future", she recalled.* The women became anxious and called on SEWA for support.

Today, some 500 agricultural women workers in Badu village have joined SEWA and there are 100 members on her caste block alone. Even now, however, there is occasional friction with the Patels.

A leader unbeknownst

For 15 to 20 days each month she works as an agricultural day labourer for large Patel landowners, but also spends some time each day farming on her husband's field, and as a village health worker (for which she earns 5 rupees (US\$ 8 cents) a day).

Today she rises before 6 a.m. and is out in the fields by 7.30 a.m. to harvest cotton and fodder from the Patel's land, returning home with a load of firewood at 2 p.m. As she walks, she greets her neighbours, assessing the demand for seed, fertilizer and credit. She is collecting information about the quantities and types of certified seed they would like her to order through SEWA and the time they wish them to be delivered. *"Once I collected 53 000 rupees (US\$ 857) in advance to buy certified seed for 70 farmers from this area", she declares.*

In the afternoon, she sets up a small stand in different sections of the village (or in neighbouring villages), where she sells packages of chili powder and spices with the RUDI label (for which she earns a 10 percent service charge) and soap and tooth brushes. As the primary health centre is some 10 km away, she dispenses first-aid medicines and collects savings to deposit or insurance payments from SEWA members (today she collects 300 rupees (US\$4.85) in health insurance; about 100 families in Badu now have SEWA health insurance). She walks with a cell phone that is always charged and the Patels ensure that her 20-30 rupee (US\$ 32-48 cents) phone bill is always paid, so they can reach her any time they need her midwifery services. *"When I receive a call about a delivery, I drop everything. I've delivered 25 babies this year so far", she says proudly, "but sometimes there are as many as four deliveries in a day."*

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She stops by the mill to process 3 kg of millet into flour. She checks SEWA's spot and future market price board which was set up in 2006. *"In the last two years, we have virtually*



Valiben's office

eliminated middlemen", she declares happily. "Farmers check the market prices themselves and sell together. They even grade cotton themselves to fetch higher prices." She visits the panchayat (local government, 3/10 of whom are female, but there has never been a female head/sarpanch) to obtain a birth certificate for her grandson.

"I am trustworthy and I come when they call."

The *panchayat* issues an income certificate which certifies whether someone is above (APL) or below the poverty line (BPL). It needs five signatures: the woman requesting assistance, her husband's, the *sarpanch's*, the child-care worker's and the doctor's. She considers: *"It seems too difficult a system to cheat, yet some who are listed as BPL have nice homes and facilities and some who are declared APL have poor houses and eat poorly. The government survey must be wrong. Of the 500 families who are BPL in my village, about 150 of these have government jobs, permanent houses and other facilities. And yet about 10 percent of those listed as APL are really very poor agricultural labourers and widows who should be reclassified."*

Valiben is also entitled to receive food from the public distribution system, a safety net food distribution programme established by the government. It is only open two days each month, at unpredictable times. *"When they do come, the lines are long and 10-15 percent of those who are BPL never receive their rations, since they arrive too late."*

"If you can read, you can do something worthwhile, something else."

She is barely literate, but her advice to her children is to continue their schooling. *"If you can read, you can do something worthwhile, something else. Many families are unhappy with a girl child, but I tell them to educate their girls. If they say they don't have the money, I help them to obtain government assistance so their girls can go to school."*

Today, Valiben eats two meals a day including some vegetables, fruit and milk. With the help of a government housing subsidy and a loan from the SEWA bank, she

has been able to build a permanent home, with her name included in the title deed.

Valiben is also an elected leader of SEWA, responsible for 30 000 SEWA members in Mehsana district. She says that she was elected for two qualities: *"I am trustworthy and I come when they call."* Her daughter-in-law confesses, *"My family had heard of Valiben when they were looking for a suitable match for me. Thank goodness I was educated and can sew. I feel honoured to have married into Valiben's family."*

A life of service

One more anecdote about Valiben is particularly revealing. In 2005, SEWA took 30 farmers by truck from Sadra village to IFFCO for training. There was a terrible accident. Three young men died, seven more were in the hospital for three months, some in comas, some with injuries, some requiring operations. The families were upset, frightened and had no money to cover the hospital fees. The SEWA management could not, at first, be reached. But SEWA went to the village every day. SEWA said *"We are with you"* and they kept coming back, showing support and solidarity. Valiben moved into the hospital and tended to the seven patients for three whole months. She bathed them, washed their linens and clothes, and fed them. She tended to them all as if she were their sister, even those of both higher and lower caste. She did what many of the families themselves could not do and they, in turn, will never forget her kindness.



A drop in the bucket

"I feel that I understand so much now. My childhood was a very bad time. These days now are good." But a shadow remains. Valiben's sisters did not fare so well. Two of her sister's three children have starved to death. One of their 10-year-old sons finds shelter with his mother in a temple at night.

Hansaben's story

By Pietro Gennari, ESS, EDP 2010

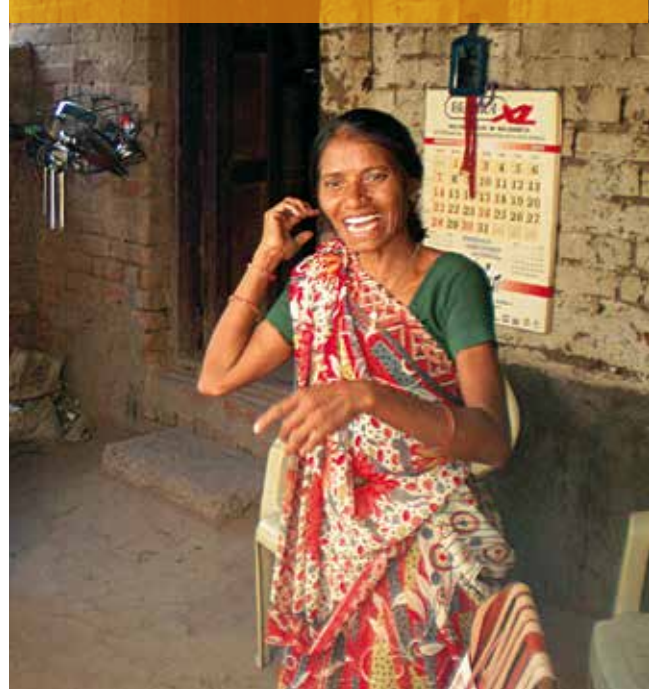
Hansaben is a landless and homeless agricultural worker belonging to a lower caste in Indian society. She is only 40 but she looks as if she were already 60 years old, having struggled for her entire life to make a living for herself and her family and to ensure a better future for her daughters. She is rather small and thin and she probably weighs no more than 35-40 kilos.

Apart from her childhood, she has always lived in Ambasan, a village of approximately 5 200 inhabitants, a one-hour drive north of Ahmedabad. The house where she lives with her family belongs to her husband's brothers, and the family is constantly under threat of having to find another place to live as his in-laws want to sell the house. The dwelling is an old one-storey concrete building with two rooms and two small verandas.

There is no toilet or running water in the house. Hansaben and her family clean themselves and wash their cloths outside of the house in the open air where a hanging tap is placed. Running water is available for only one hour per day but the flow is unpredictable as the most affluent families frequently use the limited water supply beyond their entitlement. Water must be stored and frequently one family member has to stay at home to wait for the water to come, forgoing his or her daily wage.

The lack of a toilet forces women members of the family to find some privacy away from the village during the night. Every day Hansaben and her three daughters wake up at 4 o'clock and walk to a distant place where they cannot be seen. In total it takes an hour and a half for them to complete this activity and come back home.

There is no furniture in the house apart from a bed and some shelves where some of the kitchen utensils are stored. Everybody sits and eats on the floor. Meals are prepared on the fireplace of the small veranda. All meals consist of bread and vegetable curry (mainly potatoes, onions and chili) which are freshly made each time. Hansaben's family does not have a refrigerator to store food so everything must be cooked and eaten at the same time.



Hansaben grew up in an urban environment (in Ahmedabad) where she spent her childhood. She married Trikombhai at the age of seven but joined her new family at 15 because her parents insisted that she should complete 7th standard first. The move to the rural area was a shock for her because of the poor living conditions and the need to work as an agricultural daily labourer. For about 18 years she worked with her husband in the fields. Seven years ago she became a SEWA member and this progressively changed her life. She has become more self-confident, learned new skills, and diversified her activities. She now participates in SEWA meetings and actively takes part in the life of the local community. Recently she has become the SEWA leader of her village which counts 800 members of different castes. Participating in SEWA activities has helped her to become a respected member of her village partially overcoming the confines of the caste system.

The relationship with her husband has also changed completely over time. She used to be submissive to him, with no rights and was frequently beaten. In particular, her husband used to blame her for not having given birth to a boy, but only to three daughters. It is well known that in India sons are preferred over

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daughters because of a combination of ancient prejudice and modern preferences for small families: in Northern India, for example, more than 120 boys are born for every 100 girls, as a result of selective abortion. Conflicts over the use of their insufficient income were also common, with the husband always having the final say.



Now she has become more independent, both economically and socially. She is the true bread-winner of the family and the driver of each new initiative to improve their living conditions. This has led her husband to be more respectful and to acknowledge her merits and role in the family. He now accepts that she travel alone from one village to the other and meet her peers at SEWA. He has even accepted to host two male guests in his house and during our short visit he did not share the dinner with us, asking to be the last person to eat. The husband now seems to be relegated to the background. The negative aspect of it is that he is contributing less and less to the family income. Two years ago he stopped doing paid agricultural labour, limiting his work to growing a nursery of plants, a five-year concession of the Ministry of Forestry obtained thanks to SEWA. The more Hansaben is active, takes initiative and increases the sources of income, the less is Trikambhai's contribution. Despite Hansaben's efforts, the total family income has not increased substantially. Hansaben and Trikambhai confessed that they have not been able to buy new cloths over the past two years, given unforeseen expenses and the increased costs of educating their daughters.

Among the many reflections that this EDP triggered in me, two things struck me over the others: on one side, the uncertainty of Hansaben about the future of her family, the sense of precariousness and vulnerability of their economic situation, the immense burden of perceiving herself as the main breadwinner, the one on whom all expectations of social progress for her daughters rely. She is investing all her time and resources in the education of her daughters so that they will have better jobs (i.e. not in agriculture) and live in a different environment (i.e. urban areas). In this respect, the Indian government has promoted tremendously the enrolment of girls in rural areas over the last decade but has failed to provide them with high-quality education. During my visit I could verify, for example, that the older daughters, after many years of studying the English language as a subject in their curriculum could not even understand a word of English. I suspect that the quality of schools in rural areas is rather low as there are no incentives for good teachers to work there. If this is the case, it is very unlikely that Hansaben's daughters will have real opportunities for upward social mobility, despite all the efforts of their mother.

On the other side, the determination she shows in uplifting the economic conditions of her family, the resilience to hardship, the courage in facing new challenges, the willingness to learn new things and embark on new activities are truly impressive. Now, thanks to SEWA's training (mini MBA, nursery training) she has acquired new skills and is very confident in performing all tasks related to these new activities (nursery of plants, training SEWA members in nursery techniques, promoting SEWA pension and insurance schemes and collecting premiums, selling RUDI products, helping people in the village to know their entitlements and to claim related benefits). We have seen her in action selling RUDI products and if we were to start a new business in India, we would definitely hire Hansaben!

But most importantly, it will not be easy to forget the face of Hansaben.

Geetaben's story

By Naman Keita, ESS, EDP 2010

Geetaben lives in the village of Ganeshpura located about 100 km from Ahmedabad in a family of six (husband, two sons and two daughters).

Ganeshpura is a model village (“*Gokudiyu gam*”) and has some basic infrastructure: electricity, water, kindergarten and school up to high school level as well as a teacher training college (TTC) and a dairy cooperative. An estimated 450 families live in the village with an estimated 100 poor below-poverty line (BPL) families. The total cultivated land of the village is estimated at 500 bigha (1 bigha~266 m²) and a number of families have buffaloes and cows. The village is structured according to caste communities.

Geetaben is aged 48 and was born in a family with one sister and two brothers in a small town. Her father was a textile factory worker and the living standard of the family was good throughout her childhood.

She was married at age 15 and had her first son at age 17. Her new family's living standard was considerably lower since her husband was a casual worker in Ahmedabad, acting as a replacement in textile factories when a worker was absent. As a consequence, the income of the family was extremely low and irregular. The family lived in the home of the brother in-law and needed to contribute to food expenses.

As the situation continued to deteriorate, the family decided to move to Ganeshpura and both Geetaben and her husband became casual farm labourers. To complement their income they also collected and sold cow dung. The average earning at that time was 350/400 rupees (US\$7-8 dollars)/month for the family.

During this period, Geetaben and her family lived in extreme poverty, in a mud house, in constant food insecurity, with no health protection, no credibility, no possibility of a loan, no self-esteem, and no respect or consideration in the village. They were living and surviving on a day-to-day basis with no prospects for the future.

SEWA visited the village in 1985 and organized the poor women in an association and launched a comprehensive programme to build their skills and capacities. Geetaben had to make decisions to balance between SEWA's training and working to earn income. She attended several skills-training classes and obtained leadership positions and some regular income (even if very low) from SEWA. This income earning was a convincing factor to overcome her husband's reservations about attending SEWA meetings and training instead of going to work.

With the support of SEWA, her association developed the idea of organizing a cooperative and obtain a wasteland of the village from the village council. After lengthy and intense discussions within the village,



the VANLAXMI Cooperative was created and the wasteland was leased to the cooperative for 35 years. The initial membership of the cooperative was 49 poor and landless casual women farm workers and the share to be paid was 100 rupees (US\$ 1.6).

It took sustained support and backing from SEWA for the village authorities to accept the creation of the cooperative and leasing of the wasteland. According to Geetaben, “*Nobody in the village believed that 49 illiterate poor and marginal farmers with no education or skills could run a cooperative.*”

It took three years of very hard work for the members

GEETABEN'S STORY

of the cooperative to clean and level the wasteland. During this period, SEWA paid daily salaries through a support project. SEWA also provided training in leadership and several practical skills in order to diversify livelihood sources.

During this period, Geetaben and her husband were earning about 800 to 1000 rupees/month (US\$ 13-16), and what is more, this was a secure and regular income. The working conditions were much better since she was now working on her own account for her cooperative as compared to working on another farmer's land. With her new skills, Geetaben was exposed to more livelihood opportunities and could envisage education for her children.

Ultimately, the land was developed and is today managed by the cooperative, which engages in horticulture, fruit trees, organic farming and preparation of organic compost and eco-tourism activities. Recently, the cooperative began an agribusiness. The cooperative is led by a board of nine members and Geetaben is one of them. She is the team leader for the forestry and agricultural campaign of SEWA. She is also a board member of the Khedu Mandal Group (board of 11 members) for agricultural-produce marketing, group procurement of certified seeds and so on. She is a member of the dairy cooperative of the village and she also buys and sells SEWA products. She has trained as a midwife and provides this service as well.

With these diversified sources of income and livelihood, the total income of Geetaben's family is now estimated at 3500 rupees/month (US\$ 57) which represents a secure and regular income. She now has some savings, access to better loans and is able to make plans for the future.

Geetaben and her family now live in a simple but pleasant concrete house with basic facilities (electricity, water, sanitation, small kitchen). The family has better health protection and an improved food security situation since she can afford to stock food for at least two weeks. She has gained respect, recognition, and credibility and can access loans and leverage market opportunities.

With her leadership skills, she has become more active and visible in the village and was able to attend a World Bank meeting in China to present women's conditions in India. Geetaben has become an agent of change in the village and is providing training to other women of the village and negotiating with government offices.

Above all, Geetaben has gained a legal identity as a member of a recognized institution, and is no longer just a poor casual farm labourer in the village. Her two daughters are educated in information technology and health and are employed, and her sons also work and contribute to the family income. One of the two sons is married and has a three-year-old daughter. All of Geetaben's children and grandchildren enjoy much better living conditions and the future of the new generation looks bright and promising.

During our one day and night stay in Geetaben's home, we saw a very active and sociable woman with many friends in the village, living in harmony and complementarily with her husband and children. We had a long night of exchanges and discussion not only with Geetaben but also with several relatives, neighbours and friends who came to her home and explained what they were doing and enquired about our own countries and the situation of rural women there.

This was a true testimony of the great human potential that exists in this portion of the population: the landless, extremely poor, rural, illiterate women, who unfortunately are not always visible or supported by traditional development policies and programmes.

Shardaben's story

By David Marshall, ESS, EDP 2010

We first met Shardaben, our facilitator and co-facilitator, at the SEWA offices in Ahmedabad on the second day of our EDP. After introductions we set off for Shardaben's village some three hours away and it was on this journey that the life story of Shardaben began to unfold.

Shardaben told us that she was about 40 years old. She was born into a very poor family and she was the fifth of six children. Her father earned a meager income from rolling *bidi* (Indian cigarettes – this district grows a lot of tobacco) and had to work long hours to provide even the basic necessities for the family. Her parents could not afford to send all the children to school and so her brothers went but she and her sisters had to stay at home. She remembers that when she was young they often did not have enough food or the food was of very poor quality. She recalled that there was a time when there was only “one chapatti” between the children and they often felt hungry.

She was married at 17 to a man from a different village (arranged marriage) and they moved to his land where they built a small house. Initially, life was much better with her husband's family contributing to their daily needs, but quite soon after the marriage her husband's father died and Shardaben's husband, as the oldest male, also became responsible for his family, a responsibility which he did not find easy to bear as he was still a young student.

Shardaben's husband and his brother had about 0.8 hectares between them (0.4 hectares each) but neither of them knew anything about agriculture and so they remained dependent on industry as a source of income. These early years, after they got married, were very difficult. They had their own family (two girls and two boys) to raise, again with very little income or resources. Although she didn't go to school herself, she recognized the importance of education and she and her husband made huge sacrifices to pay to send their children to school, regardless of how difficult it was to find the money. They had to pay for books, uniforms, etc. Depending on the crop, sometimes Shardaben even had to sell her jewellery. Notwithstanding such difficulties they didn't discriminate between the girls and the boys. They all went to school. The girls are now both married, while the boys still live with their parents.



Shardaben's village is very prone to flooding and twice they lost their house owing to floods and had to live with relatives whilst they rebuilt. Their crops also suffered adversely owing to these floods. In 2001, Shardaben joined SEWA, so the second time they lost their house (2004) she had the benefit of insurance from SEWA. She also knew she could get a loan from SEWA to build a good house and this is what they did. So, when we arrived at the house we saw a nice brick house, set among beautiful green fields. We were struck by the quietness and the warm greetings of the people. The husband in particular welcomed us very warmly and was obviously proud of his wife's achievements and standing in the local community.

Over copious amounts of tea we learned more about Shardaben's life as it is today. They have their own land (0.4 hectares) beside their house and also farm the adjacent plot owned by Shardaben's husband's brother. Periodically they need to rent a tractor from a private owner. From this land they produce vegetables which they then have to sell at the market. They supplement their income by working as labourers on neighbours' land. Altogether, they earn about 2000-2500 rupees per month (US\$ 32-40).

The land they have provides a valuable source of food and income but they have had to learn about agriculture from friends, relatives and SEWA, especially the technical aspects.

SHARDABEN'S STORY

The credit facilities of SEWA have also helped significantly. However, we were struck by the low prices they received for their vegetable crops, and noted that many neighbouring farmers preferred to grow tobacco which generated a much higher return.

Shardaben is an active member of SEWA. She has taken out life insurance for herself and her husband, thus providing greater security for her children. She saves regularly and takes advantage of the loan facilities provided by SEWA. We were struck by the support provided by friends and relatives, especially women (mainly other SEWA members). We participated in a SEWA meeting and we saw this support among the women of the village. Shardaben's membership in SEWA and role in the village has earned her much respect. Her husband's respect for her has also increased and this has had a positive impact on their relationship as equal partners.

Shardaben is learning to read and write with the help of the SEWA Life School. She wants to learn as much as possible about agriculture and economics to improve her and her family's life even more, and with SEWA's help she is sure she can do this.

In this very brief stay (less than 36 hours) we were introduced to life in a rural Indian village. We experienced the lack of running water and the lack of toilet facilities, but we also witnessed the bonding between village members and the support network amongst the SEWA members. We recognized that life is not easy in such an environment where many of the things we take for granted simply do not exist. The fact that everyone is in the same position, however, makes their absence less obvious. While Shardaben's household was undoubtedly poor by Western standards, nutritious food was put on the table at regular intervals. And the fact that they had their own land was a key factor in ensuring their food security. Living in a world where individuals are becoming increasingly isolated, it was refreshing to see a community so supportive of each other and to see such strong support networks. Undoubtedly, SEWA has made a major contribution to raise the living standards, profile and dignity of rural women.

Somiben's story

By Ana Paula de la O Campos, ESW, EDP 2011

Somiben Amrutbhai Khat, from the village of Nabhela in the state of Gujarat, India, was born to a poor family of farmers, becoming a herder early in her life. When she thinks of her childhood, her most precious memories belong to the long hours she took her animals out to pasture. Looking at her life, it is clear to me that the skills of a herder may in part explain Somiben's ability to guide, feed, and help people in her community to overcome poverty and disempowerment. Somiben's age is unknown. Her parents did not register her upon birth and all her official documents show different birth dates. She thinks she was 13 when she married and moved to her husband's village. Soon she became pregnant and gave birth to two children, a girl and a boy. However, her married life presented new challenges besides hard work and poverty. Her husband was an alcoholic and after a short illness died, leaving Somiben alone. Neither her family-in-law nor her own family helped her. They were very poor themselves.

Suddenly, she had no house, no money nor land to work on, and had to go hungry for some time. Then, one day she heard about SEWA, and out of curiosity and desperate need for support, Somiben attended her first meeting. In this gathering she learned that she had rights and that she was not condemned for life, but that in fact she had some power and the will to change her situation. Most importantly, she learned that she was not the only one in a situation of despair, and that her strength lay in hundreds of other women like her. Together they were invincible.

In SEWA, Somiben found a group of women who listened and supported her. Before, she rarely had an opportunity to be heard and was discouraged to speak in the presence of strangers, covering her mouth with the sari, like many other women in her village.

Through SEWA, she learned to be a water-pump technician and provide repair services to neighbouring villages; to sell locally produced spices that are produced and marketed by other SEWA members; and to make her land more productive by using better seeds and technology. She is currently arranging her identification documents to obtain her national passport, as she wishes to travel and participate in more SEWA meetings. To get where she is today, she had not only to defy her own family and village cultural values, but also her own self. When you are a poor

woman it is not always easy to believe in your own ability to survive. Somiben's story doesn't end here. Her struggle for survival in rural India continues as new challenges present themselves.

As soon as we arrived at her home, Somiben rushed to the kitchen and started preparing the chapattis and Aaloo Mutter (Potatoes and Peas) that she had planned to have for dinner that night. We also soon realized that our presence in her house raised her status in the village. That night and the following night, we received curious visitors who could not stop looking at us. For two days we followed Somiben in all her activities, but it was not an easy task.

Her daily routine is long – from 4 a.m. to 10 p.m. – and productivity from her work is low. To make ends meet, she has to engage in many different productive activities such as agriculture, livestock, home care, water-pump repairing, spice sales, and so on, and therefore suffers from time constraints and exhaustion. Somiben is often sick and tired. It seemed to us that she has reached a point in which she can stay out of extreme poverty, as she has diversified her economic activities, but none of them are productive enough to allow her to specialize and reduce her time constraints.

Some of the major constraints that we perceived (from the little time we spent in the village) are social constraints that prevent her from investing in productive assets. Currently, she is saving to buy jewellery for her future daughter-in-law. Although in India a dowry is usually paid by the bride's family, in this region of India (or her caste community) it is customary for the family of the groom to pay a bride price to the bride's family. Although these savings could also be looked at as an investment because the bride eventually moves to the husband's household to provide labour, the investment is a risky one: if the future daughter-in-law is not a nice person, Somiben could easily be sent to live in a different household and lose all that she possesses.

Another fundamental constraint for Somiben's economic development is difficulty in accessing more land for agriculture. As the population continues to grow and demand for land from large agribusinesses increases, land prices also rise, making it more difficult for smallholders like Somiben to own land. In addition, the land that Somiben currently uses is communal, putting her at risk as she has no control over future

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changes in land administration and she could lose everything again from one day to the next.

Like Somiben, I have also experienced cultural and economic constraints, especially from being a woman. However, the extent of these limitations cannot be compared to hers. I was born fortunate enough to have an education, to eat well, to be able to build my self-esteem, regardless of the situation. I have a job today that not only allows me to make a living, but also gives me the opportunity to help women like Somiben. However, as I recognize the potential of my daily work and that of my colleagues, a fundamental component in the development process, which is often forgotten, struck me during the SEWA EDP: achieving development (and happiness) starts with the person's own will to change. This is what empowerment is about, and it often originates with the realization of one's rights.

As an international development professional, I cannot expect to "save" people from hunger and poverty. That is a task for many actors, including governments and local organizations, but essentially the individuals are also important actors. However, the main question that I kept asking myself during the EDP was: How do we make this machinery of development work for everybody? And also: How big is the challenge? I know at this point in my career it may sound naïve, but I wonder how many of us know the answer to this question...

Labhuben's story

By Sylvia Orebi, ESA, Daniela Piergentili, EST, EDP 2011

When we initially volunteered to take part in this EDP, we did not really know what we were getting into. Both of us are administrative clerks, with no prior field experience, so we did not know when such an opportunity would present itself again. Once we were accepted as participants, we purposely did not look at the notes, pictures and information of the previous two EDPs. So, when we finally arrived in Ahmedabad we had no understanding of what it really meant to be poor in India.

We have been working for FAO for 20 years and at least half of these in the Economic and Social Development Department. This EDP was an important experience from a formative and personal point of view. We strongly recommend it: the Department should continue this programme so that other departments and all levels of the organization may benefit from it.

Our host lady, Labhuben, became an orphan at an early age; she and her sister were brought up only by their mother, which in India is an extremely difficult situation because men are the ones responsible for taking care of their parents when they are older and are also in charge of the funeral arrangements. These three vulnerable women had to work the land themselves and the daughters did not have the opportunity to finish their education.

They worked in other peoples' fields, cleaned their house and fed their cattle. As there was not enough household income, Labhuben had to do other activities like cleaning the stables. The field owners were unkind to them and with no men in the family to stand up for them, they had to keep silent and put up with it. Labhuben did not want to tell her mother because she did not want to upset her. This lasted for four years.

Labhuben's wedding was arranged at an early age and at 17 Labhuben already had two daughters. For her husband this was enough, for herself this was enough, but her mother-in-law insisted that they also needed a boy in keeping with tradition.

Unfortunately, they had a third girl and Labhuben was blamed for this: she was not considered good enough to have a boy. Finally, the fourth child was a boy.

Labhuben is now 31 years old, has four children and, in all, has seven mouths to feed because her mother lives with them. All her four children go to school. Her husband, when he works, is a porter of heavy loads in a furniture factory, for eight hours a day, with only half an hour for lunch, without insurance, pension, health insurance, leave and earns only 100 rupees per day (US\$ 16).



We arrived in the village late in the evening and immediately began sharing Labhuben's daily life – preparing for dinner, starting the fire, washing the dishes, preparing to sleep. We were up until midnight because the whole village was at her house welcoming us, asking us questions. We were happy but did not realize that we had to wake up at 4 the following morning to follow her in her daily routine. Her tasks include: collecting wood for the fire; starting the fire; preparing lunch for her husband (who leaves early in the morning); preparing breakfast for the whole family and guests; waking up everyone; getting the children ready for school and bathing herself. By 5.30 a.m. we went to get water from the well and then to pick castor beans. This was the only opportunity we had to talk without the whole village around us. We had the opportunity to help her cook and learned how a simple

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diet of chapatti bread with a few well-cooked fresh vegetables mixed with a few spices and some rice can form a simple but nutritious meal. After lunch we helped her wash the dishes, which may sound simple, but without running water or soap and sitting down on the ground, it was a difficult task indeed.



In the afternoon, we accompanied her to the lake to wash clothes and then went to a SEWA training on food processing, hosted by a village woman. By that time we were exhausted but Labhuben just kept going. After dinner we went to a gathering of women members of SEWA's credit and saving group. All these activities took place while one of her daughters was sick.

Labhuben became a SEWA member eight years ago, through a credit and savings group, because she started to think about her children's future. She had to overcome her husband's resistance and scepticism. She convinced him by having him participate in SEWA meetings where he realized how he could help Labhuben by spending more time with their children.

Before becoming SEWA members, these marginalized women farmers are vulnerable and often forced to rely on landowners and middlemen for their income. The importance of becoming a SEWA member for Labhuben was that she was able to join the farmers' cooperative where she can now obtain agricultural inputs of seeds and fertilizers on time, better access to tools and equipment, as well as a package of financial services. With these advantages, most farmers can become owners of the land they work on. This is one of Labhuben's dreams.

Labhuben's first important achievement was when she went house by house to convince people to sell castor beans directly to SEWA so that they could get a better price there by eliminating the middlemen, reducing transport costs and accessing storage for their castor beans.

Labhuben succeeded in convincing 300 women to join SEWA, of which 30 participate in the castor trade. She also convinced one SEWA member not to sell her land and assisted her in arranging a loan for re-payment of her own debts. As a result, she saved the land.

We think that SEWA is doing a wonderful job supporting villagers in their agricultural work. However, we were shocked to learn that by the hot summer season all their castor plants would be destroyed, burnt, and dried, because the state government had dried up the irrigation canal without explaining why, or when it would be operational again. We wonder if SEWA can intervene with the local authorities. How can there be trade and agricultural livelihood without produce?

Conclusion

Although this experience does not influence our work directly, we do feel that the exposure has had many positive effects. It has definitely renewed our already strong commitment to FAO's mandate and especially to our Department's mandate. We reaffirm our strong opinion that the Economic and Social Development Department should continue this wonderful initiative.

In conclusion, we would like to mention how we were deeply touched by the friendly welcome we received from our host lady, her family and the whole village. It was very hard to leave them and we will never forget them, and hope that all of their dreams will come true.

Subhadraben's story

By Angela Perez, ESW, EDP 2012

When I signed up for this exercise, I thought that because I came from a third-world country and I have seen it all, including extreme poverty, this particular programme would not have a major impact on me. That was not the case. Even though I have seen people in dire poverty (it is not by chance that we have approximately 3.6 million displaced people in my country of Colombia), the Indian reality is very different in many ways.

Our host lady Subhadraben was born 50 years ago in a village 50 km away, into a family of five girls and two boys. While she was growing up, poverty was the main feature in her family life. Her father was an agricultural labourer who did not have a permanent job and was not paid in cash but with food, like rice and wheat. She remembered that many times the family did not have enough food to eat which meant sharing the little they had for one meal a day. Subhadraben, then seven years of age, was able to go to school but only for two years as her father could not afford to pay the fees. When she was nine she started working together with one of her sisters as a domestic worker for a rich family who paid her with leftovers. She was too little to do any real agricultural work.

She married when she was 12 but stayed at her parents' house for three more years when her husband came to collect her. She remembers her dowry: five saris! The new couple went to live with his family and did so for seven years until the house became too small for the growing family and they had to move to a new place. She told us that this was one of the hardest moments of her life as she had never managed her own household until then and was afraid of having to look after her five children (two girls and three boys) and doing all the housework on her own. There was also the financial worry; until then, they had shared all their expenses with her in-laws.

Her husband worked as an agricultural labourer until he inherited some land from his father, and the whole family could grow crops for their own consumption and sale.



Subhadraben recalls *“When we had enough crops to sell, it was my husband who would go to the local market and sell them. I didn’t know anything about prices, inputs or money in general. I was very shy and never asked why or how things worked.”* Subhadraben worked very hard to feed her family: she worked as an agricultural labourer three days a week, did all the housework and worked on the family field.

“In the beginning, my husband was not so supportive of my joining SEWA, but he changed his mind completely when he saw the progress I made and became very supportive.” She then added: *“I didn’t know anything about inputs, prices, seed or irrigation until I joined the association. My husband always took care of the marketing and now that he is gone [he died in 2011], my sons and I decide what to do in terms of inputs and irrigation. We sell our products through the cooperative contract arrangement of SEWA. I also earn some extra income from the milk I sell to the village collection point from a buffalo I obtained with a SEWA loan not long ago. Another major improvement is that we don’t have to turn to moneylenders any more as I now have a bank account with SEWA. This means I also have the possibility of obtaining small loans to buy inputs.”*

SUBHADRABEN'S STORY

Since she is a widow, she is trying to have the land registered in her name so that, when she dies, it will go to her children.



She joined SEWA in 1994 and remembers: *“My life completely changed after I joined SEWA. The first time I had to go to a meeting in Ahmedabad I didn't say a word: it was the first time I was out of the village. My husband accompanied me, of course, but was not really convinced about SEWA and wanted to know what all the talk was about. But after the third or fourth time he chaperoned me to Ahmedabad he grew tired of it and said that I could go by myself.”*

Subhadraben is now the head of the agricultural village committee. She has taken many training courses in agricultural production (compost making, fertilizers, etc.) and also is a trainer of trainers in her village. We had the opportunity to join her during a meeting held in her house in which the main discussion was about the need of the village to get together and buy seeds.

She cleans the shed where the buffalo cow and calf are kept and feeds them. Tea is made on her kerosene stove before heading off to her plots of land. At this time of year, the farm work is not heavy as the crops are still growing. She collects wood once a week to be stored at the back of the house and to be used for cooking and heating water for the bath. Fodder to feed the animals has to be collected twice a day, and we helped her with this (or at least we tried!). The house has electricity and running water (pipes installed by the government), which is collected in big pots and stored in a storage barrel at the back of the house.

Food is very simple: millet bread, rice with dhal and vegetables cooked over a wooden fire. Subhadraben says that even though life is now better, she still struggles to buy essentials like cooking oil and vegetables, but hopes that in the near future, with the help of SEWA, her condition will improve.

Subhadraben really touched my heart with her sensitivity and her strength. This exposure has shown us the power of women working together to fight for a common goal, the power of their determination to do things for their communities and themselves. As an individual, Subhadraben shows great fortitude in improving her family's livelihoods and, most importantly, in fulfilling her desire that her grandchildren go to university and have a better life than her own.



Manjulaben's story

By Amy Heyman, ESS, EDP 2012



Manjulaben told us the story of her name. When she was young, she was extremely ill to the point that her parents began to call her “Black.” When she went to school and was asked her name by her teachers, she replied with the name that she knew, Black. Her teachers told her that her proper name was Manjulaben, not Black, and began referring to her as such. To me, this story demonstrates the difficult beginnings of a strong woman.

Manjulaben has many roles in her everyday life. Her first is as the matriarch of her family. She lives with her husband, Ajeshsiah, in a house that is shared with his extended family. They have two sons, ages 25 and 27. We never had the opportunity to meet them because they were away working on construction sites. But the wives of these sons were an ever-present, yet quiet, force during our sojourn. Manjulaben also has four grandchildren, all of whom live with her. One of her dreams was giving her sons the opportunity to learn. Although they went far in their studies, they did not complete high school. Now she dreams about making sure her grandchildren go as far as they can in school.

One other key role that she plays is as a farmer. It appears that she is the primary caretaker of the family's field. She was growing tobacco during the time we spent with her. Other crops include wheat and millet. She tends to the crops many hours a day. When she is not busy with her own field – and in order to earn extra money – she works as a day labourer on the large fields surrounding her village. She and her family also have three buffalo which are milked twice a day. And twice a day Manjulaben walks 2 kilometers to the town and back to sell the milk to the dairy cooperative. She uses the money she receives to buy what is needed for her household.

Manjulaben is also a civic activist. Her main medium of activism is as a SEWA member and leader. SEWA has been pivotal in her life. She joined the organization over 10 years ago and has increased her involvement over time. Initially, she began by attending meetings. Now she also mobilizes people in savings groups, helps manage the funds of her village, and sells RUDI products. It has given her confidence and access to resources that she would have never been able to have without such a strong network in her life. In addition to her activism in SEWA, she has recently been invited to serve on the local school board.



LEELABEN'S STORY

Informally, she also serves as a role model of social activism to other women in her village. Primarily through SEWA, she informs them about the instruments available to improve their personal and family situations.



The EDP experience was profound, both personally and professionally. It was an opportunity of a lifetime to be welcomed, even for a short period, into somebody's life and family with such intensity, especially somebody so different from me. Manjulaben's community was extremely open to our questions, inquiries, photographs and curiosity. And, reciprocally, they were interested in learning about the world from which we came.

I gained a much better appreciation of the survival mechanisms one develops to meet basic needs, even in extremely challenging conditions. I also better understood the important role of civic or local organizations on many different levels. SEWA plays a key role in the lives of many Indian women in providing them with the technical, personal and financial support to improve their lives.



Leelaben's story

By Stefania Battistelli, ESW, EDP 2012

Leelaben Chowdhary lives in the Patan district of Gujarat, in a small village called Shergadh (about a four-hour drive from Ahmedabad city). She was married off at a very young age, but her first husband died of the plague soon after. As was custom, she returned to live with her parents but could not be seen in public and could not leave the house during the period of mourning. This was a particularly difficult time for Leelaben. After two to three years living this way, she was married to another man who had also lost his first wife and had three children. For years she worked as an agricultural labourer on a piece of land which officially belonged to her new husband, but which had been leased out because of financial need. Conditions were difficult and Leelaben's family only ate what the land gave on a particular day. At times, that meant nothing at all. In addition, working as a labourer on a plot that was legally the family's was also an ignominy. Life was a day-by-day struggle made up of little food, meager living conditions (a shack with no electricity or water) and no certainty about the future.

In time, Leelaben learned of an organization called SEWA that was active in her area. Despite the initial disapproval of both her husband and community, she earned respect and support after earning her first wages through small commissions. Taking part in numerous training sessions offered by SEWA, including improved agricultural techniques, financial management, and leadership, her skills and confidence began to grow, leading to some substantial changes in both the material and emotional conditions of her life. By learning how to take out loans and manage credit, Leelaben re-claimed her husband's plot of land. She has been able to acquire tools and equipment which have lightened the workload. The agricultural training has taught her some essential techniques, including crop rotation, organic farming and composting, weed management and basic water-harvesting. The resulting increase in productivity allowed her to earn more income and to surpass the mere subsistence level. She now has the ability to feed her family two or three times a day.



Coupled with SEWA's role in obtaining electricity and water for the village, Leelaben's new agricultural and financial management skills have allowed her to retain some savings for basic life plans and future security, something which was not possible before. Her aptitude and respect within SEWA have also grown substantially. She is now a Master Trainer conducting capacity-development sessions for other members, despite her limited years of formal education.

Perhaps the greatest accomplishment of all is precisely the sense of empowerment that has come from these changes. In fact, Leelaben has now acquired her own sense of identity and pride, and the respect of fellow villagers is growing. Even the village head, with whom we had the privilege to speak, often asks for Leelaben's advice before taking decisions that influence the community.

A day in the life of Leelaben

Leelaben wakes up at 5 a.m. every day to milk her cow and prepare breakfast for her family. Her daughters help her with chores. Leelaben's husband spends the night guarding the family's agricultural land and crops against wild animals. He comes back at sunrise, eats breakfast with his family, and then retires for a few hours.

At 7 o'clock Leelaben goes out to hire daily labourers (the number depends on the farming season). For the next few hours she both oversees their farming activities and directly takes part.

In the early afternoon, Leelaben returns to her house to cook lunch for the family. Afterwards, she washes up for her daily visit to the temple.

The afternoon varies: sometimes she goes back to the field to work until dusk, sometimes she sells her products, and other times she engages in other SEWA activities.

Even when not directly involved in a productive or economic activity, Leelaben is constantly working or assisting her fellow villagers. The concept of rest does not seem to exist. After all, despite the improvements of last years, Leelaben is all too conscious of the precariousness of her life and that of her family.

The EDP experience reinforced some fundamental lessons. When we talk about rural populations, and especially about women, we often use the term "vulnerability" in such a way that implies, even if we might not mean it directly, a sort of incapacitation and destitution. But the "number one" thing that stands out is precisely the strength, determination, diligence and resilience of women who live like this every day, when nothing is taken for granted and absolutely nothing goes to waste. This was a very important lesson from the EDP and similar experiences that pay attention to the realities of people on the ground. It is fundamental to know this, to realize that being "economically poor", "rural" and a host of other things does not in fact mean lack of knowledge or enterprise. What must absolutely be remembered is that vulnerability comes from context and not from some innate condition. Only when we grasp this essential fact can we understand how much there is to learn from those very people we (who work in development) are trying to assist.

Leelaben seems to have been among those who experienced a real advantage through SEWA, but for every Leelaben there are a number of other members who have unfortunately not achieved the same results. For some, the very fact that it is a women-only association is indicative of a lack of real dialogue between the genders, with less potential to change the structures of power, and of sociocultural norms which perpetuate a situation of discrimination towards women. At the same time, it seems that in a massive country like India some sort of selection is necessary in order to manage the sheer logistics of such an institution. Moreover, when I asked them about this, the response was overwhelmingly consensual for keeping SEWA a women's-only association, even while many of the training and counseling sessions held by SEWA actually involve both men and women. Therefore, although SEWA is officially a movement and medium for women's empowerment, it *does* wear down the barriers between the genders.

SEWA is now increasingly involved in the debates at national and international levels, and efforts to expand the SEWA model beyond India are also taking place. The success which made SEWA famous, and which I was able to see with my own eyes, was perhaps the most interesting message of the EDP. It will take time to understand how much impact it will have in other contexts, and yet the lessons to learn are there. What I hope is that this success story will continue to inspire others, as it will inspire me.

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“The experience in India makes me think of my mandate. I touched poverty with my hands and it makes me want to fight for a world free of hunger.”

Sylvia Orebi, EDP participant 2011

“My life has not been the same since this experience. It opened the door for us to another world that we had only heard and read about.”

Daniela Piergentili, EDP participant, 2011



“When we invest in women we are investing in family.”

Chandrikaben

“When Lilianaben and Jakobbhai were leaving, the entire village came to see them off. My family was literally in tears. We had become so close.”

Shardaben, 2009





“I did not realize the impact that this experience had on me until I came back from India. Here is a woman that is so poor and has to struggle every day to survive, but she was crying to say goodbye to me, a two-day-old guest.”

Hajnalka, EDP participant 2011

“It was a great honour. The trust and prestige among the community has increased. My goal is to educate other members in our village and secure better education facilities for our grandchildren.”

Manjulaben, Anand, 2012

“When I was informed that I am having guests from other countries that would be staying with me, I said No Problem!”

Hansaben, 2009



“Something very important happened in my stay with the host lady. The first day, I told her about the 3.5 million internally displaced people in Colombia and 99 percent of them were farmers and mostly women. My host lady could not believe it. At the end of our Exposure and Dialogue Programme she said: ‘I see that I am not the only one in poverty and vulnerable situation. We, women should get together and try to solve problems.’ I was so touched that my story had given her a new perspective. The woman who had been shy to say her own name now wanted to change the lives of hundreds of poor women.”

Angela, EDP participant 2012





“I was overwhelmed by the love and concern of our guests. We farmers are always poor. I thought farmers in other countries are rich, but my guests told me that in their country also, farmers are poor and constantly struggling. Stories about poor farmers in other countries made me stronger. I salute their struggles. I have a dream ... women farmers in all countries should meet one day and share our miseries, problems, struggles and much more...”

Subhadraben, Sabarkantha, 2012



“In India, it is understood that women hold the keys to the households. I am proud to say that I hold the keys of my farm.”

Hansaben, 2009





SEWA

Self Employed Women's Association